

**THE COPING STRATEGIES OF THE
UNIVERSITY OF ZAMBIA STUDENTS WITH
COST-SHARING IN FINANCING HIGHER
EDUCATION**

**BY
DENNIS MWEEMBA**

**A DISSERTATION SUBMITTED TO THE UNIVERSITY OF
ZAMBIA IN FULFILMENT OF THE REQUIREMENTS FOR
THE DEGREE OF MASTER OF EDUCATIONAL
ADMINISTRATION**

**THE UNIVERSITY OF ZAMBIA
2003**

The Coping Strategies of the University of Zambia Students with Cost-sharing in
Financing Higher Education.

BY
MWEEMBA DENNIS

A dissertation submitted to the University of Zambia in partial fulfilment of the
requirements for the degree of Master of Educational Administration

The University of Zambia,
P. O. Box 32379,
LUSAKA

2003

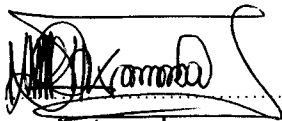
DEDICATION

Dedicated to my late uncle Elijah C. Moonga and aunt Phares Chidunuka for educating me.

DECLARATION

I, DENNIS MWEEMBA do hereby declare that this dissertation represents my own work and that it has not previously been submitted for a degree at the University of Zambia or at another University.

Signed



Date:

25/07/03

APPROVAL

This dissertation of Dennis Mweemba is approved as fulfilling part of the requirements for the award of the Master of Educational Administration degree by the University of Zambia.

Examiners' Signatures:

Signed **Date**

Signed **Date**

Signed **Date**

Signed **Date**

ABSTRACT

Zambia introduced cost-sharing in the education sector with a view to improving the financial positions of the educational institutions. Available researches show that cost-sharing has had a negative effect at all levels of the education system. At the University level many protests have been staged by students to register their disenchantment with cost-sharing. In many cases, such protests resulted into the University closure. This study therefore aimed at finding out the different methods devised by the University students in their quest to meet the requirement of cost-sharing.

The study followed a descriptive research design with a total of 266 students that participated derived from all the schools at the University of Zambia. Questionnaires, focussed group discussions, and interviews were used as methods of collecting data. The research instruments used included self-administered questionnaires and interview guides. The data were analysed using the Statistical Package for Social Sciences (SPSS) to obtain frequencies and percentages and were further subjected to cross-tabular analysis for interpretation. Qualitative data were organized into common themes.

The findings of the study show glaring inequalities in the composition of the students' population. The majority of the students come from households with parents and guardians who have some form of university and college education while those with parents and guardians with grade 12 levels of education and below are under represented. Among the female students the majority of them have parents and guardians with University education whereas among the male students the majority of their parents and guardians have college education. The study also shows that students with parents and guardians in the professional related occupations are in the majority. In spite of the fact that the majority of the students come from homes with parents and guardians who are well educated and have better jobs, most of them are unable to meet the requirement of cost-sharing. Male students are in the majority of those unable to meet cost-sharing. In both cases, the majority of the students have parents working in the private sector. The reasons for failing to meet the requirement of cost-sharing are inadequate financial resources coupled with large families in some instances and the sudden rises in tuition fees.

Students have responded differently to the policy of cost-sharing at the University of Zambia. Some of them withdraw with the view of rejoining the institution at a later date. Others have devised methods of raising money to meet the requirement of cost-sharing. These methods include saving part of the meal and project allowances, doing part-time jobs, business ventures, cooking, lending rooms, using monthly salaries,

obtaining loans, and fighting for 100 percent government bursary. Other methods include prostitution, and asking for assistance from well wishers. Both students from rural and urban areas are engaged in all these means of raising money to meet the cost of University education.

ACKNOWLEDGEMENT

First and foremost, I would like to express my deepest gratitude to my supervisor, Professor G. Lungwangwa for his patience and constructive criticism that helped in the completion of the dissertation. May the Good Lord bless him in all his assignments. I would like also to thank all the members of staff in the Department of Educational Administration and Policy Studies for inspiration, time and availing to me the necessary material resources. These are Professor M. J. Kelly (retired), Dr. A. L. Sikwibele, Mr. H. J. Msango and Mr. C. M. Subulwa.

Many thanks also go to the Staff Development Office for offering me a scholarship to pursue the Master of Educational Administration degree at the University of Zambia. Many thanks too go to all those individuals that contributed in one way or another to the successful completion of the dissertation.

CONTENTS

Dedication.....	i
Declaration.....	ii
Approval.....	iii
Abstract.....	iv
Acknowledgements.....	vii
Table of contents.....	viii
List of tables.....	xii

CHAPTER ONE INTRODUCTION

1.1.0 Background.....	1
1.1.1 Reaction of students to cost-sharing measures.....	14
1.2.0 Statement of the problem.....	16
1.3.0 The purpose of the study.....	17
1.4.0 Specific objectives.....	17
1.5.0 Research questions.....	17
1.6.0 Significance of the study.....	18
1.7.0 Limitations of the study.....	19
1.8.0 Delimitation of the study.....	19
1.9.0 Definition of terms.....	19

CHAPTER TWO LITERATURE REVIEW

2.1.0 Theoretical framework.....	22
2.2.0 Cost-sharing in education.....	29

CHAPTER THREE METHODOLOGY

3.1.0	Research design	40
3.2.0	Population	40
3.3.0	Sampling and sampling procedure	40
3.4.0	Data collection instruments	41
3.5.0	Data collection procedures	42
3.6.0	Data analysis	43
3.7.0	Data interpretation.....	44
3.8.0	Problems encountered during data collection period	45
3.9.0	Ethical and other considerations	45

CHAPTER FOUR PRESENTATION OF RESULTS

4.1.0	Introduction	46
4.2.0	Modes of financing students at the University of Zambia.....	46
4.3.0	Socio-economic status of students.....	49
4.3.1	Type of secondary school attended	49
4.3.2	Highest educational level attained by parents and guardians of students.....	52
4.3.3	Occupations of parents and guardians of students.....	57
4.4.0	Ability of students to meet the requirement of cost-sharing.....	61
4.4.1	Fees payable by students.....	62
4.4.2	Male students with parents and guardians able to meet cost-sharing.....	62
4.4.3	Female students with parents and guardians able to meet cost-sharing.....	65

4.4.4	The reasons why both male and female students were able to meet cost-sharing.....	67
4.4.5	Male students not able to pay fees.....	68
4.4.6	Female students not able to pay fees.....	71
4.4.7	Comparison of male and female students not able to pay fees.....	73
4.4.8	The reasons why both male and female students were unable to pay fees...74	
4.4.9	Cases of withdrawal due to financial reasons.....	76
4.4.10	Whether or not students should continue paying for their education.....	78
4.5.0	Methods devised by students to meet the requirement of cost-sharing.....	78
4.6.0	Suggested ways of enabling students to meet the requirement of cost-sharing.....	89

CHAPTER FIVE DISCUSSION OF THE RESULTS

5.0	Discussion	92
-----	------------------	----

CHAPTER SIX CONCLUSION AND RECOMMENDATIONS

6.1.0	Conclusion.....	104
6.2.0	Recommendations.....	107

REFERENCES.....	111
------------------------	------------

APPENDICES

Self-administered questionnaire.....	119
Interview guide for UNZA counsellors.....	126
Interview guide for the Registrar, Bursar and Student finance officer.....	127

Interview guide for focussed group discussion.....	128
Interview guide for personal interviews with students.....	129
Monthly average earnings.....	130

LIST OF TABLES

Table 1	Modes of financing students at the University of Zambia.....	47
Table 2	Type of secondary schools students attended.....	50
Table 3	Highest educational levels attained by parents and guardians of male students.....	53
Table 4	Highest educational levels attained by parents and guardians of female students.....	55
Table 5	Education levels of parents of male and female students.....	57
Table 6	Occupations of parents and guardians of male student.....	58
Table 7	Occupations of parents and guardians of female student.....	60
Table 8	Male students able to meet the requirement of cost-sharing.....	63
Table 9	Female students able to meet the requirement of cost-sharing.....	65
Table 10	Male students not able to meet the requirement of cost-sharing.....	68
Table 11	Female students not able to meet the requirement of cost-sharing.....	71
Table 12	Comparison of male and female students not able to pay fees.....	73
Table 13	Students aware of other students withdrawing	76
Table 14	Students who withdrew with permission between 1996 and 1999.....	77
Table 15	Borrowing among students.....	81
Table 16	Nature of part-time jobs students engaged in.....	83
Table 17	Nature of business activities students conducted.....	85

CHAPTER ONE

INTRODUCTION

1.1.0 *Background*

Cost-sharing has been perceived as a solution to pecuniary adversity experienced in the education sector in Zambia. It is characterised by the incorporation of parents, students, communities, industries and the Government in the financing of education. The evidence of cost-sharing with parents and students at primary and secondary school levels of education in the 1970s and 1980s are recapitulated in the education policy documents of 1977 and 1992. The education policy documents *Education Reform* and *Focus on Learning* acknowledged the participation of parents in meeting some of the educational costs in the 1970s and 1980s. Some of the costs shouldered by parents were PTA levies, expenses for uniforms, stationary, transport to and from school, textbooks, and school fund (MOE, 1977). The major educational policy change that occurred at secondary level was the re-introduction of boarding fees in 1986.

A sequel to the introduction of boarding fees at secondary level was the introduction of cost-sharing at the University level in 1989. Government policy on the financing of University education changed in 1989 from a heavily subsidized University education to one in which students were required to share the cost of tuition fees. Professor L. K. Goma announced the new measures on the financing of University education in

Zambia to parliament in a ministerial statement. The 1989 government policy on financing University education stated that students on government sponsorship would contribute 25 percent toward tuition fees whereas those on self or family sponsorship would pay 50 percent. The government was to meet 75 and 50 percent of the cost respectively. Additionally, the state was to provide a studentship which was to cover the cost of lodging and allowances under the government bursary scheme (MOE, 1989).

The percentage of the tuition fees payable by students sponsored by the Government did not remain constant at 25 percent such that by the year 1996, government was paying 90 percent of the tuition fees and full accommodation costs for government-sponsored students (MOE, 1996b:104). The Government reduced the amount of money students were expected to pay on the basis of students' claim of inability to pay fees. The increases were a response to tuition fee rise and the realisation that students should pay a reasonable amount of money for their education. In this respect, the students on government sponsorship were asked to contribute 25 percent toward their tuition in the year 2000. The government also decided to let students it sponsors to begin paying accommodation fees per semester. Before then, they were contributing 10 percent of the tuition fee and paying no accommodation fees.

Zambia is not the only country that has implemented cost-recovery measures. Many countries have turned to students, parents and communities for funding. Tuition fees

and other cost-recovery measures have been instituted to sustain institutions of higher learning. Woodward (2000:1) reported that "from Britain to Thailand, from China to South Africa, governments are turning to parents and students to generate revenue for cash-strapped public University systems."

The introduction of cost-sharing in education in Zambia is premised on several grounds. The most salient and pervading premises are lack of adequate public financial resources. The education sector in Zambia has suffered tremendously from deficient and abating levels of public funding since the 1980s. This is reflected in the curbed financial resources allotted to the education sector, low levels of investment in infrastructure, inadequate school materials and equipment (MOE, 1992; MOE, 1996). Some combinations of the above attendant problems have undermined the quality of education. Sharing of educational costs with parents and students is believed to be one of the eminent ways of arresting financial woes that have become entrenched in the education system.

The glaring discrepancy between public expenditure per student at primary education and University level also influenced the introduction of cost-sharing at the University level in 1989. The inequality in the funding of the three levels of education namely primary, secondary and higher education was reflected in the huge sums of money allocated for the payment of bursaries for University students and boarding fees for students at secondary school level (MOE, 1992). The bias toward University

education was perceived to be a form of social injustice on the ground that students who accessed University education were mainly from high-income earning families who were able to pay for University education. Further, cost-sharing at University level is justified on the ground that investments in University education yield more individual returns than social returns to society (World Bank, 2000).

The Structural Adjustment Programme (SAP) introduced in the 1980s and still being pursued has reinforced the implementation of cost-sharing at University level. SAP demands for reductions in government allocation of public financial resources to social service sectors. In fact it is noted that "some of the Donor conditionalities for Donor support to the social sectors have in particular been tied to the need for reducing Government spending on the welfare of students in higher education," (UNZA, 1995:5). ✓

Notwithstanding the various arguments advanced for the implementation of cost-sharing in education, cost-sharing has been associated with negative effects on the school enrolments, retention, and completion. Lavy (1992), Norton, Aryeetey, Korboe and Dogbe (1995) and Chao and Alper (1998) have shown that out of pocket costs reduces enrolments in Ghana (Castro-Leal, Dayton, Demery and Mehra, 1999:67). Lavy (1992) further revealed that in Ghana, distances to post primary schooling affected enrolment especially for the poor households. Of the children most affected were girls (Castro-Leal *et al*, 1999). The studies above show that the cost of

sending children to distant schools in Ghana placed the poor households at a disadvantage. Contrary to the above findings, Mason and Khandker (1997) could not find sufficient evidence suggesting that out of pocket costs had a negative effect on enrolments in Tanzania (Castro-Leal *et al*, 1999).

In Uganda, Kyomuhendo (1997) reported that more girls than boys remained unenrolled or dropped out of school due to acute household poverty. The costs associated with education forced parents to withdraw their children to participate in households chores. The girl child was more disadvantaged than the boy child as most parents preferred to send boys to school than girls especially in situations where parents had inadequate resources. According to Ayiga (1997) school fees were the protuberant cause of a dropout among the female children from primary education in Northern Uganda. The effect of school fees on dropout rate of female children was "two times more than the dropout rate from other causes," (Ayiga, 1997:x). What is palpable about the findings above is that the poverty status of some households in Uganda caused parents to withdraw their children from school.

Bray (1988) reported that when fees were increased in Malawi, it resulted into a fall in school enrolments whereas as in Kenya villagers could not raise the required fees to send their children to school, the very schools they helped to build. Brimer and Pauli (1971) cited poverty, employment of children in agriculture, unfavourable attitude towards women's education, migration, lack of means of communication and lack of

religious education in schools as some of the causes of school dropout and absenteeism. Of all the factors cited, poverty was singled out to be the extrusive cause of dropouts and absenteeism.

Available research in Zambia (MOE, 1996a) indicates that the economic decline has made it enigmatic for the Government to meet its social and economic obligation. The access of the poor and the vulnerable groups to social services continues to be limited, while there has been an increase in the number of people living under deteriorating social conditions. According to the SAP Monitor of 1999, 84 percent of Zambians live on less than One United States dollar (SAP Monitor, 1999:8) indicating that the majority of Zambians are poor. The general policy of the Government is that every Zambian regardless of the place of residence, race, status in society economic well being, gender or physical disability should be able to participate fully and on an equitable basis in education and training (MOE, 1996a:11). ✓

Studies on the effect of cost-sharing at primary education level in Zambia by Rossi and Reijer (1995a), Rossi and Reijer (1995b), Kelly (1994; 1998) and Lungwangwa and others (1999) illustrates the negative effect of cost-sharing on primary school attendance. Rossi and Reijer (1995:36a) in their survey found that poverty caused 44 percent of the children of school going age in Nkwazi compound in Ndola to stop attending school. Evidently poverty is seen and understood to contribute to the community's failure to send orphans to school. The direct education related costs

have reduced the demand for primary education whereas increased opportunity costs encountered by poor households have in most cases prevented the girlchild from attending school (Kelly, 1994:1). Kelly (1994:3) noted 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.

Apart from cost-sharing and poverty, Kelly (1998) identified inadequate education provision, distance to school and increasing parental disillusionment with school education as major factors contributing to low levels of school enrolment. According to Kelly, cost-sharing cannot be taken to be the sole reason for low levels of school enrolment in Zambia although it may cause other children to drop out of the school system. ✓ عا ✓

Studies by Lungwangwa *et al* (1999) and ZERNET (2000) revealed that poverty and cost-sharing were the most eminent factors contributing to low levels of primary school attendance on the part of the poor and the vulnerable ones. Lungwangwa *et al* (1999:7) stated that the school attendance rate of children from very poor families was reduced by 6.8 percent while that for the moderately poor was reduced by 2.2 percent. The extremely poor benefited less than the non-poor from education services, but more so children of peasant farmers and the informal sector workers benefited

least (Lungwangwa *et al*, 1999:7). Poverty acted as a barrier to accessing education services by children who came from poverty-stricken households. Poverty can lead to unequal access to education facilities. It can also have a bearing on the parental willingness and ability to pay for education (ZERNET, 2000).

Arising from the poverty state of most households, costs associated with education have disadvantaged the poor from accessing education services, remaining and completing school. According to ZERNET (2000:5) "cost-sharing is only workable where people have the resources to share. It is evident that among the poor the only resource they had was their labour. Financial resources were scarce, limited and unaffordable." Arguing against the existence of cost-sharing and user charges policies at primary level, Lungwangwa *et al* (1999:27) stated that: ✓

the policies should be adapted in such a way that they cease to impose an intolerable burden on 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 and on the part of the very persons who stand most in the need of education.

What is clear about the studies above is that poverty and the cost of education are some of the factors that lead to lack of demand for education among the poor and marginalised at primary education level. Poverty and cost-sharing appeared to account for the immediate causes of school dropout. The World Bank (1996:347) also noted that:

government has embarked on a policy of cost-sharing. While generating additional resources, the cost-sharing measures now being pursued (user fees, school uniforms a variety of school funds, transport, opportunity costs from labour) appears to drive out the poor and ultra-poor, a pattern that is reflected in the low attendance ratios for poorer households. Moreover, in Zambia there is a tight correlation between the availability of instructional inputs (a proxy for quality) and parents' ability and willingness to pay.

The evidence above show that cost-sharing choked off demand for education among the poor. It is nonetheless important to note that the quality of education has an effect on the willingness and ability of the poor to pay for education. Another study by Kelly and Sinkala (1998) showed that widespread poverty was reducing parental ability to pay school-related costs. Kelly and Sinkala (1998:278) reported that poverty:

is inducing parents to withdraw children from school to participate in income-generating activities and is reducing community ability to participate in self-help school development activities. Reports from provinces show that those selected for grade eight in boarding schools are declining their places, preferring to continue in basic schools where costs are lower.

Indeed, the poverty status of some households and costs associated with attending a boarding school forced some parents to send their children to basic schools to cut on the expenses. Though educational fees scared away clients from attending boarding schools, an earlier study by Himpyali (1993:36) revealed that 280 pupils ranked fee problem as the second most important dropout factor after pupil indiscipline. Heads of schools ranked fees and sickness as the third most important dropout factors after

pupil indiscipline and lack of interest in education. Available researches on school in Zambia show that cost-sharing has impacted negatively on school attendance from poor families.

Like the conditions reported at primary and secondary levels, cost-sharing at the University level has had negative consequences. Studies that have been carried out in various countries have indicated that students from the poor families tended to avoid participating in higher education. Albrecht and Zideman (1992) noted that user fees negatively affected the participation of some students as these fees represented direct costs to the students. Albrecht and Zideman further noted that greater cost recovery could seriously hinder the poor from accessing higher education unless provided with scholarships or loans. In Columbia, demand for higher education varied with different socio-economic groups and Gertler and Glewwe (1989) reported that the poor were most likely to be sensitive to price increases than the rich (Albrecht and Zideman 1992:51). This implies that a rise in fees would make it difficult for students from poor families to access higher education.

