



**Effects of Cost Sharing on Access to High School
Education in Kabwe Urban District of the Central
Province, Zambia.**

**BY:
Nsama, Peggy**

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**THE UNIVERSITY OF ZAMBIA
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2008**



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BY:

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**A Dissertation submitted to the University of Zambia in
partial fulfillment for the requirement of the award of the
degree of Master of Education (Educational Administration).**

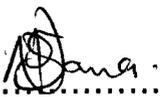
THE UNIVERSITY OF ZAMBIA

LUSAKA

2008

AUTHOR'S DECLARATION

I, Peggy Nsama, do solemnly declare that this dissertation represents my own work and that it has never been previously submitted for a degree at this or any other university.

Signed:..........

Date:.....20/06/08.....

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DEDICATION

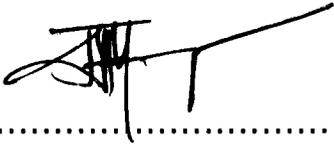
To my late mother Dorothy and father Simon for your sacrifice and patience to see me grow and teach me to work hard and remain focused in all life's endeavours.

To my loving husband Perry, babe you have been very understanding and supportive, I love you. My children Faith, Nelson, Joy and Mutte, thank you for understanding my busy schedules.

To my brothers Kaoma and Chali, my sisters Priscilla and Sharron and my nieces Esther, Chibuye and Chisanga, thank you for your unfailing love and support.

APPROVAL

This dissertation by Peggy Nsama is approved as a partial fulfilment of the requirements for the award of the degree of Master of Education (Educational Administration) of the University of Zambia.



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ACRONYMS

AIDS	-Acquired Immune Deficiency Syndrome
BESSIP	-Basic Education Sub-Sector Investment Programme
DEBS	-District Education Board Secretary
DEPT	-Department
EAPS	-Educational Administration and Policy Studies
FAO	-Food and Agriculture Organisation
FAWEZA	-Forum for Advancement of Women Educationists in Zambia
HIV	-Human Immune Virus
IMF	-International Monetary Fund
JSS	-Junior Secondary School
JSSLE	-Junior Secondary School Leaving Examinations
MoE	-Ministry of Education
MP	-Member of Parliament
OVC	-Orphaned and Vulnerable Children
PTA	-Parents-Teachers Association
UNICEF	-United Nations International Children's Education Fund
ZNUT	-Zambia National Union of Teachers

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ABSTRACT

The principle of cost-sharing in the Zambian education system was introduced with a view to addressing the issues of equity and equality in the education system. The purpose of this particular study was to find out the effects of cost sharing on access to high school education in Kabwe Urban District of the Central Province of Zambia.

A descriptive study was used to carry out the research. The study employed qualitative and quantitative techniques. Data were collected from the DEBS-Kabwe, five (5) Headteachers, twenty (20) high school teachers, six (6) parents and one hundred (100) high school pupils. The data were collected using interview schedules for the DEBS, Headteachers and parents, as well as questionnaires for teachers and pupils. Qualitative data were analysed by comparing and grouping (categorising) respondents' opinions. Emerging themes from data obtained were subsequently grouped or categorised then interpreted. Quantitative data were analysed using Microsoft Excel to obtain graphs and pie charts.

The findings of the study showed that some head teachers never had an understanding of what had caused the formulation of the cost sharing policy.

The study also revealed that the socio-economic status of most of the families where pupils came from was average or poor. This was revealed by variables such as the type of junior secondary school attended, of which most of the pupils attended junior secondary education at Government Schools; Education level of parents or guardians, which was revealed to be average; and the occupation of parents or guardians, which revealed that although the majority of these parents or guardians were skilled workers, they were either working in the Government or in low paying companies or organisations.

It was evident from the study that the cost sharing policy had a lot of negative effects on access to high school education by pupils in Kabwe District. The majority of the children that had entered the education system were ejected out of the system before reaching Grade 12. Most of these pupils dropped out of school on account of failure to meet the cost sharing requirements, especially raising money to pay school fees, among other reasons. The failure by pupils to meet the cost sharing requirements was partly attributed to the effects of HIV and AIDS, for example being orphaned, and also parents not being employed.

The study also revealed that, although most of the parents understood their role in their children's education, as that of paying school fees, most of them had problems in raising the money required which resulted in their children being sent away from school. Despite the pain they went

through, most parents and pupils still appreciated the cost sharing policy as being good, as the money raised helped schools to run.

Most of the respondents recommended that the policy of cost sharing should be abolished as it was unbearable to most families. The expectation of most of them was that of the Government giving *free education* to all pupils regardless of their status.

However, not all pupils had problems in paying school fees, some pupils managed to meet cost sharing requirements and most of them acknowledged the ability by their parents to pay, support from relatives, brothers, and special sponsorship programmes among others, as, their enabling factors in paying school fees, although such pupils represented a small proportion of the pupils in the sample.

CHAPTER ONE

INTRODUCTION

Zambia's educational system has gone through several shifts in policies that have seen it swing through community, non-governmental organizations, private sector, international donor support and predominantly government provision. A combination of different modes of educational provision has been predominant. The Cost Sharing policy on high school education has brought about concern among the various stakeholders.

1.1.0 General Background

Before 1964, the policy climate in Zambia allowed for the existence of a parallel system of education justified on racial and other lines. In 1965, the new Zambian government proclaimed free education policy to reverse the many years of injustice imposed on the Africans through education fees and other levies they could hardly afford. *The Education Act (1966)* legalized the changes from fee-paying or non fee-paying to scheduled or non-scheduled, in order to take care of equity issues.

According to human rights, Education is a fundamental human right of which the Government of Zambia has the responsibility to give education to every Zambian citizen. These human rights instruments specify that primary education must be "compulsory and available free to all." **High school education**, including vocational education, must be "available and accessible to every child" with the progressive introduction of free high school education.

However, the scenario in Zambia in 2008 had been that all children at high school education level were subject to sharing educational costs with the Government. This was a result of the declining economic situation in

Zambia in the 1980s, which affected the Education policies and led to the implementation of policy reversals, which led to the introduction of cost sharing at high school.

1.1.1 The Concept of Cost Sharing

Cost sharing had taken various forms such as: involving parents; asking communities to provide their own schools; introducing schemes whereby educational institutions can generate their own funds; encouraging entrepreneurs and others to develop private schools; inviting voluntary agencies to participate more in the establishment and management of schools and also turning increasingly to official development assistance for technical co-operation and general budgetary support. The consumers of education services, in fees (sometimes called levies or contributions), pay the most obvious form of cost sharing in Zambia. (Kelly, 1991; Johnstone, 2000). These fees may be determined at the government level, which is particularly common in tertiary education, or at the school level.

1.1.2 Cost Sharing at High School Level

Education is a fundamental human right and is enshrined in numerous international human rights instruments, which include the Universal Declaration on Human Rights (1948), the International Covenant on Economic, Social and Cultural Rights (1976), the Convention on the Elimination of All Forms of Discrimination against Women (1979) and the Convention on the Rights of the Child (1989). These instruments, however, only specify that primary education must be "*compulsory* and available *free to all*." But, secondary education, including vocational education, must only be "*available and accessible to every child*" with the *progressive* introduction of free secondary education.

Unique among the rights enshrined in the Covenant on Economic, Social and Cultural Rights, is that:

The right to *primary education* is subject to a special provision that obligates states to work out and adopt a detailed plan of action for the progressive implementation, within a reasonable number of years, to be fixed in the plan, of the principle of compulsory education free of charge for all (UNICEF, 2000: 30)

The Convention on the Rights of the Child specifies that