Giudice (2000) reported that students from low-income families in France opted for shorter courses of study due lack of funds. The choice for a shorter course of study reflected the inability of students to finance their higher education. Hopper (2000) also reported that Bangladesh's poor families could hardly send their children to institutions of higher learning whereas wealthy urban students had no difficulties

accessing higher education. Hopper noted that the expenses associated with University education easily surpassed US\$400 per year, a figure too high for poor families who live in the rural areas of Bangladesh (Hopper, 2000).

A study conducted by Shizha (1998) on cost-recovery and its implications for student teachers in Government Teacher Education Colleges in Zimbabwe show that cost-sharing could impact negatively on the poor and disadvantaged groups. This arose due to the fact that most of the student teachers were children of peasant farmers, urban low-income earners, and the vulnerable groups who could not afford to pay fees (Shizha, 1998:155). In the case of China, Mu Zi (2001:15) reported that tuition rises at institutions of higher learning caused about 11 percent of the college students to drop out in 1997. The dropout rate is attributed to a wide gap between high tuition fees and low household incomes.

In the United States of America, there was a decline in minority and low-income access to higher education due to rises in fees in many public and community colleges and universities in the 1980s and early 1990s (Orfield, 1992). A Gallup poll of 1991 showed that very few families would afford college fees. It was estimated that 74 percent needed loans and grants whereas among the blacks 84 percent required assistance (Orfield, 1992). A research study conducted in Illinois showed that lack of money caused needy students to dropout of college more often. It also showed that

the needy students tended to move from a four-year college to a two-year college or shift to part-time status (Orfield, 1992:342).

The College Entrance Examination Board (CEEB) reported that in cases where aid was not available, black students dropped out more often than the whites. In terms of percentages it was estimated that 46 percent of the black students dropped out of college as compared to 29 percent of the white students (Orfield, 1992:342). Further, Leslie and Brinkman (1987) reviewed several studies and concluded that "a \$100 increase in tuition resulted in 0.6 percent decrease in the college participation rate of 18 to 24 year olds and that cost increase most affected the enrolment of the poor," (Orfield, 1992:355).

Woodard (2000) found that the system of accepting students who scored lower on the examination but were able to pay tuition had turned Romania's universities into homes for wealthy students. It was estimated that 3 in 10 students studying at private universities came from wealthy homes. Although students who scored well on the entrance examination still got into a university for free, tuition paying students came from the wealthiest 10 percent of the population (Woodard, 2000:5). Woodard also reported that the "proportion of the underprivileged students who scored high to get in without paying tuition at public universities had shrunk from 30 percent to less than 10 percent," (Woodard, 2000:5).

Studies on income groups that benefited from free higher education most reveal that those from the high-income groups profited more than those from low income groups. Before cost-recovery was implemented in Indonesia in the early 1980s, the top 30 percent income group benefited 83 percent of higher education subsidies while the bottom 40 percent received only 7 percent (Albrecht and Ziderman, 1992:47). This is a clear demonstration of students from wealthy homes being over represented in the Universities. What is more discomfoting about the policy of free education is that it did not lead to equal access to higher education, the proportion of students from wealthy homes was higher than that of students from poor families.

The situation in Africa is not different from that of Indonesian. Castro-Leal, Dayton, Demery and Mehra (1999) reveal that children from the richest households benefited more from a subsidized tertiary education system than children from the poorest households. According to Castro-Leal, Dayton, Demery and Mehra (1999), experience in Cote d'Ivoire, Ghana, Guinea, Kenya, Malawi, Madagascar, South Africa, Tanzania, and Uganda, tertiary subsidies favoured children from the richest families (Castro-Leal and others, 1999:64).

In Honduras, the automatic admission policy did not promote access among low income groups because of lack of access to quality basic education. A survey conducted revealed that more than 66 percent of students in public universities came from families with annual incomes of over US\$2,500 while only 6 percent came from

families with incomes below US\$1,130 (Albrecht and Ziderman, 1992:48). Among the students from wealthy families 53 percent of the students had a principal supporter who had completed secondary school or attended some university level education, 22 percent had parents who attended university, and 45 percent of the students came from families with assets worth more than 40,000 Lempiras or US\$7,550. Further more, 59 percent of all students entered the university from non-subsidized secondary school (Albrecht and Ziderman, 1992:48).

In the Zambia case, studies that show a self-perpetuated educated class were done by Mwanalushi (1980), Bardouile (1982) and Kaluba (1986). Two significant factors came out of their findings. Firstly, that pupils with uneducated parents were under represented in schools and secondly, that pupils with parents who had secondary or higher education were over represented in secondary schools. This shows that in Zambia, pupils with parents who have secondary or higher education are better placed to access education services. At the University level it is alleged that the majority of the students come from salaried families whereas those from the urban poor, peasant farmers and the informal sector are in the minority (MOE, 1996b:94).

1.1.1. *Reaction of students toward cost-sharing measures*

Bollag (2000:1) reported that students in Romania and Moldova protested against the proposed policy to remove transport subsidies. In Iasi, one of the several cities of Romania, about one thousand and five hundred students were reported to have fought

with the police officers. In Moldova, students closed down the centre of the capital, Chisinau for several days. Students attacked the city wall with rocks and eggs. The underlying cause for the protests by the students was poverty. Mariana Alecsandri, coordinator of the Higher Education Support Programme at Soros described the living conditions of Moldova students as "disastrous, they can't even eat properly. The cancelling of their free public transportation was the last straw," (Bollag 2000:1).

In a similar situation Hungarian students protested against tuition fees at Kossuth square "saying they didn't want any, and that the future of the nation was at stake," (Woodard, 2000:1). Woodard (2000:1-2) reported that:

students opposed to the introduction of fees began an occupation of the National Autonomous University of Mexico shutting down the campus for nine and some half months and forcing administrators to abandon the tuition plan. Ghana scuttled a tuition hike in October after protesters closed down the University of Ghana. In January, Canadian students held strikes and protests across the country to fight tuition increases. In Britain, such protests have become a regular event over the past year and in Israel, students went on a six-week national strike in 1998.

The introduction of cost-sharing at higher education level in Zambia was met with some considerable measure of resistance. This was reflected by the demonstrations staged by the students at both college and university levels. According to the Zambia Daily Mail of 7th April 1989, it is reported that more than one thousand and five hundred students at the Copperbelt University demonstrated against the introduction

of tuition fees in institutions of higher learning. This was accompanied by stoning of motorists. At the University of Zambia, about three hundred students took to the high way and damaged seven vehicles whereas teachers' college students boycotted classes (Zambia Daily Mail, 1989:1).

The Zambia Daily Mail of 11 April 1989 reported that on the 10 of April 1989 the Copperbelt University students rioted in the streets of Kitwe town, stoned motor vehicles and demanded the withdrawal of the Ministerial statement which announced the introduction of tuition fees. The number of students that took part in the riot was more than one thousand. In Kabwe, the Police detained two hundred and ten students from Nkrumah Teacher Training College on the 13 of April 1989 for demonstrating against the cost-sharing scheme (Zambia Daily Mail, 1989:1). The adjustment in the percentage tuition fees payable by students from 10 percent to 25 percent and the introduction of accommodation fees in August 2000 led to a student demonstration that culminated into the closure of the University of Zambia Great East Road Campus. In the year 2001, students at Evelyn Hone college boycotted classes because they felt they could not meet the requirement of cost-sharing (The Post, 21 September, 2001).

1.2 STATEMENT OF THE PROBLEM

The protests against cost-sharing and hike of tuition fees that students were supposed to pay in January 2000 indicated that some students at the University of Zambia were

constrained in meeting the requirement of cost-sharing. In view of this, this study aimed at investigating the coping strategies of the University of Zambia students with cost-sharing in financing University education.

1.3 **THE PURPOSE OF THE STUDY**

The study sought to find out the actual ways in which students coped with cost-sharing in financing their education. It also sought to find out the ability of parents to meet the requirement of cost-sharing, since their share of cost-sharing was raised from 10 percent to 25 percent. The study further sought students' opinions with regards to loans work-study programmes and alumni associations.

1.4 **SPECIFIC OBJECTIVES**

The objectives of the study were to:

- (i) identify the socio - economic backgrounds of the University students.
- (ii) assess the ability of University students to meet the requirements of cost-sharing.
- (iii) identify the coping strategies employed by the University students in raising money for their contributions to the financing of their education.

1.5 **RESEARCH QUESTIONS**

The research was guided by the following questions:

- (i) what is the socio - economic background of University students?

- (ii) to what extent are University students able to meet their share of the University fees?
- (iii) what coping strategies have the University students devised to raise money to meet part of the fees they are expected to pay for?

1.6 SIGNIFICANCE OF THE STUDY

The study brought out important findings that would be of interest to the students, the University of Zambia management, policy makers and the government. It was hoped the findings on how students raised money to meet the requirement of cost-sharing would be of help to parents and potential students. The study outlined the different ways students raised money. Students may isolate the good ways and possibly adopt them as means of raising money to finance their education. The findings on the inequalities in the socio-economic status of students may be valuable to policy makers, the Ministry of Education and the University of Zambia management to the understanding of which socio-economic group benefits more from higher education services.

It was hoped that the findings would enhance their judgement on the ability of students to meet the requirement of cost-sharing and how cost-sharing has impacted on University students in financing University education. In this regard, the study filled up the gaps in knowledge on the socio-economic status of students and whether or not students were able to meet the expenses of University education in the

economic conditions that prevailed. Further, the study proposed ways of enabling students to meet the requirement of cost-sharing that might be helpful in developing measures on how to help students to cope with cost-sharing. Lastly, it is hoped the study added new knowledge to the body of literature on cost-sharing and students' coping strategies in financing higher education.

1.7 LIMITATIONS OF THE STUDY

The study confined itself to the University of Zambia, Great East Campus. Therefore, the findings may not be generalizable to other higher institutions of learning. However the findings may provide valuable information about what the situation could be in other higher institutions of learning where cost-sharing measures have been implemented.

1.8 DELIMITATION OF THE STUDY

The study excluded all postgraduates, part-time and distances education students. It included both male and female undergraduate students.

1.9.0 DEFINITION OF TERMS

1.9.1 Cost-sharing

Financing of education on a partnership basis (students, government, communities, industries, families and institutions).

1.9.2 **Cost benefit analysis**

A systematic comparison of the magnitude of the costs and benefits of some form of investment in order to assess its economic profitability (Woodhall, 1980:13).

1.9.3 **Economic growth**

Shall refer to either (i) long period increase in country's national income in real terms or (ii) increase in some per unit measure such as real national income per head of population or per head of labour force or (iii) reduction in poverty (Gould, 1964:220).

1.9.4 **Higher Education**

Referring to post-secondary education.

1.9.5 **Economic development**

Will refer to overall economic growth (Gould, 1964:220)

1.9.6 **Tuition fees**

Shall refer to fees for instructional costs.

1.9.7 **Human capital**

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

1.9.8 **Direct costs**

Shall refer to direct expenditure (cash) i.e. tuition fees, transport costs paid in the course one's education.

1.9.9 **Education**

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

1.9.10 **Indirect or opportunity cost**

Shall refer to forgone income.

1.9.11 **Gender**

Referring to male and female students.

1.9.12 **Socio-economic**

Either (i) shall refer to the social status and economic position of parents of students
or (ii) shall refer to the social status and economic position of students who are also
Working.

1.9.13 **Coping strategies**

Ways devised by the University students to raise money to meet the cost-sharing
arrangement.

CHAPTER TWO

LITERATURE REVIEW

2.1 *Human capital theory*

The study has followed the human capital theory as the theoretical framework. Human capital theory is concerned with national and economic development. The theory treats human capital as a form of capital development. It asserts that the road to national and economic development lies in the improvement of the human capital. Human capital refers to the productive investments embodied in human beings that include skills, attitudes, abilities, ideals, and health (Schultz, 1961:317; Todaro, 1983:412).

Schultz, Denison and Becker formulated human capital theory as a premise for national and economic development in the 1960s. The theory views investment in human capital as a productive investment. Investments in human capital are considered to improve peoples' skills and their capacities. It is also believed to lay the technical base of the type of labour force needed for economic development in a country (Schultz, 1961; Becker, 1975). The human capital theorists treat formal education as the vehicle through which skills, abilities, knowledge, values, and ideals can be transmitted to the people. In this regard investment in the education sector is not to be totally conceived of as a cost but a productive adventure (Schultz, 1961; Becker, 1975). Defending the value of investments in human capital, Harbison (1973:3) argues that:

human resources constitute the ultimate basis for the wealth of nations. Capital and natural resources are passive factors of production, human beings are the active agents who accumulate capital, exploit natural resources, build social, economic and political organisation and carry forward national development. Clearly, a country that is unable to develop skills and knowledge of its people and utilise them effectively in the national economy will be unable to develop anything else.

The human capital theorists believe that education increases the supply of skilled labour, raises the productive capacity of the workforce and reduces the supply of unskilled workforce on the labour market (Schultz, 1961; Thurow, 1972; Becker, 1975). A skilled workforce is considered to be a requisite for technological and scientific advancement. It is considered to be more disciplined, with good attitudes and have the motivation to satisfy the demands of industrialisation. Further an educated workforce is perceived to adjust more quickly on the job and is likely to be more committed to work than an uneducated labour force (Adams, 1977; Fagerlind and Saha, 1983). Investments in the human resources are therefore an investment in the productivity of the population and wealth of the nation. The lack of skilled human resources was viewed as one reason why poor countries were not developed in spite of foreign aid and technological transfer (Schultz 1961: 317).

Apart from considering education a vehicle for producing a skilled workforce necessary for industrialisation and economic development in poor countries, education is viewed as an instrument of social change. It is considered to result into accelerated

economic growth, high standards of living, widespread and equal employment opportunities, acculturation of diverse ethnic and tribal groups and the development of modern attitudes (Blaug, 1970; Todaro, 1983:247; Watkins, 1999:11). With regard to living standards, education is believed to enhance peoples' welfare through increased incomes that result from better paying jobs. Human capital theorists argue that there is a strong relationship between education training, skills, and competencies of workers and the income workers receive. In this regard, it is argued that the poor people are poor because they lack an education that is an instrument of social mobility (Schultz, 1961; Bluestone, 1972; Thurow, 1972; Watkins, 1999).

Anderson and Bowman (1961) argue that the conception of education as an investment in human capital led to what is called "the human capital revolution in educational planning". Education was seen as a crucial factor in economic development:

education after the World War II was viewed as the source of good life. Some social scientists and educators came to believe they had discovered the elan vital of economic life, the Malthusian antidote to population growth and the great leveller of social inequalities, (Adams 1977:298).

The view that investment in human capital result into economic development influenced governments, planners, international agencies, and educators throughout the world. International organisations that recognised the crucial role of education in

social progress, poverty reduction, and economic development include the World Bank, United Nations Education and Scientific Co-operation, Organisation for Economic Co-operation and Development, and the International Labour Organisation (Coombs, 1985; Psacharopoulos and Woodhall, 1985).

Human capital theory stirred the rapid and mass educational expansion in both developed and developing nations in the 1960s (Coombs and Hallak, 1972; Paci, 1973, Fagerlind and Saha, 1983; Coombs, 1985; Psacharopoulos and Woodhall, 1985). The expansionist approach to education development was based on the principle of providing equal educational opportunities to all in order to uplift individuals from economic disadvantage. Anderson and Bowman (1967:358) nonetheless argue that the policy of equal educational opportunities was adopted by developing nations for three reasons. The first reason was due to the fact that equality of educational opportunity had been widely proclaimed as a 'universal human right'. Secondly, many countries happened to have become independent just when relative equality in educational opportunity was approaching realisation in the nations looked to as models. The third reason was that by an association with the idea of the hoped for modernised production, many concluded that equality of opportunity could play the same part elsewhere that it does today in advanced nations.

Coombs (1985:3; 173) on the other hand argues that newly independent nations viewed rapid educational expansion as "a cause, a war cry, a catalyst for economic

development, and a leveller of hardset social inequalities whereas developed nations saw the democratisation of educational opportunities as a means of improving the quality of life of people.” On the part of economists, the rapid educational expansions were viewed as good investment in economic growth (Coombs 1985:173). It is not surprising therefore, that the 1960s and 1970s were characterised by huge public expenditure on formal education and an explosion in educational enrolments. Many countries especially developing countries committed themselves to the provision of free education. Free education was provided for, for the purpose of maintaining equal access to education facilities and accelerating economic development (Coombs, 1985; Psacharopoulos and Woodhall, 1985; Albrecht and Ziderman, 1992).

The education policies of developed and developing countries articulated different priorities. Developed countries emphasised the expansion of formal and higher education institutions. There was less emphasis on primary education as most developed countries had already in place well established primary education institutions. The prioritisation of the expansion of secondary and higher education was based on two reasons. The first reason was that secondary and higher education were needed to create preconditions for upward mobility of all young people. The second reason was to provide requisite brainpower and prime motive for technological advancement, for larger and more efficient production and for raising incomes and living standards (Coombs, 1985:67). The priorities set forth by developing countries hinged on the provision of universal primary education. This was aimed at reducing

mass illiteracy and poverty. Nonetheless, Coombs (1985:72) states that there was more educational expansion at secondary and higher education levels than the primary level. The shift from primary to secondary and higher education provision reflected the manpower approach to education planning that most developing countries adopted in the 1960s (Bowen, 1963; Bowman, 1966; Blaug, 1970; Psacharopoulos and Woodhall, 1985).

One of the contributions of human capital theory to the field of education planning and development is its resultant development of manpower planning in developing nations. Manpower planning has to do with the identification of future required skilled labour force in the economy and the creation of relevant institutions to train the type of skilled workforce required. Manpower planning stresses the creation of the middle and higher level institutions that would create the middle and a high level workforce. The World Bank assistance to developing countries was based on manpower requirements. In the 1960s, the World Bank and UNESCO assistance to developing countries rested on the need to train workers with technical and vocational skills. The World Bank goal was “simply to increase the supply of skilled manpower,” (Psacharopoulos and Woodhall, 1985:25). Therefore, investment in the field of education was restricted to training in engineering, technical, managerial and vocational courses in the 1960s and 1970s. The result of the emphasis of the above courses translated into the construction of technical schools, technical and vocational colleges and Universities to train the type of skilled workforce required.

In spite of the significance of education to social mobility and economic development, the urge to invest more public resources in education withered out by the 1980s. The inability of many countries to keep pace with the growing demand for education, education expansions and sustenance of the infrastructure led to a re-examination of the financing mode of the education sector. Other factors that were at play relate to brain drains, unemployment of the educated, increasing poverty levels, political instability in some countries, rapid population growth, and the world economic recession (Fagerlind and Saha, 1983; Coombs, 1985; Psacharopoulos and Woodhall, 1985).

Due to some of the reasons stated above there was a shift in emphasis from merely satisfying manpower requirements to a consideration of the costs, benefits, and effectiveness of the investment. Investment priorities began to be judged on the basis of costs incurred and the benefits accruing to society and the individual. Within the education sector, priority was given to the levels with more social returns than private returns (Bowman, 1966; Coombs, 1985; Psacharopoulos and Woodhall, 1985).

The analysis of cost and benefits or rate of returns to investment in the education sector influenced many developing nations to consider cost-sharing measures as an alternative way of financing education. This was on the understanding that education is both a public and private good. Individuals accrue private benefits from investing in

education especially University education. In the light of the above argument, many countries in the 1980s began to shift some of the direct costs of education to students, parents, and communities (Psacharopoulos and Woodhall, 1985; Saint, 1991; Albrecht and Ziderman, 1992).

The policy of cost-sharing was considered more appropriate at higher education level because results of cost-benefit analysis showed that higher education benefited the individual more than society did. Cost-benefit analysis technique also showed that public investment in primary schooling tended to yield more social return to society than secondary and higher education. Investment priorities of many developing countries in the field of education therefore, shifted from secondary and higher education to basic education.

2.2 *Cost-sharing in education*

This section will review relevant literature on the coping strategies of students in institutions of higher education. There are many ways in which students in institutions of higher learning cope with the requirement of cost-sharing. Albrecht and Ziderman (1992) identified four main ways students cope with cost-sharing. These are namely dependency on parents for financial resources, students generating their own finances and borrowing from government and foundations or non-governmental organisations.

In most countries parents constitute a major source of financial resources used to meet the requirement of cost-sharing. Parents may meet the cost of education through expending from their savings, reduced consumption and help students to meet the cost of textbooks, clothing, daily necessities, meals, and lodging (Albrecht and Zideman, 1992; Mu Zi, 2001). In order to ensure their posterity is guaranteed a better future, Chinese parents take pride in paying for a good education. Mu Zi (2001:12) state that about “81 percent of the urban residents favour the principle of child’s education first when arranging family expenditure plan while 60 percent say that they will not balk at taking out loans whenever necessary.”

In some cases family members (brothers and sisters) and other relatives, both immediate and distant ones, do help to meet the costs of education. Saint (1992) and Eisemon *et al* (1993) report that extended families in Uganda play a significant role in helping to meet the costs of education such that it is difficult to know whether the actual parents are able to meet the costs or not. Receiving assistance from immediate family members and distant ones is a common phenomenon in Africa. Brothers, sisters, cousins, uncles, aunts and grandparents do help to meet the costs of education of family members.

In Asia, more specifically Korea and China, both immediate and distant family members also play a significant role in meeting the private costs of education of family members (Albrecht and Zideman, 1992; Mu Zi, 2001). Blair submit that the "only long term

means of generating significant non-governmental funding is through cost-sharing or cost-recovery from students," (Blair, 1998:428). One of the disadvantages of relying on parents to fund higher education is where parents fail to meet the requirement of cost-sharing. This tends to put students at a disadvantage, as they are unable to access funds from their parents to meet the educational costs. Wright (1998:323) argues that:

in a country with low socio-economic status, where the GDP is low with subsequent low wages and salaries, it would be unrealistic to charge economic fees, since this would tend to deprive the majority of the people of the country from the benefit of higher education.

Relying on parents to fund institutions of higher education could work well in an environment where the citizens have the means with which to meet the cost-sharing requirement. The practice of relying on parents to meet educational costs differs from the Scandinavian situation where parents are not expected to contribute at all. According to Albrecht and Ziderman (1992:60), the costs of education are met through student and government funding. Higher education is expensive because of the high cost associated with it. Many countries provide for social safety nets such as loans, to enable students from poor households to access higher education.

Reports by Woodhall (1983 and 1996), Albrecht and Ziderman (1992), and Mu Zi (2001) show that in developed and some developing countries there are some social safety nets that are put in place so that students from poorer family backgrounds do

not drop out. Woodhall (1983) states that in Sweden and in other Scandinavian countries, a high proportion of students receive loans, combined with grants to finance their living expenses while following free courses of higher education. Mu Zi (2001:15) confirms that “higher education is free in North European countries” and further state that “France’s public Universities charge students only a little and free and low-cost higher education is provided in East European countries.”

In Canada, Japan, Latin America and the United States of America, students receive government loans to help them finance tuition fees as well as living expenses (Woodhall 1983:3-5; Orfield, 1992:337; Woodhall, 1996:6; Mu Zi, 2001:17). In the case of China, Mu Zi state that in the year 2001, the Henan provincial government contributed 200 million Yuan in aid to poor students admitted to regular Colleges and Universities. Financial aid was also rendered to new and poor students admitted to Universities outside Henan province. Mu Zi further state that disabled students, orphans and students from poor families were exempted from paying tuition and other fees or paid reduced fees. This facility was also available to students in the Guangxi Zhuang Autonomous Region under the ‘green passage’ (Mu Zi, 2001:17).

The government of Japan gave out subsidised loans to about 20 percent of the students (Albrecht and Ziderman, 1992:61). Woodhall (1983:5) and Albrecht and Ziderman (1992:62) argue that educational credits (loans) in Latin America and Asia increased enrolments and enabled poor students to enrol who could not otherwise have afforded

higher education. Students are selectively assisted in meeting their private costs through a combination of loans and grants. According to Albrecht and Ziderman (1992:72) there were twenty loan programmes in Latin America, eight in Asia, four in the Middle East and North Africa, seven in sub-Saharan Africa, and fourteen in industrial countries.

In Francophone Africa almost all students receive outright grants (Shabani, 1998:69). The case is different from Anglophone Africa, which has significantly moved from subsidised education to one based on cost-sharing, a reform that necessitates the provision of loans to students to finance their education. Ghana introduced a loan programme in 1971 that aimed at assisting students to meet the costs of food, equipment and personal expenses (Shabani, 1998:70).

In East Africa specifically Kenya and Tanzania, students incapable of meeting the cost-sharing are supported by loans and a bursary to cover tuition, accommodation, books, and food (Saint, 1992; Sanyal and Martin, 1998:390; Ishengoma and Youngman, 1999). The loans are expected to be paid back upon graduation. In the case of Zambia, the educational policy document, *Educating Our Future* provides for the government to implement student loan programme. However, there is a yawning gap between policy intentions and implementation. In other words, the student loan programme is yet to be implemented.

Borrowing from foundations or non-governmental organisation constitutes one way students in higher learning institutions cope with cost-sharing. Albrecht and Ziderman report that in Japan about 800 private foundations provide an addition of 7 percent of all student support as outright grant. In China a non-governmental organisation called 'Fellow Countrymen Send You to College' renders financial assistance to poor students living in the northern mountains of Dalian in Northeast of China. The non-governmental organisation sourced the funds from the local enterprise group, Dalian Zhoushuizi International Airport, retired cadres, self-employed individuals and tourists (Mu Zi, 2001:17). In some cases educational trust funds and charities provide small supplementary grants for specific purposes such as fees, books and equipment as is the case in Britain (The Queen's University of Belfast undergraduate prospectus for 2000 entry, pp. 35).

Private companies sometimes sponsor individuals either through managed scholarships or loan programme or through bonded scholarship that require students to work for the company when they graduate (Albrecht and Ziderman 1992:64). Some of the Universities offer loans as is the case with the Peking University of China (Mu Zi, 2001). What is of interest is the involvement of private banks in dispensing loans to students. This was the case with Morocco, Indonesia and Bangladeshi (Albrecht and Ziderman, 1992; and Hopper, 2000). In the case of Morocco and Indonesia, private banks dispense loans to "secure borrowers and students studying in fields that guarantee high private rate to investment," (Albrecht and Ziderman, 1992:75). In

essence students from poorer backgrounds cannot access the loans as they are termed insecure borrowers. To the contrary, a loan programme operated by Grameen Kalyan, a division of the Grameen bank, was instituted to help the intellectually talented young villagers of Bangladeshi to finance their higher education (Hopper, 2000:2).

In an effort to assist students to meet the requirement of cost-sharing, some countries provide part-time employment to students either in the University or in the local community. Albrecht and Ziderman (1992) report that in 1989, the University of Philippines combined sharp tuition increases with increased financial assistance to needy students through tuition discounts based on need, maintenance grants based on need and academic merit and selective opportunities for work-study (Albrecht and Ziderman, 1992:63).

Many Universities in the United States of America provide part-time jobs for students as Librarian Assistants, Clerks, and Gardeners or in maintenance usually for wage payment but in some Universities in lieu of tuition or living support. Berea College in Kentucky in USA provide free tuition and living to students who work in school enterprises such as the hotel, farm, craft stores and restaurants (Albrecht and Ziderman 1992:153-4). The college was established in 1855 to serve low income students in the Appalachian region of the United States. The Peking University in China has an aid system embracing student loan, part-time jobs, reduction and exemption of tuition fees, money lending, temporary subsidies, grants, and scholarships. According to Mu

Zi (2001:16), student loans and part-time jobs are the main channels of the aid system whereas reductions or exemptions in tuition fees target students in extreme economic difficulties.

In Israel, students can work as tutors to disadvantaged teenagers for which they receive payment equivalent to half of their University fees (Albrecht and Ziderman 1992:154). About 20 percent of Israeli students were enrolled in the programme. Senteza Kajubi (1992) as quoted by Saint (1992) and Eisemon and others (1993) report that the Uganda government has instituted a work-study scheme operated by the Makerere University to assist students designated as needy. Students are required to apply for remunerated community jobs. A similar programme was recently adopted in the Philippines as a means of providing income to students (Albrecht and Ziderman, 1992:61). On the contrary, Saint (1992:42) reported that the Daystar University in Kenya offer scholarships to those students who need them in return for work contribution.

With regard to Kenya, local communities sponsor individuals through the Harambee system for as long as the graduates give the communities some favours. On a different note, the government of the United States of America instituted a competitive programme of service conditional awards for students of medicine, dentistry, and other health programmes in 1973. The programme provides for payment of tuition fees and a monthly stipend to cover educational expenses in return for future service in

designated manpower shortage areas (Albrecht and Ziderman, 1992:143). In Botswana students can receive "bonded" bursaries to cover tuition and living expenses for as long as they accept a job assignment in government or a parastatal company for the period equal to the length of study plus one year at a wage 5 percent below normal wages.

In Europe, companies and some government departments offer scholarships to students for sandwich courses at times with conditions attached. In some cases vocational or sandwich placement can be spent working for the sponsor or the student work for the sponsor after completing the course (University of East London 2001-2002 undergraduate programmes). At the University of Luton, companies that award scholarships to students also offer them opportunities to work in the companies during the vacation on a paid basis (University of Luton undergraduate prospectus for the years 2000-2001/2001-2002). Some of the part-time works in London are working in supermarkets or retail shops, in cafes or fast food restaurants and temporary staff in offices (University of Westminster undergraduate prospectus for 2000,pp35, and University of East London undergraduate programmes for 2001-2002,pp35). In the case of the University of East London, an agency called "Job shop" links students with relevant part-time work in local business and other areas.

A study by Maphosa (1999) on student entrepreneurs at the University of Zimbabwe discussed among others the nature of business ventures operated by

students within and outside campus. The business ventures included chicken rearing, public transport operation, typing and photocopying, catering, fruit vending, photography and the sale of clothing items (Maphosa, 1999). Maphosa (1999) discovered that three students engaged in business to supplement their pay out, four were motivated by the rising graduate unemployment and two students wanted to put into practice things they learnt in class. What is evident, is the fact that students that operated business on and outside campus did so for various reasons as stated above. Contrary to the above findings, students in Kenya are encouraged to open "Kiosks" in the hostels to raise money for their cost-sharing (Sanyal and Martin, 1998:391).

Going by the literature above, it is quite clear that there were many ways in which students were enabled to cope with the costs of University education. One of the ways was obtaining loans and grants for living expenses, tuition fees, books, and equipment. These were provided for by the government, and non-governmental organisations. Some of the non-governmental organisations included private foundations, education trust funds, universities and some commercial banks.

Part-time employment was another way students coped with University fees. It was made available either through the University or other community outlets identified by government. Students performed community services for which they were paid. Others found employment within the college or university premises. The money is either paid to the students or is channelled to the universities as tuition fees.

In some countries students were offered bonded bursaries by the government. In this case the government paid the fees in anticipation that students would work in government departments after completing their education at a reduced wage.

Business activities were other ways in which students coped with cost-sharing. Some of the business activities were done within and outside campus. Students are given the facilities from which to sell their commodities.

In the Zambian case, the Daily Mail of 10 July 2000 reported that students at the Copperbelt University were using meal allowances to meet the requirement of cost-sharing. There were strong allegations suggesting that students from poor family backgrounds were the majority using meal allowances to finance their education.

At the University of Zambia Great East Road Campus, a proposition to forfeit meal allowances in order to meet tuition and accommodation fees was made to the University of Zambia management (Zambia Daily Mail, 21 September 2000). It was not clear whether students were using meal allowance to finance their education at the University of Zambia Great East Road Campus or not. Some students at the University of Zambia and the Copperbelt University cope with cost-sharing by cooking in their study rooms (GRZ, 1998:121). There is nevertheless no systematic research that has been conducted in Zambia on how students cope with cost-sharing.

CHAPTER THREE

METHODOLOGY

3.1 RESEARCH DESIGN

The study followed a descriptive research design to find out the coping strategies of the University of Zambia students with cost-sharing in financing higher education. According to Bless and Achola (1988:42) the purpose of descriptive research is to "give an accurate account of the characteristics of a particular phenomenon, situation, community or person." Descriptive research can take the form of a case study and survey (Bless and Achola, 1998:42). A descriptive survey was preferred to a case study because a survey involves the collection of information on a wide range of cases. The site of the research was the University of Zambia Great East Road Campus.

3.2 POPULATION

The study population was 4,543 consisting of all male and female full time undergraduate students at the University of Zambia Great East Road Campus. These were drawn from the schools of Education, Law, Humanities and Social Sciences, Natural Sciences, Engineering, Mines, Agriculture and Veterinary medicine.

3.3 SAMPLES AND SAMPLING PROCEDURE

The total number of female students was 1,459. Those sampled included 55 first year, 17 second year, 12 third year, 15 fourth year, 1 fifth year, and 2 sixth year students. The total number of male students was 3,084 and the sample consisted of 82 first

year, 37 second year, 39 third year, 45 fourth year, 15 fifth year and 11 sixth year students. A stratified proportional sampling procedure was used to select the number of cases in each school and per year of study. Out of a total of 4,543 students, 102 females and 229 males were selected making a total of 331 students. The students were selected by interval sampling from class lists generated from each school under study except for Natural Sciences where the list of names was obtained from the computer centre.

Out of 331 students 30 (i.e. 15 female and 15 male students) were selected to participate in the focused group discussions. Because of restricted time and the fact that students were beginning to prepare for their end of semester two examinations, the researcher was only able to involve 8 male and 5 female students in the focused group discussions. These were sampled using a random sampling procedure.

3.4 DATA COLLECTION INSTRUMENTS

Three research instruments were used to collect data and ensured triangulation of findings. Triangulation is defined as the "use of two or more methods of data collection in the study of some aspect of human behaviour," (Cohen and Manion 1994:233). In all, 331 self-administered questionnaires were distributed to students to give their individual views and experiences. Self-administered questionnaires were decided upon because students are literate, and extracted views and experience of individual students with cost-sharing. Unstructured questionnaires or interview schedules were used to guide the focused group discussions and personal interviews

with selected students. In addition, unstructured questionnaires were used to gather information from the registrar, the bursar, two student counselors and one official from the student finance offices. A cassette recorder was used to record interviews in situation where it was deemed necessary.

3.5 DATA COLLECTION PROCEDURES

The collection of data began on 11 September 2000 up to 30 July 20001. A pilot study was conducted involving female and male students was conducted. This was done to ascertain the reliability of the self-administered questionnaires. Corrections were made to the questionnaires after which they were used to collect data.

In order to distribute the self-administered questionnaires the researcher engaged three students as research assistants. Before the distribution of the questionnaires, the research assistants were trained on how to distribute the questionnaire, what to do if the respondents were not found in their study rooms, and how to handle unwilling respondents. The research assistants were also trained on how to handle returned questionnaires in the event that they were incorrectly answered or not completed. The researcher also participated in the distribution of the questionnaires. About 102 questionnaires were distributed to the females, 87 were returned and 229 questionnaires were distributed to males, 151 were returned. There was low return of questionnaires on the part of male students. This was because some of them did not return the questionnaires either because they were not in their study rooms at the time of collection or refused to answer at all.

The focused group discussions on whether or not students are constrained to meet the cost-sharing arrangement were held in the students' hall of residence. Two focused group discussions took place, one with males and the other with females. Both focused group discussions were tape recorded after getting the participants's consent. During the discussions a research assistant took short notes of the discussions. This was done in case the tape recorder did not record or there was poor output. Since the focussed group discussions were discovered to be inadequate to collect data on the actual coping strategies of students with cost-sharing, unstructured interviews were also used. Twenty eight interviews involving 12 females and 16 males were conducted.

Interviews with the Registrar and the two counselors from the University Counseling Centre were tape recorded after getting their permission while those with the bursar and student finance official were not tape-recorded. In all cases the researcher took down some notes for reference. Interviews with the above officers sought their opinions on students' ability to meet the cost-sharing requirement and whether or not there were mechanisms in place to help students meet the cost-sharing requirement.

3.6 **DATA ANALYSIS**

The process by which data is processed and converted into meaningful statements is referred to as data analysis and interpretation (Sarantakos, 1995: 299 and Bless and Achola, 1988:137). The purpose of data analysis is to process raw data for

interpretation. Analysis of data from the self-administered questionnaires were done in two stages; one, in the field, another out of the field. In the field, the researcher checked for whether the questionnaires were completed as expected or not. Questionnaires that were unsatisfactorily completed were taken back to the respondents for completion.

The second stage involved a careful reading of the responses, checking for errors, mistakes and carelessness on the part of the respondent. The qualitative data from the self-administered questionnaire was manually organised and coded into categories of themes and coded. This was done to allow for easy analysis of data. Some of the statements from the self-administered questionnaires were quoted. The data from the questionnaires was further analysed using the Statistical Package for Social Scientists (SPSS) to obtain frequencies and percentages.

3.7 DATA INTERPRETAION

Data presented in tables were subjected to cross-tabular analysis for purposes of ranking and comparing the frequencies and percentages. The data from the unstructured interviews and focused group discussions and observations were manually organised and coded into common themes, the process Spradley (1979) calls the theme analysis. Tape recorded interviews were listened to, made short notes of common themes and some parts transcribed for reference in verbatim form.

3.8 **PROBLEMS ENCOUNTERED DURING DATA COLLECTION PERIOD**

The researcher encountered a number of problems during the process of collecting data. Some students refused to answer the self-administered questionnaires while others were unwilling to be interviewed. When it came to retrieving self-administered questionnaires some students could not be found in their study rooms while for others it was difficult to trace them because they were not accommodated on campus. This was the case for some first year students in the School of Humanities Social Sciences. Despite all these problems the researcher was able to collect data required.

3.9 **ETHICAL CONSIDERATIONS**

Some ethical issues that were considered include gaining official access to the institution, getting the consent of informers, respecting respondents privacy, anonymity, confidentiality and not betraying the participants (Cohen and Manion, 1994). In order to gain access to the University, permission was sought from the Registrar by a written permit from the Directorate of Research and Graduate Studies. In the process of conducting the research, the consent of the respondents was enlisted and were assured that their privacy was going to be respected. The researcher also assured them that they were going to remain anonymous and whatever they wished to remain confidential would be maintained as such. The letter was shown to the interviewee, if requested, as evidence of permission to conduct a research at the University of Zambia. The researcher also had a letter from the Head of department of Educational Administration and Policy Studies which was to request for class lists from the different schools.

CHAPTER FOUR

PRESENTATION OF RESEARCH RESULTS

4.1 INTRODUCTION

The chapter presents the results of the research findings. These will be presented in the following order; the modes of financing students, the type of secondary schools students attended, the highest educational levels attained by the parents and guardians of students, the occupations of parents and guardians of students, and the ability of students to pay fees. It also presents findings on cases of dropout due to fees, the coping strategies devised by the students and their suggestions on ways of enabling students meet the requirement of cost-sharing.

4.2 MODES OF FINANCING STUDENTS AT THE UNIVERSITY OF ZAMBIA

- The study identified different modes by which students at the University of Zambia were financed. The ways of financing students were arranged under the headings; cost-sharing, self-sponsorship, government sponsorship only, and non-governmental agency sponsorship. Table 1 presents results of the modes of financing students at the University of Zambia. It should be stated at the outset that students partly financed by a government bursary enjoyed certain conditions. The bursary stipulated that the government would pay 75 percent of the tuition fees, and 48 percent of the accommodation fees. The government provided students with book allowance although it was paid directly to the University of Zambia bookshop. It also paid students a monthly meal allowance and project allowance.

Table 1 Mode of Financing Students at the University of Zambia

<i>Modes of Financing Students</i>	<i>No. of Male Students</i>	<i>No. of Female Students</i>	<i>Total</i>
Cost-sharing	107(40.23)	71(26.69)	178(66.92)
Self Sponsorship	32(12.03)	231(7.89)	53(19.92)
Government Sponsorship only	25(9.4)	7(2.63)	32(12.03)
Non-government sponsorship	3(1.13)	X	3(1.13)
Total	167(62.79)	99(37.21)	266(100)

NB: Figures in brackets are percentages.

4.2.1 *Cost-sharing*

There were two types of cost-sharing arrangements that were identified. These were; the combined cost-sharing between government and parents, guardians, students and some non-governmental organisations; and that between non-governmental organisations and the students. Cost-sharing was the most common mode of financing students, which accounted for 178 or 66.92 percent in the sample. Of the two types of cost-sharing, the combined cost-sharing between the government and parents, guardians, students and other non-governmental organisations was the most common. In this arrangement, parents, guardians, students and some non-governmental organisation agencies paid 25 percent tuition fees and 52 percent of the accommodation fees. Additionally, they were expected to pay part of the costs for stationary and upkeep of the students. The combined total for students who fell under this type of cost-sharing was 176 or 66.17 percent whereas 2 or 0.75 percent represented those falling in the cost-sharing arrangement between non-governmental organisations agency and the students.

The students who were partly financed by government and parents or guardians accounted for 161 or 60.52 percent of the respondents of which 93 or 34.96 percent were male and 68 or 25.56 percent females. Some of the students who had a government bursary paid the fees on their own while others had family friends paying for their education. The students who paid for themselves were 9 or 3.88 percent, all being male students. Those paid for by family friends accounted for 2 or 0.75 percent, each sex representing 0.37 percent. Of those cost-sharing with non-governmental agencies, 1 or 0.37 percent were females and 1 or 0.37 percent males.

4.2.2 *Self-sponsorship*

Self-sponsorship by students was second to cost-sharing accounting for 53 or 19.92 percent. Under this arrangement, parents or guardians paid full tuition and accommodation fees. Parents or guardians paid for the costs of stationary and student upkeep while studying at the university. About 35 or 13.15 percent of the respondents were fully financed by their parents or guardians. Of the 35 or 13.15 percent, 19 or 7.14 percent were males and 16 or 6.01 females.

The other form of self-sponsorship was one in which students met all the costs of University education. These students constituted 15 or 5.64 percent of the respondents of which 10 or 3.76 percent were males and 5 or 1.88 percent females. The last two forms of self-sponsorship relate to situations where the students were financed partly by themselves and partly by family friends and in situations where

students were fully funded by family friends. Only a few of them fell under these two forms of self-sponsorship. Those partly financed by themselves and partly by family friends were 2 or 0.75 percent, all being male students. In the sample only 1 or 0.37 percent male student was fully funded by family friends.

4.2.3 *Government sponsorship only*

Some students were fully paid for by the government. These students had a 100 percent government bursary and included in-service and pre-service students. The government paid everything for the students although the students were required to supplement government efforts with regards to costs of stationary and general upkeep. Students that fell under this mode were 32 or 12.03 percent, out of which 25 or 9.4 percent were males and 7 or 2.63 percent females.

4.2.4 *Non-governmental agency sponsorship*

There were also a few students who were fully funded by private companies in the sample. Only 1.13 percent of the respondents fell in this arrangement, all being male students

4.3 **THE SOCIO-ECONOMIC STATUS OF STUDENTS**

4.3.1 *Type of secondary school students attended*

This section focused on the type of secondary schools students attended. It attempted to determine the composition of the student population in terms of the type of secondary school attended. There were three different types of secondary schools

where students were educated. These were; Government; Mission or Grant Aided; and Private secondary schools. The above information is contained in table 2 below.

Table 2 Type of Secondary School attended by Male and Female students

<i>Type of School</i>	<i>No. of Male Students</i>	<i>No. of Female Students</i>	<i>Total</i>
Government	89(33.46)	28(10.52)	117(43.98)
Mission	32(12.03)	50(18.79)	82(30.82)
Private	12(4.51)	10(3.76)	22(8.27)
Total	133(50)	88(33.1)	221(83.1)

NB: Figures in brackets are percentages.
Mature students were 45 or 16.91 percent.

According to table 2, the majority of the students attended secondary education at Government schools. These students represented 117 or 43.98 percent of the total respondents. Among the 117 students, 60 or 22.55 percent came from Government boarding schools and 57 or 21.42 percent from Government day schools.

In the second place were students who were educated at Mission schools, and comprised 82 or 30.82 percent respondents. Of the 82 respondents, 54 or 20.3 percent came from Mission boarding and 28 or 10.52 from Mission day schools.

Students who came from Private schools were the minority in the sample. They were 22 or 8.27 percent of which 15 or 5.63 percent came from Private boarding and 7 or 2.63 from Private day schools.

Table 2 also shows that among the male students, the majority of them were educated at Government schools. These students were 89 or 33.46 percent of the total respondents of which 53 or 19.92 percent were at Government boarding schools and 36 or 7.89 at Government day school. The second majority came from Mission schools accounting for 32 or 12.03 percent. Of these, 21 or 7.89 percent came from Mission boarding and 11 or 4.14 from Mission day schools. As can be observed from table 2, the students who came from Private schools were the minority amounting to 12 or 4.51 percent of the respondents. Among the 12 students, 7 or 2.63 percent came from Private boarding and 5 from Private day schools.

Among the female students, it is observed that the majority of the respondents came from Mission schools. These constituted 50 or 18.79 percent of which 33 or 12.41 came from Mission boarding and 17 or 6.39 percent from Mission day.

Table 2 also shows that the female respondents who were at Government schools were placed second. Among them, 21 or 7.89 percent were at Government day and 7 or 2.63 percent at Government boarding schools. The students who were at Private schools were 10 or 3.76 percent and they made up the smallest number in the sample. Among the 10 students, 8 or 3.01 percent were at Private boarding and 2 or 0.75 percent at Private day schools.

There were observable differences between male and female respondents with regards to the type of secondary school attended. Whereas the majority of male respondents represented by 89 or 33.46 percent came from Government schools, majority of female respondents amounting to 50 or 18.79 percent came from Mission schools. The second majority among males were at Mission schools making up 32 or 12.03 percent students. Among the females, 28 or 10.52 percent were at Government schools. In both cases, the third place consisted of students from Private schools of which 12 or 4.51 percent were males and 10 or 3.76 percent females.

4.3.2 *Highest educational level attained by parents of students*

In this section, effort was made to determine the educational levels of parents and guardians of students. The categories identified were the educational levels of the father, single mother, single female guardian and male guardian to allow for ease presentation of results analysis and interpretation. The data of the educational levels of parents or guardians of male students were presented first, in table 3.

Table 3 Highest Educational Level attained by Parents and Guardians of Male Students

<i>Highest Educational Levels of Parents and Guardians</i>	<i>No. of Male Students</i>				
	<i>Father</i>	<i>Single Mother</i>	<i>Single Female Guardian</i>	<i>Male Guardian</i>	<i>Total</i>
College Education	42(15.79)	5(1.88)	3(1.12)	10(3.76)	60(22.55)
University Education	27(10.15)	X	2(0.75)	13(4.89)	42(15.79)
Secondary Education	12(4.51)	X	X	3(1.12)	15(5.63)
Primary Education	5(1.88)	4(1.5)	X	2(0.75)	11(4.13)
Literacy Classes	2(0.75)	X	X	1(0.37)	3(1.12)
No Schooling	2(0.75)	X	X	X	2(0.75)
Total	90(33.83)	9(3.38)	5(1.88)	29(10.87)	133(50)

NB: Figures in brackets are percentages. Mature students who were 33 or 12.40 percent were not included in this table.

It is evident from table 3 that the majority of male students had parents and guardians with some college education. The combined total of students with parents and guardians with some college education amounted to 60 or 22.55 percent. Of the 60 students, 42 or 15.79 percent had fathers possessing college education. There were 10 or 3.76 percent students with male guardians who had college education while 5 or 1.88 percent had single mothers with some college education. The number of students with female guardians with college education was the smallest, which was 3 or 1.12 percent.

Second in place were those with parents and guardians who had some university education making up 42 or 15.78 percent of the respondents. Within this category, 27 or 10.15 percent were those with fathers, 13 or 4.89 percent male guardians, and 2 or 0.75 percent single female guardians paying for their education. There were no

students who had single mothers with some university education.

The male students with parents or guardians who had secondary education were third and represented 15 or 5.63 percent of the respondents. Among the 15 students, 12 or 4.51 percent had fathers who had secondary education and 3 or 1.12 percent male guardians. The table also shows that there were no students in the sample who had either single mothers or female guardians with secondary education.

In the fourth position were those with parents and guardians with primary education accounting for 11 or 4.13 percent. Of the 11 students, 5 or 1.88 percent were those who had fathers with primary education. There were 4 or 1.5 percent students with single mothers and 2 or 0.75 percent with single male guardian. It can be noted that there were no students who had single female guardians with some primary education.

The students with parents and guardians who attended literacy classes were in the fifth position. These were 3 or 1.12 percent out of which 2 or 0.75 percent had fathers who attended literacy classes and 1 or 0.37 percent those who were under the care of the male guardians. There were no students with single mothers or female guardians in the sample. Students that had parents and guardians without any formal education constituted 2 or 0.75 percent. There were no students with single mothers, female and male guardians who did not go to school. The table demonstrates that students with parents or guardians with no formal education were the least represented in the sample.

The educational levels of parents and guardians of female students are contained in table 4.

Table 4 Highest Educational Level attained by Parents of Female Students

<i>Educational Levels of Parent or Guardians</i>	<i>No. of Female Students</i>				
	<i>Father</i>	<i>Single Mother</i>	<i>Single Female Guardian</i>	<i>Male Guardian</i>	<i>Total</i>
University Education	35(13.16)	2(0.75)	1(0.37)	4(1.5)	42(15.78)
College Education	23(8.65)	4(1.5)	5(1.88)	5(1.88)	37(13.91)
Primary Education	4(1.5)	1(0.37)	X	X	5(1.88)
Secondary Education	X	1(0.37)	X	2(0.75)	3(1.12)
Literacy Classes	1(0.37)	X	X	X	1(0.37)
No Schooling	X	X	X	X	X
Total	63(23.68)	8(3.00)	6(2.25)	11(4.13)	88(33.1)

NB: Figures in brackets are percentages.
Mature students not included in this table, however they were 12 or 4.51 percent.

The table above shows that the majority of the female respondents came from households with parents and guardians who had university education. They were 42 or 15.78 percent. Of the 42 females, 35 or 13.16 percent were those who had fathers with university education, being the majority in the category. What is also evident from the table is the fact that 4 or 1.5 percent were females with male guardians who had university education, and 2 or 0.75 percent those in the care of single mothers. The number of students with female guardians was the smallest, and was 1 or 0.37 percent.

In the second place were students with parents and guardians who had college education totalling 37 or 13.91 percent. Of the 37 female students, 23 or 8.65 percent were those that had fathers with college education and were also the majority in this category. The remaining smaller proportions consisted of students with parents and guardians possessing primary education, secondary education and those who attended some form of literacy classes in that order. Students with parents or guardians who had no formal education were not represented in the sample.

Comparing the number of male and female students in terms of the educational levels of parents and guardians, table 5 shows that there were no differences between the number of male and female students with parents and guardians who had university education. What can nonetheless be observed is that there were more male students with parents and guardians who had college education, secondary education, primary education, those who had attended some literacy classes and those without any formal education than there were female students.

Table 5 Educational Levels of Parents and Guardians of Male and Female students

<i>Educational Levels of Parents and Guardians</i>	<i>No. of Male Students</i>	<i>No. of Female Students</i>
	<i>Parents</i>	<i>Parents</i>
University education	42(15.78)	42(15.78)
College education	60(22.55)	37(13.91)
Secondary education	15(5.63)	3(1.120)
Primary education	11(4.13)	5(1.88)
Literacy classes	3(1.12)	1(0.37)
No schooling	2(0.75)	X
Total	133(50)	88(33.1)

NB: Figures in brackets are percentages.
Mature students were 45 or 16.91 percent.

4.3.3 *Occupation of parents and guardians of students*

The focus of this part was to determine the composition of students' population in terms of the occupation of parents and guardians. The study confined itself to the occupations of the father, single mother, single female guardian, and male guardian for ease presentation of results. The data of the occupations of parents and guardians of male students are presented in table 6.

What is lucidly observed from table 6 is that the majority of the male students had parents and guardians who were professionals. These students were 51 or 19.17 percent of the respondents. It is evident that among the 51, there were 28 or 10.52 percent students who were under the care of their fathers, 17 or 6.39 percent under male guardians, and 3 or 1.13 percent under the parentage of single mothers and single female guardians. Those that were in the care of their father were the majority

in this category.

Table 6 Occupation of Parents and Guardians of Male Students

<i>Occupational Category of Parents or Guardians</i>	<i>No. of Male Students</i>				
	<i>Father</i>	<i>Single Mother</i>	<i>Single Female Guardian</i>	<i>Male Guardian</i>	<i>Total</i>
Professional	28(10.52)	3(1.13)	3(1.13)	17(6.39)	51(19.17)
Retired	22(8.27)	3(1.13)	X	1(0.37)	26(9.77)
Farmer	16(6.01)	X	X	3(1.13)	19(7.14)
Administration	13(4.88)	X	1(0.37)	4(1.5)	18(6.76)
Business	7(2.63)	3(1.13)	X	2(0.75)	12(4.51)
Clergy	2(0.75)	X	X	1(0.37)	3(1.13)
Unskilled Worker	2(0.75)	X	X	1(0.37)	3(1.13)
Skilled Worker	X	X	1(0.37)	X	1(0.37)
Total	90(33.83)	9(3.38)	5(1.88)	29(10.9)	133(50)

NB: Figures in brackets are percentages.

Mature students not included in the table. They were 33 or 12.40 percent.

What is also evident is the fact that students whose parents and guardians were retired were placed second accounting for 26 or 9.77 percent. As was the case with students with parents and guardians who were professionals, the students who were in the majority were those in the care of their fathers who were 22 or 8.27 percent. There were 3 or 1.13 percent who were looked after by single mothers and 1 or 0.37 percent by a male guardian.

They were followed in the third place by students whose parents and guardians were farmers constituting 19 or 7.14 percent. Of the 19, 16 or 6.01 percent had live fathers and 3 or 1.13 percent male guardians.

The fourth position was occupied by students with parents and guardians who were in administration related occupations. They were 18 or 6.76 percent. Majority of the students were under the care of their fathers, that is 13 or 4.88 percent seconded by those with male guardians. There was only 1 or 0.37 percent student who was in the hands of a single female guardian.

The students with parents and guardians who were small-scale businessmen and women were 12 or 4.51 percent of the respondents being in the fifth position. It can be observed that those with parents and guardians who were church leaders, skilled workers and unskilled workers were under represented in the sample. However, the least represented were those with parents and guardians who were skilled workers. Among the mature students 33 or 12.4 percent were professionals or civil servants and 1 or 0.37 percent was a businessman.

Table7 presents data of the occupations of the parents and guardians of female students.

Table 7 Occupation of Parents and guardians of Female Students

<i>Occupational Category of Parents or Guardians</i>	<i>No. of Female Students</i>				
	<i>Father</i>	<i>Single Mother</i>	<i>Single Female Guardian</i>	<i>Male Guardian</i>	<i>Total</i>
Professional	37(13.91)	3(1.13)	5(1.88)	7(2.63)	52(19.55)
Administration	13(4.89)	2(0.75)	X	X	15(5.64)
Retired	8(3.01)	X	2(0.75)	1(0.37)	11(4.13)
Farmer	5(1.88)	X	X	X	5(1.88)
Business	X	1(0.37)	X	3(1.13)	4(1.5)
Skilled Worker	X	1(0.37)	X	X	1(0.37)
Clergy	X	X	X	X	X
Unskilled Worker	X	X	X	X	X
Total	63(23.69)	7(2.63)	7(2.63)	11(4.13)	88(33.1)

NB: Figures in brackets are percentages. Mature students not included in this table.

Among the female students, the majority of students also came from households with parents and guardians who worked in professional related jobs. As can be seen from the table above, they were 52 (19.55 percent). Those with living fathers were the majority within this category, that is 37 or 13.91 percent and the smallest number of students were those with single mothers.

It is also apparent that students whose parents and guardians were in administration related occupations were second. According to the table above, they were 15 or 5.64 percent. Of these, 13 or 4.89 percent were students with live fathers while 2 or 0.75 percent were under the care of single mothers. There were no students who were under the care of either female or male guardians.

Students with parents and guardians who were not in employment were in the third position. They were 11 or 4.13 percent. The table further reflects a situation where parents and guardians who were small-scale businessmen and women, small-scale farmers, and skilled workers as under represented. The least represented being those with parents and guardians who were skilled workers accounting for 0.37 percent. Among female mature students, all the 11 or 4.13 percent of the respondents were professionals or civil servants.

Comparing the differences between male and female students in terms of the occupations of parents and guardians, tables 6 and 7 show that there were more male than female students with parents or guardians who were administrators, entrepreneurs, farmers, clergy, unskilled workers, and those not working. There were nevertheless more female students than male students with parents who were professionals although the difference is small.

4.4 **ABILITY OF STUDENTS TO MEET COST-SHARING**

The focus of this section was to determine the ability of students to pay for their education by analysing the occupations of their parents and guardians. The section specifically dealt with the educational costs students were expected to pay, students who were and not able to pay for their education and cases of students dropping out of the University due to fees.

4.4.1 *Fees payable by students at the University of Zambia*

The amount of money students paid varied depending on whether one was self sponsored or had a 75 percent government bursary. Self sponsored students paid tuition fees that ranged from K1,250,000.00 and K1,875,000.00 per semester. They were also required to pay K500,000.00 for accommodation on campus. The students who had a partial government bursary were required to pay tuition fees ranging between K312,500.00 and K468,750.00, and K130,000.00 accommodation fees.

4.4.2 *Male students who said their parents and guardians were able to pay for their education*

The data concerning students who said that their parents and guardians were able to pay for their education is contained in table 8. The evidence from the table is that only 19 or 7.13 percent students said that their parents and guardians were able to pay for their education. Of the 19 or 7.13 percent students, 9 or 3.38 percent had parents and guardians who worked for the government. Those with parents and guardians employed in the private sector were 9 or 3.38 percent as well. The table also shows that 1 or 0.37 percent had parents and guardians who were retired from formal employment.

Table 8 Male Students able to pay for their education

<i>Occupational Category of Parents or Guardians</i>	<i>No. of Male Students</i>			
	<i>Parents in:</i>			
	<i>Government Sector</i>	<i>Private Sector</i>	<i>Retired</i>	<i>Total</i>
Professional	7(2.63)	3(1.13)	N/A	10(3.76)
Administration	2(0.75)	3(1.13)	N/A	5(1.88)
Farmer	N/A	2(0.75)	N/A	2(0.75)
Retired	N/A	N/A	1(0.37)	1(0.37)
Business	N/A	1(0.37)	N/A	1(0.37)
Clergy	X	X	N/A	X
Skilled worker	X	X	N/A	X
Unskilled worker	X	X	N/A	X
Total	9(3.38)	9(3.38)	1(0.37)	19(7.13)

NB: Figures in brackets are percentages.

Mature students were 20 or 7.51 percent.

It is evident that the majority of the students had parents and guardians who were in professional related occupations. These were 10 or 3.76 percent. Of the 10 or 3.76 percent students, 7 or 2.63 percent were those with parents and guardians employed in government. The remaining 3 or 1.13 percent students had parents and guardians who worked in the private sector.

Among the 7 or 2.63 percent students whose parents and guardians were working for the government, there was 1 or 0.37 percent students with a parent and guardian from each of the following professions; teaching, army, library, accountancy and law. On the other hand there were 2 or 0.75 percent students with parents and guardians who belonged to the engineering profession. There were 2 or 0.75 percent students who had parents and guardians who were working in the private sector as engineers and 1 or 0.37 percent working for the bank.

Students with parents and guardians who worked in administrative related jobs accounted for 5 or 1.88 percent. They were placed second in position to those with parents and guardians who worked as professionals. Those with parents and guardians who worked for the government constituted 2 or 0.75 percent while those in the private sector were 3 or 1.13 percent. Among the parents who worked for the government, their specific occupations were that of a manager of a government institution and district education officer. The specific administrative jobs of parents and guardians who worked in the private sector included 2 or 0.75 percent managers and 1 or 0.37 percent public relations officer.

The remaining smaller proportions consisted of students with parents and guardian who were engaged in small-scale farming and business and the retired ones. The students with parents and guardians who were small-scale farmers accounted for 2 or 0.75 percent. They were in the third position. They were followed in the fourth position by students whose parents and guardians who were small-scale traders and those retired, each category represented by 1 or 0.37 percent. Among the male mature students though not included in table 8, 20 or 7.51 percent had no problems coping with cost-sharing as they were fully funded by the government and one was fully funded by a private company.

4.4.3 *Female students who said that their parents and guardians were able to pay for their education*

A total of 33 or 12.4 percent students claimed that their parents and guardians were able to meet the costs of University education. According to the table below it is evident that of the 33 students, 21 or 7.89 percent were those with parents and guardians who were working in the private sector, 11 or 4.13 percent worked in the government and 1 or 0.37 percent retired from formal employment.

Table 9 Female students who were able to meet cost-sharing

<i>Occupational Category of Parents or Guardians</i>	<i>No. of Female Students</i>			
	<i>Parents in:</i>			
	<i>Government Sector</i>	<i>Private Sector</i>	<i>Retired</i>	<i>Total</i>
Professional	8(3.01)	15(5.64)	N/A	23(8.65)
Administration	2(0.75)	5(1.88)	N/A	7(2.63)
Business	N/A	1(0.37)	N/A	1(0.37)
Skilled worker	1(0.37)	X	N/A	1(0.37)
Retired	X	N/A	1(0.37)	1(0.37)
Clergy	X	X	N/A	X
Unskilled worker	X	X	N/A	X
Farmer	X	X	N/A	X
Total	11(4.13)	21(7.89)	1(0.37)	33(12.4)

NB: Figures in brackets are percentages. Mature students were 7 or 2.63 percent.

The female students who had parents and guardians who were working in professional related occupations were 23 or 8.65 percent. The group constituted the majority of the respondents. Of the 23 students, 15 or 5.64 were those with parents and guardians who were working in the private sector while 8 or 3.01 were working for the government. The specific occupation of parents and guardians in government included; 3 or 1.13 percent university lecturers, and 1 or 0.37 percent pilots, soldiers,

economists and teachers. With regards to those who were in the private sector, they consisted of 6 or 2.25 percent accountants, 2 (0.75 percent) medical doctors and nurses, and 1 or 0.37 percent engineers, estates officials, teachers, economists, and those working for the bank.

In the second place were students with parents and guardians who were working as administrators. They were 7 or 2.63 percent. What is evident is that, of the 7 students, 5 or 1.88 percent were students whose parents and guardians were working in the private sector while 2 or 0.75 percent were working in the government. Among those working in government, 1 or 0.37 percent was a manager and 1 or 0.37 percent inspector of schools while 3 or 1.13 percent managers and 1 or 0.37 percent human resources manager and director were in the private sector.

The remaining smaller proportions comprised students with parents and guardians who were skilled workers, retirees and those engaged in small-scale business. Each category contained 1 or 0.37 percent students. The specific occupation of a skilled worker referred to was that of a secretary in government.

With regards to the female mature students, 7 or 2.63 percent faced no problems in meeting the cost of their education. Of the 7 students, 2 or 0.75 percent were teachers in government schools, 2 or 0.75 percent college lecturers in government colleges, 1 or 0.37 percent youth development officer at the Ministry of Youth, Child and Sports Development, revenue collector at the Zambia Revenue Authority, and an agricultural technical officer at the Ministry of Food and Fisheries.

When it comes to the differences between male and female students who were able to cope with cost-sharing, over all there were more female students whose parents were able to meet the requirement of cost-sharing than male students. Equally there were more female than male students with parent and guardians who were professionals and administrators. In both cases, female students whose parents and guardians worked in government and the private sector were in the majority than male students.

4.4.4 The reasons why both male and female students were able to pay for their education

The main reason why the above male and female students were able to pay for their education was because their parents and guardians could afford the cost of education.

The male students were 19 or 7.13 percent and 33 or 12 percent females. Among the mature students, the reason cited for being able to pay for their education was full government sponsorship. They were 20 or 7.51 males and 7 or 2.63 females.

The other reason given was prostitution on the part of the female students. This was revealed in focused group discussions. Both the 5 female and 8 male students said that some females were sleeping around with men from outside campus for financial gain. They alleged that most female students appeared to manage to pay the fees because they had intimate male friends who helped them financially. One male student also confessed to have had female friends who paraded the streets to get money for fees and for daily upkeep. However none of the females in the focused group discussions acknowledged being involved in the practice.

4.4.5 *Male students who were not able to meet cost-sharing*

This section tried to determine the inability of students to pay for their education by analysing the occupations of their parents and guardians. Like in the previous sections, male students were considered first. The results are contained in table 10 below. As can be observed from the table, a total of 114 or 42.85 percent male respondents said they were unable to pay for their education. Of the 114 students, 52 or 19.55 percent had parents and guardians who were working in the private sector, 37 or 13.9 in the government and 25 or 9.4 percent those with parents and guardians who were retired from formal employment.

Table 10 Male Students not able to pay for their education

<i>Occupational Category of Parents or Guardians</i>	<i>No. of Male Students</i>			
	<i>Parents in:</i>			
	<i>Government Sector</i>	<i>Private Sector</i>	<i>Retired</i>	<i>Total</i>
Professional	27(10.15)	14(4.14)	N/A	41(15.41)
Retired	N/A	N/A	25(9.4)	25(9.4)
Farmer	N/A	17(6.39)	N/A	17(6.39)
Administration	9(3.38)	4(1.5)	N/A	13(4.88)
Business	N/A	11(4.14)	N/A	11(4.14)
Clergy	X	3(1.13)	N/A	3(1.13)
Unskilled worker	X	3(1.13)	N/A	3(1.13)
Skilled worker	1(0.37)	X	N/A	1(0.37)
Total	37(13.9)	52(19.55)	25(9.4)	114(42.85)

NB: Figures in brackets are percentages.

Mature students were 13 or 4.88 percent.

What is evident from the table above is that students with parents and guardians who were in the professional related occupations were 41 or 15.41 percent. This group constituted the majority of the respondents. Out of the 41 students, 27 or 10.15 were those with parents and guardians who were government employees.

Those with parents and guardians employed in the private sector accounted for 14 or 5.26 percent. Among the parents and guardians who were government employees, 6 or 2.55 percent were teachers, 3 or 1.13 percent police officers, and university lecturers; 2 or 0.75 percent nurses, medical doctors, clinical officers, and laboratory technicians. There was 1 or 0.37 percent parent in each of the following specific occupations; agriculture, immigration, army, accountancy, economics, and engineering.

It is also clearly seen that students with parents and guardians who were retired from formal employment were in the second place. These were 25 or 9.4 percent. The table also shows that, there were 17 or 6.39 percent students who had parents who were farmers. They were placed third from those with parents and guardians who were professionals and retirees. Of the 17 students, 2(0.75 percent) were those with parents and guardians who engaged in commercial farming whereas the remaining 15(5.64 percent) were engaged in small-scale farming.

In the fourth place were students with parents and guardians who were in administrative related occupations. Within this category, there were more students with parents and guardians who were government employees than those employed in the private sector. Those with parents and guardians who worked as government employees constituted 9 or 3.38 percent, while those parents and guardians who worked in the private sector were 4 or 1.5 percent. Among the parents and guardians

working in government, 6(2.55 percent) were managers, and 1(0.37 percent) for each of the following occupation; headmaster, public relations officer, and director. With regards to those in the private sector, 3(1.13 percent) were managers and 1(0.37 percent) inventory analyst.

There were 11 or 4.14 percent students whose parents and guardians were engaged in small-scale businesses. These students were placed in the fifth position. In the sixth position were students with parents and guardians who were church leaders or pastors and unskilled workers. Each occupational category had 3 or 1.13 percent students. The unskilled workers referred to were; hotel caterer, security guard and general worker.

With regards to those that had parents and guardians who were skilled workers, table 10 shows that they were 1 or 0.37 percent and constituted the smallest number of students. The parent was a secretary working in the government.

There were a total of 13 or 4.88 percent mature students who could not afford to pay for their education. Of the 13 mature students, 9 or 3.38 percent were self-sponsored, that is to say they were required to meet all the educational costs on their own, and 4 or 1.5 percent had a partial government bursary. Among them there were 9(3.38 percent) teachers, and 1(0.37 percent) college lecturer, district inspector of schools, prisons officer and a businessman.

4.4.6 *Female students who said that their parents and guardians could not afford to pay for their education*

Among the female students, there was a total of 55 or 20.68 percent who stated that their parents and guardians could not afford to pay for their education. Of the 55 students, 26 or 9.77 percent were those with parents and guardians who were employed in the private sector, 19 or 7.14 percent as government employees, and 10 or 3.76 percent retired from formal employment as shown in the table below.

Table 11 Female Students who were not able to pay for their education

<i>Occupational Category of Parents or Guardians</i>	<i>No. of Female Students</i>			
	<i>Parents in:</i>			
	<i>Government Sector</i>	<i>Private Sector</i>	<i>Retired</i>	<i>Total</i>
Professional	14(5.26)	15(5.64)	N/A	29(10.9)
Retired	N/A	N/A	10(3.76)	10(3.76)
Administration	5(1.88)	3(1.13)	N/A	8(3.01)
Farmer	N/A	5(1.88)	N/A	5(1.88)
Business	N/A	3(1.13)	N/A	3(1.13)
Skilled worker	X	X	N/A	X
Unskilled worker	X	X	N/A	X
Clergy	X	X	N/A	X
Total	19(7.14)	26(9.77)	10(3.76)	55(20.68)

NB: Figures in brackets are percentages.
Mature students were 5 or 1.88 percent.

It is clearly evident from the table above that the majority of the female students who could not afford to pay for their education had parents and guardians who worked in the professional related jobs. These were 29 or 10.9 percent. Of the 29 students, 15 or 5.64 percent were those with parents and guardians who were employed in the private sector and 14 or 5.26 percent worked as government employees.

Those who worked in the private sector included 6(2.55 percent) engineers, 2(0.75 percent) research consultants and (0.37 percent) accountant, teacher, medical doctor, economist, lawyer, pilot, and technician. Those in the government were 7(2.63 percent); they comprised 2 (0.75 percent) accountants, and 1(0.37 percent) college lecturer, nurse, engineer, custom official, and science specialist.

In the second place were those students with parents and guardians who were retired from formal employment. This group of students constituted 10 or 3.76 percent of the sample.

Students with parents and guardians who were in administrative related jobs accounted for 8 or 3.01 percent. These were third in place to those with parents and guardians who were in professional related jobs and retirees. There were 5 or 1.88 percent students with parents and guardians employed in the government and 3 or 1.13 percent in the private sector. The parents and guardians who were government employees consisted of 2(0.75 percent) public relation officers, 1 (0.37 percent) education officer, manager, and personnel officer while those in the private comprised 1 (0.37 percent) human resource manager, manager, and superintendent.

The remaining smaller proportions of students consisted of students with parents and guardians who were engaged in small-scale business and farming. Those with parents and guardians who were farmers were 5 or 1.88 percent of which 2 or 0.75 were engaged in commercial farming. They were in the fourth place. Students with parents

and guardians who were engaged in small-scale businesses were 3 or 1.13 percent. They were placed in the fifth position. Mature students who could not afford to pay for their education were 5 or 1.88 percent. All the 5 were teachers in government schools and were self-sponsored.

4.4.7 Comparison of male and female students who said they could not manage to pay for their education

What is contained in table 12 is a comparison of male and female students who stated that their parents and guardians were not able to pay for their education.

Table 12 Comparison of Male and Female Students not able to meet cost-sharing

<i>Occupations of Parents</i>	<i>No. of Male Students</i>	<i>No. of Female Students</i>
Professional	41(15.41)	29(10.9)
Retired	25(9.4)	10(3.76)
Farmer	17(6.39)	5(1.88)
Administration	13(4.88)	8(3.01)
Business	11(4.14)	3(1.13)
Clergy	3(1.13)	X
Unskilled worker	3(1.13)	X
Skilled worker	1(0.37)	X
Total	114(42.85)	55(20.68)

NB: Figures in brackets are percentages. Male matures were 13(4.88 percent); Female matures were 5(1.88 percent).

The focused group discussions revealed that both male and female students were equally unable to pay for their education but the table demonstrates that there were more male students with parents and guardians who could not pay for their education

than the female students. The male students were 114 or 42.85 percent while female students were 55 or 20.68 percent. These figures did not include mature students. Adding the number of mature students, among the male students, the total number of those who were not able to pay for their education were 128 or 48.12 percent. Among the female students, the total number of those unable to pay for their education went up to 61 or 22.93 percent. The total number of both male and female students who were unable to pay for their education was 189 or 71.05 percent.

4.4.8 The reasons why both male and female students were not able to pay for education

There were 114 or 42.85 percent males and 55 or 20.68 percent females with parents and guardians who were not able to meet the expenses for university education. A number of reasons were given for not being able to meet the share of the cost of their education. These included lack of adequate financial resources and large families. Students said that their parents had insufficient financial resources because their parents were civil servants who received low salaries. Some of the students stated that they could not afford to pay for their education because their parents were retirees, small-scale business people and farmers as well as skilled and unskilled workers.

On the part of large families, the focused group discussions established that students came from families with not less than five children some whom were either attending primary and secondary schools or were at tertiary institutions. In this regard all the 13

students who participated in the focused group discussions said they came from homes with not less than five children.

Beer drinking was also given as one cause of failure to pay fees among male students. The student finance official and the female students who participated in the focused group discussion disclosed this. All the five interviewees namely the Registrar, the Bursar, student finance official and two counselors said that students had the capacity to meet the requirement of cost-sharing. They argued that students had the money but had often taken advantage of paying in instalments such that even when they had the money they used it for something else.

The two counselors, one female and the other male, argued that most students were lazy to engage themselves in income generating ventures. The two counselors also stated that some students had poor coping strategies, that is, they did not use the targeted approach to finding vocational employment and instead used meal, equipment, and project allowances to pay fees.

All the five interviewees under UNZA management stated that some students could not meet cost-sharing because of being poor and orphaned. However, the two counselors argued that being orphaned and poor had served as shields for some of the students wanting to be given a 100% bursary.

There were 14 or 5.26 percent mature males and 5 or 1.88 percent females who said that inadequate financial resources was one of the reasons for failing to meet the education expenses. Family responsibilities compounded their situation, as they had to share the monthly salaries with their families as one self-sponsored student said:

“I am failing to meet my financial obligations at home, I cannot pay school and college fees for my children, water and electricity are frequently closed. The family is starving; I am equally starving, no meal and book allowance. I cannot buy learning materials. Credits are increasing and friends are becoming increasingly uneasy with my dependence,” (The words were obtained from a self administered questionnaire).

4.4.9 Cases of withdrawal due to financial reasons

The focus of this section was to determine whether or not tuition fees impacted negatively on student enrolments and completion of programme of study. The table below shows students who knew of students who withdrew due to monetary problems.

Table 13 Students who knew of other students withdrawing

<i>Students aware and not aware of other returning students withdrawing</i>			
<i>Sex</i>	<i>Aware</i>	<i>Not Aware</i>	<i>Total</i>
Female	70(26.32)	17(6.39)	87(32.71)
Male	112(42.1)	39(14.66)	151(56.76)
Total	182(68.42)	56(21.05)	238(89.47)
<i>Students aware and not aware of first year students who did not register</i>			
Female	77(28.95)	10(3.76)	87(32.7)
Male	105(39.47)	46(17.29)	151(56.76)
Total	182(68.42)	56(21.05)	238(89.47)

NB: Figures in brackets are percentages.

About 28(10.53 percent) interviewees not included in the table.

According to the table, there were 182(68.42 percent) students who expressed knowledge of other returning students withdrawing due to lack of finances. Only 56 or 21.05 percent were not aware of fellow students withdrawing. The picture painted is the same as that of the students who knew of first year students who failed to register on account of having inadequate financial resources. However, the data obtained from the University of Zambia computer centre in 2002, indicated that only 73 students withdrew from the University of Zambia in the 1999 academic year. This was the academic year when students sponsored by government were asked to begin paying 25 percent of the tuition fees as opposed to the previous 10 percent. The weakness of the data lay in the fact that it did not indicate the reasons for withdrawal. What was clear though was the increase of withdrawal cases from 42 in 1998 academic year to 73 in 1999 academic year as indicated in the table below.

Table 14 **Students who withdrew with permission each academic year from 1996 to 1999**

<i>Academic year</i>	<i>No. of Male Students</i>	<i>No. of Female Students</i>	<i>Total</i>
1996	42	14	56
1998	28	14	42
1999	52	21	73
Total	122	49	171

Source: Computer centre - University of Zambia (2002).

NB: The data is for students at Great East Road Campus.

4.4.10 *Whether or not students should continue paying for their education*

One important consideration made was to seek the views of students on whether or not students should continue contributing towards the cost of their education. According to the findings of focused group discussions, only two females said students should be given free education. All the eight males and three other females were of the view that students should contribute towards the cost of their education.

One female student stated there was self-contentment in knowing that someone was contributing towards his or her education: *“Gone are the days when things were free of charge.”* The two female students who were opposed to cost-sharing cited government's poor priorities, poor families and heavy taxes paid by parents as some of their reasons against cost-sharing. Although those in favour of cost-sharing acknowledged the three reasons mentioned above, what really mattered according to them was the amount of fees students were required to pay.

4.5 **METHODS DEvised BY STUDENTS TO RAISE MONEY TO MEET COST- SHARING**

This section focused on the methods devised by students in their quest to cope with cost-sharing. The order of presentation is as follows; savings from student allowance, borrowing, part-time jobs business ventures, seeking assistance, use of monthly salary and cooking. Others were hire of study rooms, prostitution, fighting for 100 percent bursary and tuition waiver and writing assignments for other students at a fee.

There were quite a number of methods students used to generate some income for their education. One such method was saving part of the monthly meal allowance and project allowance. Meal allowance was money given to students to meet part of the cost of feeding. At the time of the research, the meal allowance amounted to K120,000.00 per month. The project allowance was meant to assist students to meet the cost of doing projects while studying. The estimated costs of equipment, fieldwork, research, project and vocational practical allowance ranged between K77,500.00 and K1,813,000.00.

As earlier stated in chapter four, the tuition fees students were expected to pay ranged between K1,250,000.00 and K1,875,000.00 for self-sponsored students and between K312,500.00 and K468,750.00 for government sponsored students per semester. Self-sponsored students were also expected to pay K500,000.00 accommodation fees while government sponsored were expected to pay K130,000.00 per semester.

About 78 male and 41 female students acknowledged using meal allowance to pay for their education. Some of the students, 138 in numbers were also aware of other students who used meal allowance to meet educational costs. There were two male and two female interviewees who used project allowance for educational purposes. Equally a few students had knowledge of other students using project allowance. Nevertheless, only six students provided such information. Both students from urban and rural areas used meal and project allowances to meet cost-sharing.

Generally, the saved money was used to meet either part of tuition fees, accommodation fees, or stationary and other educational materials. The amount of money saved from meal allowance varied but on the whole it ranged between K20,000.00 to K50,000.00 per month.

Savings from project allowance were generally higher than savings from meal allowance. Savings from project allowance ranged between K100,000.00 (One hundred thousand Zambian kwachas) between the pre-service students and K500,000.00 (Five hundred thousand Zambian kwachas) among the in-service students.

Borrowing was one of the ways students coped with cost-sharing. Borrowing took the form of general financial assistance from relatives, the church, and fellow students. Some of them borrowed from the commercial banks, the University of Zambia Students' Union (UNZASU), the Ministry of Education, and some lecturers as shown in table 15.

There were 51 respondents who borrowed some money from other students. Of the 51 respondents, 36 were males and 15 females. The male respondents who borrowed from the University of Zambia Students' Union were 5. One of the male respondents

obtained a loan of one million kwachas from the Ministry of Education while the other male respondent obtained a loan from the church of about K 240, 000.00 that was used to meet the costs of university education.

Table 15 Borrowing among Students

<i>Students who borrowed money to pay for education</i>			
<i>Sources of money</i>	<i>Males</i>	<i>Females</i>	<i>Total</i>
Fellow students	36	15	51
UNZASU	5	X	5
Ministry of Education	1	X	1
Church	1	X	1
<i>Students who were aware of other students borrowing money</i>			
<i>Sources of money</i>	<i>No. of Students</i>		
Fellow students	133		
UNZASU	30		
Church	12		
Lecturers	4		
Commercial Banks	1		

Parents and guardians were not spared from the incidence of borrowing, as some of them obtained loans in order to finance the education of their children. One male student disclosed in a questionnaire: *“my guardian raises money sometimes by borrowing from friends.”* The practice of obtaining loans was common to both students from urban and rural areas.

While it has been stated that borrowing was common among the respondents, it is equally important to note as in the table above that the respondents were also aware that their friends borrowed money in order to cope with cost-sharing. The fact is that 133 respondents stated that their colleges borrowed money from friends. Other respondents knew that some of the students asked for financial assistance from the

students' union, church, and lecturers. There were 30 respondents who knew of other students who borrowed from the students' union and 12 from the church. Only 4 students had knowledge of other students who asked for finances from lecturers and 1 who obtained a loan from a commercial bank.

Some of the students engaged in part-time jobs as a means of raising money for their education. About 34 male and 20 female respondents engaged in part-time jobs. It was also evident that other students engaged in part-time jobs. This was so because 159 respondents stated that their friends also engaged in part-time jobs. Some of the part-time jobs students engaged in and the approximate amounts of money realized per month are listed in table 16.

The evidence from table 16 indicates that there was a variety of part-time jobs students secured in order to fund-raise for their education. Various agents employed students in the private sector as well as government. The table also shows who the employers were and where they were located.

Table 16 Nature of part - time work students engaged in

<i>Type of job</i>	<i>No. of male students</i>	<i>No. of female students</i>	<i>Employers</i>	<i>Location /Place</i>	<i>Income raised per month</i>
Teaching	3	1	Private schools and colleges	Lusaka	K 100, 000.00 to K 150, 000.00
Waste management inspector		1	ECZ	Lusaka	K 300, 000.00
Clerk in law firm		1	Legal Resource Foundation	Lusaka	K 150, 000.00
Research assistants	3	4	Lecturers ZARD	UNZA Lusaka	K 150, 000.00 to K 500, 000.00
Sales representative		1	Germchem	Livingstone	K 50, 000.00
Marketing officer		1	Private company	Lusaka	K 260, 000.00
Sales lady/man	1	1	Parmalat, Gamestores	Lusaka	K 150, 000.00 to K 300, 000.00
Care International agent	1		Care International	Lusaka	K 300, 000.00
Stock controller	1		Agriflora	Lusaka	K 200, 000.00
Legal internship		1	Private law firm	Lusaka	K 100, 000.00
Deport supervisor	1		Choma depot	Choma	K 120, 000.00
Counselling	1		Kara counselling	Choma	K 200, 000.00
Tuition	2		Lecturers, UNZA students	Lusaka	K 100, 000.00 to K 300, 000.00
Farm worker	1		Lusaka East Farms	Lusaka	K 300, 000.00

ECZ; Environmental Council of Zambia.

UNZA; The University of Zambia.

ZARD; Zambia Association for Research and Development.

According to data in table 16, the highest amount of money raised was K500,000.00 in twenty-five days. The lowest amount was K50,000.00. The implication of the results in the table is that the amount of money realized was inadequate to meet the costs of education especially if a student was self sponsored.

Business ventures were other methods students used to generate funds for their education. About 44 male and 14 female respondents were engaged in business activities. The respondents also stated that some of their friends conducted some businesses in order to cope with cost-sharing. Of the 266 respondents, 76 said their colleges conducted businesses within and outside the University of Zambia premises.

Both students from urban and rural were involved in business ventures. The difference though was with the merchandise the students traded in. Students from rural areas were more inclined to trade in cattle, maize and second hand clothes whereas students from urban areas were more inclined to trade in food stuffs, ladies, and gents' accessories, ladies' clothes and bedding. Table 17 shows the nature of business activities students were engaged in.

According to table 17, K75,000.00 was the lowest amount of money raised and K12 million being the highest. What is clear is the fact that the money raised could have been adequate to pay for educational costs especially if students were engaged in more than one business ventures or traded in more than one commodity.

Table 17 Nature of business ventures students were involved in

<i>Nature of business</i>	<i>No. of male students</i>	<i>No. of female students</i>	<i>Business Time</i>	<i>Location /Place</i>	<i>Income raised</i>
Sign writing	1		When semester is on and during vacation	UNZA-Lusaka	K 75,000
Selling eggs	1		When semester is on and during vacation	UNZA	K 144,000
Selling sausages	1		When semester is on and during vacation	UNZA	K 104,000
Selling mince meat	1		When semester is on and during vacation	UNZA	K 80,000
Selling chicken	1		When semester is on and during vacation	UNZA	K 100,000
Selling beef meet	1		When semester is on and during vacation	UNZA	K 90,000
Selling soft drinks	1		When semester is on and during vacation	UNZA	K 108,000
Selling bedspreads	1		When semester is on and during vacation	UNZA, Lusaka	K12,000,000
Selling ladies and gents accessories		1	When semester is on and during vacation	UNZA, Livingstone	K 200,000
Selling second hand clothes	1	1	When semester is on and during vacation	UNZA, Choma.	K 600,000
<i>Selling cattle</i>		<i>1</i>	<i>When semester is on and during vacation</i>	<i>Ndola</i>	<i>K 1,000,000</i>
Selling ladies' clothes		1	When semester is on and during vacation	Northmead, Olympia, UNZA	K 300,000 to K 500,000
Selling stationary	1		When semester is on and during vacation	Choma	K 650,000
Selling CD ROMS	1		When semester is on.	UNZA	K 1000,000

NB: Income raised from the sell of foodstuffs is monthly.

A few students sold part of their personal property as one male student confessed: *“as an example, I just sold all my first year textbooks and exam papers.”* One female student sold a car to raise money to pay fees. Some of the students had their parents sell off some of the farm produce to generate adequate financial resources to pay tuition fees. Only one male respondent had his parent sell some of the farm produce: *“my father has to sell part of farm produce to raise tuition fees.”*

Seeking assistance from well wishers constituted another form of coping with cost-sharing. Relatives, the University of Zambia Special Education Association (UNZASESA), the church, and fellow students, constituted a source of financial resources for some of the students. About 27 male and 13 female respondents sought the assistance of relatives as one male student explained: *“I ask for assistance from relatives like uncles, aunts, and friends.”* About 24 students had knowledge of other students who were assisted by relatives financially. One male student was assisted by UNZASESA while another participated in a census 2000 programme. Fellow students came to the aid of some students who had financial difficulties. Two respondents stated that fellow students financially aided some students. Both students from urban and rural areas could not avoid seeking for assistance from relatives while others sought the assistance of the church.

Some of the students especially in service students used their monthly savings from salaries to pay for their education although some of it went to feed their families at home. All the 19 in service students who claimed to be unable to meet the requirement of cost-sharing utilized their monthly salaries to meet part of the share of the cost of education. Of the 19 respondents 14 were male and 5 female students.

One of the common methods of coping with cost-sharing was cooking in the study rooms. All the 28 students interviewed conceded that they cooked in their study rooms to save some money. Some of them cooked in groups of two to four members. A few of those interviewed, that is one female and two male students cooked alone. The prime reason advanced was the need to have freedom to cook and eat at a time convenient to them rather than being tied to a fixed feeding timetable. Those who prepared food in groups put together some money that was used to buy foodstuffs. The contribution ranged between K 40, 000.00 to K 70, 000.00. A student would save some money ranging between K50,000.00 and K80,000.00.

One of the fascinating finding concerned the hiring out of bed/study rooms by the students. Some of the students engaged in the business of hiring out their bed space. There were two forms of rents. One of them was where the owner of the bed space occupied the same bed space and charged the friends a certain amount of money. The second form was where the owner of the bed space hired out the bed space to a student or students and then went to squat with friends. One of the female students acknowledged charging a person who was looking for bed space the sum of

K200,000.00 while another female student hired out her bed space to students at a fee of K300,000.00 per semester. On the part of male students, ~~one male student rented~~ his bed space to a student at a fee of K250,000.00 and was keeping up with a friend. One of the female students interviewed intimated that the charges went as high as K500,000.00 among the female students due to acute shortage of accommodation for females on campus. The highest charge among the male students was K300,000.00 per semester. The chief reason for hiring out bed spaces was the need to meet cost-sharing.

In their quest to find money for fees, some of the female students opted to sleep with men for financial gain. A few male students were reported to be sleeping with women for financial gain although it was difficult to interview the actual people involved in the business. The researcher could not manage to interview those engaged. There were 13 males and 10 females who had knowledge of female students who were sleeping with men for financial gain while only 1 female student had knowledge of a male student sleeping with women for financial gain. There were indications that prostitution could increase as the focused group discussion revealed. One female student stated that:

“Some people really sell their bodies during the holidays so that they can get some money to pay and when they come they won't even complain, they will just pay and forget,” (A female student, 16/12/2000).

One male student also confessed having friends who paraded the streets to make money for fees and daily upkeep although he could not disclose where they were found.

Other ways of coping with cost-sharing included fighting for a 100 percent bursary and tuition waiver. A 100 percent bursary is a scholarship given to students belonging to the vulnerable groups such as the orphans and the poor. In some cases the University waives tuition fees for those that have genuine financial difficulties, that is, they were allowed to learn without having paid tuition fees. Some of the students were engaged in writing assignments for other students at a fee. According to one of the males interviewed, he was paid about K20,000.00 per assignment.

4.6 STUDENTS' SUGGESTIONS ON HOW THEY COULD BE HELPED TO MEET COST-SHARING

This section focused on the means or ways government and the University of Zambia management could do to help students cope with cost-sharing. The acquisition of loans from the government is one way that can help students meet cost-sharing. Of the 238 students who answered the self-administered questionnaire, 191 or 80 percent were in favour of the government offering student loans. Only 47 or 20 percent of the respondents did not favour the notion of student loans. Some of the qualitative data on the suggested means of enabling students cope with cost-sharing included the

provision of vocational employment and encouraging the private sector to sponsor some students. The other remaining ways included government bonding students it sponsored, empowering the parent and guardians economically, and giving scholarships on the basis of ability of the student to meet the requirement of cost-sharing.

With regard to what the University of Zambia management could do to help students cope with cost-sharing, a number of suggestions were recorded. Prominent among them was the introduction of work-study programmes and formation of alumni associations. About 153 or 64 percent of the respondents were in favour of the introduction of work-study programmes. Only 85 or 36 percent did not like the idea of work-study programmes. Those who supported the notion of alumni associations were 143 or 60 percent whereas 95 or 40 percent of the respondents did not like the establishment of alumni associations. Some qualitative data from the self-administered questionnaires suggested the continuation of paying fees in instalments by students with financial difficulties.

The University of Zambia management stated that they would continue giving tuition waivers to deserving students as well as helping vulnerable students to obtain full bursaries. The counselors said they be holding seminars on how to write curriculum vitae and recommend students for part-time jobs.

Although there were many ways of raising money to for cost-sharing, not all the means were effective. For example the savings from meal allowance was too small unless one was operating a business venture or with other methods. Other coping strategies that were not effective include; savings from project allowance, borrowing from friends, asking for assistance from well wishers and relatives. The hiring out of study rooms to other students, writing of assignments for other students, and prostitution were not good ways of raising money because they were issues of moral and personal responsibility. Business ventures and part-time jobs were the most appropriate ways of raising money. One could earn a lot of money from business ventures especially selling a variety of commodities. Part-time jobs were not very effective unless one found a high paying job.

CHAPTER FIVE

5.0 DISCUSSION OF THE RESULTS

This section discusses the findings of the study. The order of the discussion follows the order of the objectives. The objectives of the study were to find out the socio-economic background of students, to assess their ability to pay fees and find out how they cope with cost-sharing.

Before discussing issues related to the actual objectives, it is necessary to say something on the concept of cost-sharing. The effective management and delivery of educational services to a greater degree depends on how the University is funded. It also depends on how students are financed. In order to financially sustain the University, the government introduced cost-sharing. The policy document *Educating Our Future* states that funding to the University of Zambia would be on a cost-sharing basis (MOE, 1996b). This arrangement has allowed the students, parents, communities and the private sector to share the cost with the government and the University. The question is, to what extent has cost sharing been successful?

In this study, the majority of the students at the University of Zambia were financed partly by the government and their parents or guardians that is, through cost-sharing. The government was however the major sponsor of the students. It accounted for 210 or 78.94 percent of those with government bursaries. This reflected an imbalance in

terms of involving the business community, the industrial sectors, communities, parents, and non-governmental organisations in sponsorship of the students.

Cost-sharing appear not to have been widely accepted by the business sector and non-governmental organisations. This is because their participation in the sponsorship of students was minimal. There were only 3 or 1.13 percent students who were sponsored by the non-governmental agencies. The chief executive of the Zambia Association of Chamber and Commerce (ZACCI) opposed a government proposal for industry to contribute to a national training fund (Zambia Daily Mail, 30 November, 2000 pp 4). He argued that it was government's responsibility to fund educational institutions from its own revenues.

The literature reviewed suggested that a liberal approach to the sponsorship of students tended to significantly improve the financial status of the universities (Albrecht and Zideman, 1992). In fact, in Europe and other Asian nations such as China and Japan, sponsorship of students is open to other interested stakeholders. The fact that in the random sample, the government funded 178 of the 266 students was testimony that a gap between policy intent and implementation appeared to have been maintained.

The result of this study showed that there was a significant proportion of self sponsored students who accounted for 53 or 19.92 percent out of the sample of 266 students. The fact that there was a significant number of self-sponsored students may have indicated that there was a willingness to pay and understanding of cost-sharing on the part of some of parents and guardians, communities and the students themselves. It also indicated that fees were not a barrier to some university clients. What mattered was the mode of paying the fees.

The socio-economic background of students was viewed from the point of the type of secondary school they attended, the highest education levels of the parents and guardians of students and the occupations of students' parents and guardians. With regards to the composition of the students' population in terms of the type of secondary school attended, the majority of the students (117 or 43.98 percent) came from Government schools. Most male students (60 or 22.55 percent) attended secondary education at a Government boarding school while most females (54 or 20.3 percent) were at Mission boarding schools. The finding contrasted with findings by Albrecht and Ziderman (1992) who found out that the majority of the students who entered universities came from non-subsidized secondary schools.

Concerning the education levels of parents and guardians, the students' populace consisted of those with parents and guardians with no schooling, attended literacy classes, primary, secondary, college and university education. However, the findings on the highest educational level attained by parents and guardians of students showed marked inequalities in the socio-economic composition of the students' populace. Among the male students, most of them had parents and guardians with college education representing 60 or 22.55 percent while among the female students, the majority had parents and guardians who possessed university education accounting for 42 or 15.78 percent.

Among the male students, 42 or 15.78 percent had parents and guardians with university education. Among the female students, 37 or 13.9 percent had parents with college education. The most under represented were those students with parents who had less education, that is, they may have attended some secondary and primary education, literacy classes or had no formal education experience.

In terms of the occupation of the parents and guardians of students, the students' population comprised those with parents and guardians who were professionals, retired workers, farmers, administrators, business people, the clergy, unskilled workers and skilled workers.

The study showed that majority of the students had parents who were professionals, that is 51 or 19.17 percent males and 52 or 19.55 percent females. Over all they were 103 or 38.72 percent. The results did not only show that students from the well educated families were over represented at the University level but also the unfair competition for university education that cost-sharing presented between children from well to do and poor homes.

The findings above are consistent with the arguments of the reproduction theory. According to Sowel and Shah (1967), Bowel (1971), Bowel and Gintis (1976), and Dobson (1977) the education level of parents has an influence on the child's years of schooling and higher education attendance. The reproduction theory states that the higher the educational levels of parents, the greater are the chances for the child to attend college education. The high proportion of students with well educated parents in the random sample of this study might be indicative of the assumptions of the reproduction theory.

The principle of cost-sharing addresses the issues of equity and equality in the education system, but the differences that emerged with regards to the education levels and occupations of parents of students may have indicated that cost-sharing has had no big impact on leveling the access and participation of students from poor

households.

The question of whether or not the majority of the students were unable to pay for fees has been a bone of contention to students and the University of Zambia management. The finding showed that most students (189 or 71.05 percent) were unable to meet the requirement of cost-sharing. The majority of the students were males representing 128 or 48.12 percent while females were 61 or 22.93 percent of the sample. The majority of the students who were unable to pay fees had parents and guardians who were professionals. These included teachers, police officers, university lecturers, nurses, and medical doctors. Others were army personnel, accountants, and engineers.

Students cited inadequate funds from parents and guardians and large families as some of the causes of their educational disadvantage. Other reasons cited include being orphaned, poor and laziness. Views from the University of Zambia management cited excessive beer drinking by male students and lack of initiative as additional causes of failure to pay fees.

Among the mature students the self sponsored ones were more disadvantaged as most of them came from the teaching profession. The statistics above were not in agreement with the opinions of the Registrar, Bursar, and the two counselors that

most of the students were able to pay the fees. Ironically the statistics supported the students' view point that the majority especially males were unable to meet the requirement of cost-sharing.

An analysis of the average monthly earnings indicated that the civil servants' income in 2001 was around K588,374; local authorities, K205,759; parastatal companies, K538,785 and K227,841 in the private sector companies. The consumer price index for the same year was K560.8. Against this background, it would appear that most parents were justified to claim they were not able to pay fees. This was due to the fact the their salaries seemed to be inadequate to meet the costs of University education. Despite the fact that they were not able to pay fees, most of them that attended the focused group discussions maintained that cost-sharing could go ahead as it was one way the University generated finances.

Basing the argument on what some students knew about others withdrawing from the University of Zambia, cost-sharing seem to have had a negative impact since they reported that some of their fellow students withdrew because of financial difficulties. But data from the University Computer Centre suggested that there were only a few cases of withdrawal, that is, 73 students. The dilemma with the data is that it was not clearly known why some students withdrew. Such information was not available at the Computer Centre. One of the reasons for this low dropout rate could be because

of allowing students to pay in installments.

The financial inadequacy that some students experienced forced them to devise ways of raising finances for their education. Saving from meal allowances and project allowances constituted one way of raising money. This method was common to both male and female students, those from urban and rural areas. In trying to save some money, some students starved, denying themselves of good nutrition necessary for academic performance. In fact as the counselors put it, it made students to become unproductive and lazy. It would appear that the project allowance given could be more than what students would require completing a long assignment or a research report.

The finding of the research showed that students obtained money from a variety of sources. Relatives, churches, some commercial banks, the Students' Union, the Ministry of Education, and some lecturers were sources of funding. Although churches, some commercial banks were involved, their participation was minimal. This contrasts with what was obtaining in other countries such as Japan, China, and some European countries where no-governmental organisations constituted a fundamental source of funding for students (Albrecht and Ziderman, 1992; Mu Zi, 2000). A more intriguing finding relate to students asking for finances from lecturers. The study also showed that many students were willing to obtain loans to finance

their education. Assistance from relatives is some common phenomena in many countries. The finding was in agreement with other research studies. Eisemon *et al* (1992), Albrecht and Ziderman (1992) and Mu Zi (2000) state that family assistance is a common feature in Africa and Asia.

One of the productive ways devised by students in their quest to pay fees was engaging in part-time jobs. Both male and female students worked as part-time employees during the vacation. The practice was not restricted to students in urban areas but also those from rural areas engaged in part-time jobs. This finding is consistency with the work of other researchers. According to Albrecht and Ziderman (1992), Eisemon *et al* (1992), Orfield (1992) and Mu Zi (2000), students in other countries worked on the University premises or performed some community work for which they were paid. This method of raising money was educative in the sense that as a student worked, he or she gained some skills. Unfortunately work-study programmes have not yet been introduced at the University of Zambia. Work-study programmes can be a productive source of money for students. The money raised from part-time employment appeared to be inadequate to pay for fees.

Business ventures were a constructive way of raising money to meet the requirement of cost-sharing. The finding of the study showed that both male and female students from rural and urban areas were engaged in some form of business either on campus

or outside campus. The findings were in agreement with the finding of Maphosa's study. Maphosa (1999) found out that some students conducted some form of business both on campus and outside campus. His research however did not address the differences between students from rural and urban areas. The present study shows that both students from rural and urban areas engaged in some form of business. The differences between the coping strategies of students from rural and urban areas lay in the type of goods traded in. Judging from the amount of money raised, in certain instances, the money was adequate to pay fees. This method appeared to be the most effective one especially if a student had more than one business activities.

The pitiful situation some students found themselves in, enlisted the assistance of well wishers, that is, some students were helped to raise the required amount of money to pay fees by other people and non-governmental organisations. However this was not an effective method as relatives and some non-governmental organisation could not help out.

Some of the findings showed that many of the mature students utilised their monthly salaries to pay fees and that many of them, both from rural and urban areas cooked in their study rooms as a way of coping with cost-sharing although the practice was illegal. Eating in groups enabled some students to cope with cost-sharing, that is, to save some money.

Part of the interesting findings relate to the hiring out of study rooms for a fee as a way of raising money to meet the requirement of cost-sharing. The practice was common to both students from rural and urban areas. Other bad ways of coping with cost-sharing noted were prostitution between male and female students and writing assignments for other students at a fee. Although no student agreed that they were sleeping around for financial gain, some of them were aware of the practice. The practice of writing assignments for other students in exchange for money was setting a bad precedent or promoting a bad academic culture. At an institution of higher learning, students are expected to cultivate a sense of moral uprightness and responsibility but this was not the case for some students.

Concerning the suggested ways of helping students to cope with cost-sharing, it should be stated that the provision of vocational employment either by the University or the Government can not be over emphasized as has already been discussed above. As an alternative to bursaries, loans could be made available to students who may wish to borrow in order to finance their education for as long as mechanisms were put in place to prevent students from not paying back the loans. The suggestions that government should encourage the private sector to sponsor some students, improving the economic conditions of parents, and awarding scholarship on the basis of students' ability to pay fees are pertinent suggestions. The other important suggestion

was the need for the University to continue allowing students to pay in installments to avoid students dropping out of the University.

CHAPTER SIX

CONCLUSION AND RECOMMENDATIONS

6.1 CONCLUSION

In concluding the study, reference will be made to the research questions in chapter one on page 16. The research questions were; what is the socio-economic background of the University students, to what extent are the University students able to meet their share of the University fees and what coping strategies have the University students devised to raise money to meet part of the fees they were expected to pay for?

What is the socio-economic background of the University students? The socio-economic status of students viewed from the point of the type of secondary education attended revealed that majority of the students came from government schools followed by those from mission schools. Those from the private schools were the least represented. Since cost-sharing was introduced in 1986 at secondary education level, it is assumed that most of the students have had exposure to cost-sharing. Although this was the case, it appeared the majority of the students might not have been aware of the importance of cost-sharing. This was evident from the protests against cost-sharing.

The socio-economic background of students viewed from the type of occupations of parents revealed that the majority of students came from households with parents or guardians holding professional and administrative jobs. Students with parents belonging to occupations such as business, farming, clergy, skilled and unskilled workers were in the minority. Therefore, it can be said that access to university education tend to favour students from affluent families and discriminated against the poor.

To what extent are the University students able to meet their share of the university fees? In spite of the fact that the majority of the University students came from households with parents and guardians who were well educated and possessing better administrative and professional related jobs, many students were unable to meet the cost-sharing. The male students were the majority. The tuition fees of about K1,250,000 to K1,875,000 appeared to be on the high side. An analysis of trends in average monthly earnings showed that most working class parents of students were impoverished and needed financial aid to pay fees.

Lack of adequate financial resources and large families were the major causes of their inability to pay the fees. Other causes were lack of initiative and laziness on the part of students. Like at primary and secondary school levels, cost-sharing at the

University of Zambia contributed to students' financial difficulties. Although it was not clear why students were withdrawing from study, it could be stated that pecuniary problems were among the causes.

What coping strategies have the University students devised to raise money to meet part of the fees they are expected to pay for? In responding to the difficulties posed by cost-sharing, many students have devised ways of raising money for their education. The ways devised included saving from meal and project allowances, borrowing, engaging in part-time jobs, doing some business, cooking, and use of monthly salaries. Others were getting assistance, prostitution and writing assignments for other students at a fee. Other ways of coping with cost-sharing included fighting for 100 percent bursary, seeking tuition waivers and payment of fees in installments. Both male and female students utilized the above ways except for one relating to writing assignments. This was specific to male students.

Further both students from rural and urban areas were involved in business activities, saving part of the meal and project allowances, cooking, part-time jobs, borrowing, and fighting for 100 percent bursary. The best ways of raising money would appear to have been through part-time jobs and business.

The conclusion of findings in other countries point to the fact that most students in Universities came from non-subsidised or private schools (Albrecht and Ziderman, 1992). However in this study it has been found out that the majority of the students came from government and mission schools. With regards to education levels and occupations of parents of students, this study was in line with other findings in other countries that university education favoured students from affluent families (Castro-Leal *et al*, 1999; Albrecht and Ziderman, 1992). Studies in other countries also indicate that some universities provide for work-study programmes, business, tuition waivers and loans (Mu Zi, 2001; Eisemon *et al*, 1993; Albrecht and Ziderman, 1992; Saint, 1992). This study found out that the University of Zambia did not provide for such programmes except for tuition waivers to a selected few.

6.2 **RECOMMENDATIONS**

Based on the premise that the majority of students were unable to pay fees, and the fact that education is a fundamental human right, it is recommended that the University of Zambia management continue allowing needy students to pay in installments and introduce work-study programmes for needy students or provide tuition waivers to the most needy students.

Business ventures are a productive way of raising money for cost-sharing. Some students were conducting business in their study rooms that is illegal. Since there are common rooms where clubs raise money for their activities, it is recommended that management consider giving the poor or vulnerable students some space in the common room where they can sell commodities to raise money to pay fees.

A number of students were involved in part-time jobs and business activities and appeared to generate more money. Since they are also a productive way of raising money, it is recommended that as much as possible students should look for part-time jobs wherever there is an opening for part-time jobs. For example they may approach business enterprises and non-governmental organisations. They could also consider approaching the counseling centre for professional advice.

Many students accented to the idea of the government providing loans as a way of helping students to pay for fees. Countries such as Kenya, Uganda, Ghana, and Nigeria, provide students with loans to finance their education. It is recommended that government consider providing students with loans.

Other countries provide vocational jobs and work study programmes to enable students raise money for their education. Countries such as the United States of America and some European countries provide vocational employment to students. Students may perform some community work or may be attached to government departments. Such programmes could be initiated by the government to help the needy students fund-raise for their education.

The government continues to sponsor most of the students and it appears as if cost-sharing is only between the government and parents. In order for the University to expand the resource base it is recommended that government encourage the private sector and non-governmental organisations to sponsor some of the students. The government may consider waiving certain taxes for companies that would want to sponsor some students.

The study established that many parents were not well off in terms of their incomes. Although the majority of them held professional and administrative jobs, tuition fees were well above their salaries. It is recommended that government and the private sector remunerate their workers so that they are to pay education related costs.

The finding of the study indicated that the majority of students were not able to meet the requirement of cost-sharing. At the same time there were different ways of coping adopted by the students. It may not be clearly known how other students in other higher institutions of learning are coping with cost-sharing. It is recommended that a research be conducted to find out the coping strategies of students with cost-sharing. A similar research could be conducted on the distance education and post-graduate students.

REFERENCES

- Adams, K. D. (1977) "Development in Education," in Comparative Education Review, Vol. 21, Nos. 2-3 (June/October 1977), pp 370-390.
- Albrecht, D. and Zideman, A. (1992) Financing Universities in Developing Countries. PHREE background paper series No. 61. Washington D.C.: The World Bank.
- Anderson, C. A. and Bowman, M. J. (1967) Theoretical Considerations in Educational Planning, in Blaug, M. (ed.) 1968 Economics of Education 1. England: Penguin.
- Apple, M. W. (1978) "Ideology, Reproduction and Educational Reform," in Comparative Education Review. Vol. 22, No. 3 (October 1978), pp367-387.
- Ayiga, N. (1997) Causes of Low Enrolment and High Dropout Rates in Primary Education among Female Children: A Case Study of Madi in Northern Uganda. Nairobi: Academy Science Publishers (Abridged Research Report No. 32).
- Babalola, J. B., Lungwangwa, G. and Adeyinka, A. A. (1999) "Education Under Structural Adjustment in Nigeria and Zambia," in McGill Journal of Education, Vol. 34, No. 1 (Winter/Hiver 1999), pp79-95.
- Bardouile, R. (1982) The Mobility of First Degree Level Graduates of the University of Zambia: The Case of the 1976 Cohort of Graduates. Manpower Research Report No. 11. Lusaka: Institute for African Studies, University of Zambia.
- Becker, G. S. (1960) "Underinvestment in College Education," in American Economic Review, No 50 (May, 1960), pp346-354.
- Becker, G. S. (1975) Human Capital. Chicago: The University of Chicago Press.
- Bendix, R. (1964) "Industrialisation, Modernisation and Development," in Worsley, P. (ed.) 1978 Modern Sociology (Second Edition). London: Penguin.
- Blackmore, K. and Cooksey, B. (1981) A Sociology of Education for Africa. London: George Allen and Unwin.
- Blair, R. D. D. (1998) Financing Higher Education in Africa, in UNESCO (1998) Higher Education in Africa: Achievements, Challenges and Prospects. Dakar: UNESCO.
- Blaug, M. (1976) "Human Capital Theory: A Slightly Jaundiced Survey," in Journal of Economic Literature, Vol. 14, No. 3 (September, 1976), pp827-855.

- Bless, C. and Achola, P. (1988) Fundamentals of Social Research Methods: An African Perspective. Lusaka: Government Printers.
- Bluestone, B. (1972) Economic Theory and the Fate of the Poor, in Karabel, J and Halsey, H. (eds.) 1977 Power and Ideology in Education. New York: Oxford University Press.
- Bollag, B. (2000) Students and Rectors in Austria Protest Government Plan to Start Charging Tuition, in Tertiary Education News Item, (November 1, 2000).
- Bollag, B. (2000) Romanian and Moldovan Students Protest Plans to End Transport Subsidies, in Tertiary Education News Item, (April 25, 2000).
- Bowel, S. (1971) Unequal Education and the Reproduction of the Social Division of Labour, in Karabel, J. and Halsey, A. H. (eds.) 1977 Power and Ideology in Education. New York: Oxford University Press.
- Bowel, S. and Gintis, H. (1976) Schooling in Capitalist America, in Worsley, P. (ed.) 1976 Modern Sociology. England: Penguin.
- Bowen, W. G. (1963) Assessing the Economic Contribution of Education, in Blaug, M. (ed.) 1968 Economics of Education 1. England: Penguin.
- Bowman, M. J. (1966) The Human Investment Revolution in Economic Thought, in Blaug, M. (ed.) 1968 Economics of Education 1. England: Penguin.
- Bray, M. (1988) School fees- Philosophical and Operational Issues, in Bray, M. and Lillis, K. (1988) Community Financing of Education: Issues and Policy Implications in Less Developed Countries. New York: Pergamon Press.
- Brimer, M. A. and Pauli, L. (1971) Wastage in Education: A World Problem. Paris: UNESCO.
- Chao, S. and Alper, O. (1998) "Accessing Basic Education in Ghana." in Studies in Human Development, Number 1. World Bank Human Development III, Africa Region. Washington D.C. : World Bank.
- Castrol-Leal, F., Dayton, J., Demery, L., and Mehra, K. (1999) Public Social Spending in Africa: Do the Poor Benefit? in The World Bank (1999) Research Observer, Vol. 14, No. 1 (February 1999).
- Cohen, L. and Manion, L. (1994) Research Methods in Education. London: Routledge.

- Hopper, R. (2000) Credit for the Poor but Meritorious in Bangladeshi: Grameen Bank's Innovative Higher Education Loan Programme, in Tertiary Education News Item.
- Ishengoma, J. and Youngman, D. J. (1999) "Educational Equality in Tanzania: The Imperial Promise of Reform," in Journal of Education, Vol. 181, No.1.
- Kaluba, L. H. (1986) A Tracer Study of Grade 12 Graduates from David Kaunda and Hillcrest Secondary Technical Schools. Education Reform Implementation Project. School of Education, University of Zambia.
- Karabel, J. and Halsey, H. (eds.) 1977 Power and Ideology in Education. New York: Oxford University Press.
- Karani, F. A. (1998) Relevance of Higher Education, Policies, and Practices, in UNESCO (1998) Higher Education in Africa: Achievements, Challenges and Prospects. Dakar: UNESCO.
- Kelly, M. J. (1991) Education in a Declining Economy: The Case of Zambia, 1975-1985. Washington D.C.:The World Bank.
- Kelly, M. J.(1994) Below the Poverty Line in Education: A Situational Analysis of Girl Child Education in Zambia. Lusaka: UNICEF.
- Kelly, M. J. (1998) Primary Education in a Heavily Indebted Poor Country: The Case of Zambia in the 1990s, in Sampa, A., Mumba, C. K. and Kelly, M. J. (eds.) 1999 Orphans and Vulnerable Children: an Annotated Review of Literature Relevant to the Situation of Orphans and Vulnerable Children in Zambia (Draft Document). Lusaka: UNZA.
- Kelly, M. J. and Sinkala, E. B. (1998) Equity Interventions. Draft Chapter for Basic Education Sub-sector Investment Programme Implementation, in Kelly, M. J. (ed.) 1999 The Origin and Development of Education in Zambia: From Pre-colonial Times to 1996. Lusaka: Image Publishers Ltd.
- Kyomuhendo, B. C. (1997) Household Economics: Implications for the Attainment of Enrollment of Girls in Schools in Uganda. Nairobi: Academy Service Publishers(Abridged Research Report No. 26).
- Lavy, V. (1992) Investment in Human Capital: Schooling Supply Constraints in Rural Ghana. LSMS Working Paper 93. Washington, D.C.: World Bank.

- Lungwangwa, G. (1987) Basic Education in Zambia. A Study in Education Policy Development (PhD Thesis). University of Illinois at Urbana-champaign: Illinois.
- Lungwangwa, G. *et al* (1999) Basic Education for Some: Factors Affecting Primary School Attendance in Zambia. Lusaka: Ministry of Education.
- Maphosa, F. (1999) "Education with Entrepreneurship: A Study of Student Entrepreneurship at the University of Zimbabwe," in Zimbabwe Journal of Educational Review, Vol. 11, No.3 (November 1999), pp161-182.
- Mason, A. and Khandker, S. (1997) Household Schooling Decisions in Tanzania. World Bank, Gender Anchor, Poverty Reduction and Economic Management Network, Washington, D.C.: World Bank.
- Ministry of Education (1996a) Investing in Our People: ESIP Draft Report. Lusaka: Ministry of Education.
- Ministry of Education (1996b) Educating Our Future. Lusaka: Ministry of Education.
- Ministry of Education (1992) Focus on Learning. Lusaka: Ministry of Education
- Ministry of Education (1989) New Policy Measures for the Financing of Higher Education. Lusaka: Ministry of Education.
- Ministry of Education (1977) Educational Reform: Proposals and Recommendations. Lusaka: Ministry of Education.
- Mu Zi (2001) "The Burden of Education," in Beijing Review, No. 10 (March 8, 2001).
- Mu Zi (2001) "How do Poor Students Manage their College Education," in Beijing Review, No. 10 (March 8, 2002).
- Mwanalushi, M. (1980) "Adolescent and their Parents: An exploratory Study of Zambian Secondary School Youth," in ZANGO: Zambian Journal of Contemporary Issues, No. 8 (pp60-78).
- Norton, A., Aryeetey, E. B. D., Korbe, D., and Dogbe, D. K. T. (1995) Poverty Assessment in Ghana Using Qualitative and Participatory Research Methods. PSP Discussion Paper Series 83. World Bank, Poverty and Social Policy Department. Washington D.C.: World Bank.
- Orfield, G. (1992) "Money, Equity, and College Access," in Harvard Education Review, Vol. 62, No. 3, pp337-369.

- Paci, M. (1973) Education and the Capitalist Labour Market, in Karabel, J. and Halsey, H. (eds.) 1977 Power and Ideology in Education. New York: Oxford University Press.
- Paulston, R. G. (1977) "Social and Educational Change: Conceptual Frameworks," in Comparative Educational Review, Vol.21, No. 2-3 (June/October 1977), pp370-395.
- Psacharopoulos, G. and Woodhall, M. (1985) Education for Development: An Analysis of Investment Choices. Washington D.C.: The World Bank.
- Rossi, M. M. and Reijer, P. (1995a) Prevalence of Orphans and their Education Status in Nkwazi Compound(Research Report), in Sampa, A., Mumba, C. K., and Kelly, M. J. (eds.) 1999 Orphans and Vulnerable Children: an Annotated Review of Literature Relevant to the Situation of Orphans and Vulnerable Children in Zambia (Draft Document). Lusaka: UNZA.
- Rossi, M. M. and Reijer, P. (1995b) Prevalence of Orphans and their Education Status in Nkwazi Compound(Presentation Paper) in Sampa, A., Mumba, C. K., and Kelly, M. J. (eds.) 1999 Orphans and Vulnerable Children: an Annotated Review of Literature Relevant to the Situation of Orphans and Vulnerable Children in Zambia (Draft Document). Lusaka: UNZA.
- Saint, S. W. (1992) Universities in Africa: Strategies for Stabilisation and Revitalisation. Washington D. C.: The World Bank.
- Sanyal, C. B. and Martin, M. (1998) Managing Higher Education with special reference to Financial Management in Africa Universities, in UNESCO(1998) Higher Education in Africa: Achievements, Challenges and Prospects. Dakar: UNESCO.
- SAP Monitor, March/April 1999, No 21. Lusaka: Justice and Peace Department, Catholic Secretariat.
- Sarantakos, S . (1993) Social Research. Melbourne: Macmillan Education Australia PTY LTD.
- Schultz, T. W. (1961) Investment in Human Capital, in Karabel, J. and Halsey, A. H. (eds.) 1977 Power and Ideology in Education. New York: Oxford University Press.
- Seshandri, C. (1976) "Equality of Educational Opportunity. Some Issues in Indian Education," in Comparative Education, Vol. 12, No.3, pp219-230.

- Shabani, J. (1998) Lifelong Higher Education for All, in UNESCO (1998) Higher Education in Africa: Achievements, Challenges and Prospects. Dakar: UNESCO.
- Shizha, E. (1998) "Cost Recovery and its Implications for Student Teachers in Government Teacher Education Colleges in Zimbabwe," in Zimbabwe Journal of Educational Research, Vol. 10, No. 2 (July 1998), pp153-173.
- Sowel, W. L. and Saha, V. P. (1967) Socio-economic Status, Intelligence and the Attainment of Higher Education, in Karabel, J. and Halsey, A. H. (eds.) 1977 Power and Ideology in Education. New York: Oxford University Press.
- Spradley, H. P. (1979) The Ethnographic Review. New York: Holt, Rinehart and Winston.
- The American University in Cairo, 1998-1999 Catalog.
- The Post 21, September 2001.
- The Queen's University of Belfast(1999) Undergraduate Prospectus 2000 Entry.
- The University of East London, Guide to Undergraduate Programmes 2000-2002.
- The University of Luton, Undergraduate Propectus 2000-2001/2001-2002.
- The University of Westminster, Undergraduate Prospectus for Entry 2000.
- The University of Zambia (1999) Strategic Plan: 1999-2003 (Draft Document). Lusaka: UNZA.
- The World Bank (2000) Higher Education in Developing Countries: Peril and Promise. Washington. D.C.: The World Bank.
- Thurow, L. C. (1972) Education and Economic Equality, in Karabel, J. and Halsey, H. (eds.)1977 Power and Ideology in Education. New York: Oxford University Press.
- Todaro, M. P. (1982) Economics for a Developing World (Second Edition). Essex: Longman.
- Watkins, K. (1999) Education Now: Break the Cycle of Poverty. Oxford: OXFAM International.
- Weiler, H. (1978) " Education and Development: From the Age of Innocence to the Age of Scepticism," in Comparative Education Review, Vol. 14, No. 3 (October 1978), pp179-197.
- Woodard, C. (2000) World wide Tuition Increases Send Students into the Streets, in Tertiary Education News Item (May, 5, 2000).

Woodhall, M. (1996) Financing Education in the Caribbean Countries. IIEP Contribution papers No. 6. Paris: UNESCO.

Woodhall, M. (1983) Student Loans as a means of Financing Higher Education: Lessons from the International Experience. World Bank Staff Working Papers No. 599. Washington D. C.: The World Bank.

Woodhall, M. (1980) Cost-benefit Analysis in Education Planning. Paris: UNESCO/IIEP.

Wright, E. H. (1998) Financing Higher Education and Partnership with Production and Service Sectors, in UNESCO (1998) Higher Education in Africa: Achievements, Challenges, and Prospects. Dakar: UNESCO.

Zambia Daily Mail 4th April 1989.

Zambia Daily Mail 6th April 1989.

Zambia Daily Mail 8th April 1989.

Zambia Daily Mail 11th April 1989.

Zambia Daily Mail 12th April 1989.

Zambia Daily Mail 4th January 2000.

Zambia Daily Mail 8th January 2000.

Zambia Daily Mail 30th November 2000.

ZERNET (2000) The impact of Cost-sharing in Education on the Poorest of the Poor in Zambia: A Case Study of Munyama, Yuka, Mulanga, and Kapoto. (Draft Report). Lusaka: UNZA.

APPENDIX 1

SELF-ADMINISTERED QUESTIONNAIRE

INSTRUCTIONS: Indicate a tick, put a word or sentence as appropriate. Note that some questions may require more than one response.

SECTION A

- | | | | | | | |
|-----|--|----------------------|-------------------|---|---|---|
| (1) | Sex | 1. | Male | [|] | |
| | | 2. | Female | [|] | |
| (2) | Age | 1. | Between 18 and 20 | [|] | |
| | | 2. | Between 21 and 25 | [|] | |
| | | 3. | Between 26 and 30 | [|] | |
| | | 4. | Between 31 and 35 | [|] | |
| | | 5. | Over 35 | [|] | |
| (3) | Year of study | 1. | First year | [|] | |
| | | 2. | Second year | [|] | |
| | | 3. | Third year | [|] | |
| | | 4. | Fourth year | [|] | |
| | | 5. | Fifth year | [|] | |
| | | 6. | Sixth year | [|] | |
| (4) | School | 1. | Education | [|] | |
| | | 2. | Humanities | [|] | |
| | | 3. | Natural Sciences | [|] | |
| | | 4. | Mining | [|] | |
| | | 5. | Engineering | [|] | |
| | | 6. | Agric. Science | [|] | |
| | | 7. | Vert. Medicine | [|] | |
| | | 8. | Law | [|] | |
| (5) | How were you admitted into the University? | | | | | |
| | 1. | as school leaver | | | [|] |
| | 2. | as non school leaver | | | [|] |
| | 3. | as mature age | | | [|] |

(6) (i) What type of secondary school did you last attend?

- | | | | |
|----|------------|---|---|
| 1. | Government | [|] |
| 2. | Mission | [|] |
| 3. | Private | [|] |

(ii) Was it a boarding school or day school?

- | | | | |
|----|-----------------|---|---|
| 1. | Boarding school | [|] |
| 2. | Day school | [|] |

SECTION B

NB: If you are already in employment do not answer question 7 and 8.

(7) Education levels of the parents or guardians

	Parents		Guardian	
	Mother	Father	Female	Male
1. University graduate (Masters and above)	[]	[]	[]	[]
2. University degree (First degree)	[]	[]	[]	[]
3. University graduate (Diploma)	[]	[]	[]	[]
4. College graduate (Diploma)	[]	[]	[]	[]
5. College graduate (Certificate)	[]	[]	[]	[]
6. Grade twelve school leaver	[]	[]	[]	[]
7. Grade nine school leaver	[]	[]	[]	[]
8. Grade seven school leaver	[]	[]	[]	[]
9. Started but did not complete school	[]	[]	[]	[]
10. Attended literacy classes	[]	[]	[]	[]
11. Did not attend any form of school	[]	[]	[]	[]

(8) Occupations of parents and guardians.

	Parents		Guardian	
	Mother	Father	Female	Male
OCCUPATIONS				
1. Primary school teacher (Private)	[]	[]	[]	[]
2. Primary school teacher (Govt)	[]	[]	[]	[]
3. Secondary school teacher (Private)	[]	[]	[]	[]
4. Secondary school teacher (Govt)	[]	[]	[]	[]
5. Journalist (Private)	[]	[]	[]	[]

6.	Journalist (Govt)	[]	[]	[]	[]
7.	Policeman	[]	[]	[]	[]
8.	Nurse (Private)	[]	[]	[]	[]
9.	Nurse (Govt)	[]	[]	[]	[]
10.	Army	[]	[]	[]	[]
11.	University Lecturer	[]	[]	[]	[]
12.	College Lecturer (Private)	[]	[]	[]	[]
13.	College Lecturer (Govt)	[]	[]	[]	[]
14.	Medical Doctor (Private)	[]	[]	[]	[]
15.	Medical Doctor (Govt)	[]	[]	[]	[]
16.	Pharmacist (Private)	[]	[]	[]	[]
17.	Pharmacist (Govt)	[]	[]	[]	[]
18.	Verterinary Doctor (Private)	[]	[]	[]	[]
19.	Verterinary Doctor (Govt)	[]	[]	[]	[]
20.	Commercial farmer	[]	[]	[]	[]
21.	Small scale farmer	[]	[]	[]	[]
22.	Lawyer (Private)	[]	[]	[]	[]
23.	Lawyer (Govt)	[]	[]	[]	[]
24.	Secretary (Private)	[]	[]	[]	[]
25.	Secretary (Govt)	[]	[]	[]	[]
26.	Salesman	[]	[]	[]	[]
27.	Public relation officer (Private)	[]	[]	[]	[]
28.	Public relation officer (Govt)	[]	[]	[]	[]
29.	Immigration officer	[]	[]	[]	[]
30.	Personnel officer (Private)	[]	[]	[]	[]
31.	Personnel officer (Govt)	[]	[]	[]	[]
32.	Economist (Private)	[]	[]	[]	[]
33.	Economist (Govt)	[]	[]	[]	[]
34.	Accountant (Private)	[]	[]	[]	[]
35.	Accountant (Govt)	[]	[]	[]	[]
36.	Customs officer (Govt)	[]	[]	[]	[]
37.	Surveyor (Private)	[]	[]	[]	[]
38.	Surveyor (Govt)	[]	[]	[]	[]
39.	Mechanical engineer (Private)	[]	[]	[]	[]
40.	Mechanical engineer (Govt)	[]	[]	[]	[]
41.	Mining engineer (Private)	[]	[]	[]	[]
42.	Automotive engineer (Private)	[]	[]	[]	[]
43.	Automotive engineer (Govt)	[]	[]	[]	[]
44.	Banking	[]	[]	[]	[]
45.	Civil engineer (Private)	[]	[]	[]	[]
46.	Civil engineer (Govt)	[]	[]	[]	[]
47.	Laboratory technician (Private)	[]	[]	[]	[]
48.	Laboratory technician (Govt)	[]	[]	[]	[]

- | | | | | | | | | | |
|-----|--------------------------------|---|---|---|---|---|---|---|---|
| 48. | Laboratory technician (Govt) | [|] | [|] | [|] | [|] |
| 49. | Businessman/woman | [|] | [|] | [|] | [|] |
| 50. | School inspector (Govt) | [|] | [|] | [|] | [|] |
| 51. | Health inspector (Govt) | [|] | [|] | [|] | [|] |
| 52. | Manager (Private institution) | [|] | [|] | [|] | [|] |
| 53. | Manager (Govt institution) | [|] | [|] | [|] | [|] |
| 54. | Retrenched or retired recently | [|] | [|] | [|] | [|] |

If the occupation of the parents or guardian does not appear above indicate them in the space provided stating whether they work for the government or private company.

.....(Private) [] [] [] [] []
(Govt) [] [] [] [] []

(9) If you are already in employment state your occupation (indicate whether you are working for the government or private sector)

.....

(10) Who pays for your education? (may need more than one response)

- | | | | |
|----|--|---|---|
| 1. | Partly paid by government | [|] |
| 2. | Fully paid by government | [|] |
| 3. | Partly paid by parents | [|] |
| 4. | Fully paid by parents (self-sponsored) | [|] |
| 5. | Partly paid by guardians | [|] |
| 6. | Fully paid by guardians (self-sponsored) | [|] |
| 7. | Partly paid by a private company | [|] |
| 8. | Fully paid by a private company | [|] |

Others (specify).....

SECTION C

(11) (i) Have you had any problems in meeting the requirement of cost-sharing since your admission to the University of Zambia?

- | | | | |
|----|-----|---|---|
| 1. | Yes | [|] |
| 2. | No | [|] |

(ii) If YES to question 11 (i) specify the problem

(iii) If your answer to question 11 (i) is YES indicate the ways in which you raise money while at the University.

1. Saving from meal allowances []
2. Saving from part-time employment []
3. Savings from entrepreneurship when the University is open []
4. Savings from entrepreneurship during vacation []
5. Loans from friends []
6. Loans from the students' union []
7. Sometimes sleeps with men for financial gain (applicable to females) []
9. Sometimes sleeps with women for financial gain (applicable to males) []

(iv) Specify other ways in which you raise money to assist you while at the University.....

(12)(i) If your answer to question 11 (i) is NO state the factors that have enabled you successfully to manage the cost-sharing arrangement.

1. Ability to pay parents []
2. Ability to pay by guardians []
3. Ability to pay by student (self-sponsored) []

(ii) Specify other factors that have enabled you successfully manage cost-sharing.....

(13) Do you know of anybody who had difficulties in meeting the requirement of cost-sharing?

1. Yes []
2. No []

(14) (i) If your response to question 13 is YES how did s/he raise money to meet cost-sharing?

1. Saving from meal allowances []
2. Saving from part-time employment []
3. Savings from entrepreneurship when the University is open []
4. Savings from entrepreneurship during vacation []
5. Loans from friends []
6. Loans from the students' union []
7. Sometimes sleeps with men for financial gain (applicable to females) []
9. Sometimes sleeps with women for financial gain (applicable to males) []

(ii) Specify other ways in which s/he raised money to meet cost-sharing.....
.....

(15) (i) Do you know of anybody who left the University before completing programme because of being unable to raise fees?

1. Yes []
2. No []

(ii) Do you know of anybody who did not register for first year for the same reason stated in question 15 (i)

1. Yes []
2. No []

(16) What do you think the government should do help students to meet the requirement of cost-sharing?

1. Introduce Student loans (a) Agree [] (b) Disagree []

Others specify.....

(17) What do you think the University of Zambia management should do to help students meet the requirement of cost-sharing?

1. Introduce work-study programmes (a) Agree [] (b) Disagree []

2. Establish Alumni assisted aid scheme for needy students
(a) Agree [] (b) Disagree []

Others specify.....

.....

END - THANK YOU!

APPENDIX 2

INTERVIEW GUIDE FOR COUNSELORS

TOPIC: THE COPING STRATEGIES OF UNIVERSITY OF ZAMBIA STUDENT EDUCATION

1. In your dealings with students, what problems are you aware of that students have encountered regarding cost-sharing?
2. Have you had cases of students failing to meet the requirement of cost-sharing. If yes, what categories of students are they?
3. What are the students' coping strategies that you are aware of?
4. As a unit of the University management, what measures are thereto assist students with financing their education?
5. What other measures are you likely to implement in order to assist student finance their education?

APPENDIX 3

INTERVIEW GUIDE FOR THE REGISTRAR, BURSAR AND STUDENT FINANCE OFFICER

TOPIC: THE COPING STRATEGIES OF UNIVERSITY OF ZAMBIA STUDENTS WITH COST-SHARING IN FINANCING HIGHER EDUCATION

1. In your dealings with students, what problems are you aware of that students have encountered regarding cost-sharing?
2. Have you had cases of students failing to meet the requirement of cost-sharing. If yes, what categories of students are they?
3. As University management, what measures are there to assist students to finance their education?
4. What other measures are you likely to implement in order to assist student finance their education?

APPENDIX 4

INTERVIEW GUIDE

FOCUSED GROUP DISCUSSIONS WITH STUDENTS

1. Are University of Zambia students unable to meet the tuition fees? For either answer give reasons.
2. Why is that the majority of students who have protested against cost-sharing are males?
3. Do you think the University of Zambia students should or should not contribute towards the cost of their education?
4. How do you as students raise money to meet the requirement of cost-sharing?
5. What do you suggest government and the University of Zambia management should do to help students with financial difficulties?

APPENDIX 5

INTERVIEW GUIDE

1. Sex of student.....
2. School.....
3. Year of study.....
4. Occupation of mother..... father.....
5. Occupation of female guardian..... male guardian.....
6. Residential area of parents or guardians; urban or rural?
7. Do you have problems in meeting the requirement of cost-sharing?
8. If yes how do you raise money to pay tuition fees? If it is part-time jobs, describe the nature of the job and estimated income per month. If it is business, state type of goods traded in.
9. When do you raise the money?
10. Where do you raise the money?
11. What other ways do you employ to cope with cost-sharing? e.g., cooking as a group or alone?

APPENDIX 6

Trends in Average Monthly Earnings (in Kwacha), 1998-2001

	1997	1998	1999	2000	2001	% 2001/ 2002
Average Monthly Earnings by Sector	150,230	191,182	260,208	345,514	390,690	13.1
Central Government (Civilian)	134,154	154,850	194,377	474,060	588,374	12.1
Local Authorities	152,328	124,536	189,792	197,612	205,759	4.1
Parastatal Companies	291,176	341,564	467,001	501,612	538,785	7.4
Private Sector	103,264	141,780	187,661	206,771	22,841	10.2
Real Average Monthly Earning by Sector	625.4	647.0	690.6	740.8	696.7	-6.0
Central Government (Civilian)	566.5	524.0	515.9	1016.4	1049.2	3.2
Local Authorities	643.3	421.4	503.7	423.7	366.9	(13.4)
Parastatal Companies	1229.6	1155.9	1239.4	1075.5	960.7	(10.7)
Private Sector	436.1	479.8	498.0	443.3	406.3	(8.4)
Consumer Price Index (June)	240.2	295.5	376.8	466.4	560.8	-

Source: GRZ, (2002) Economic Report 2001, pp52.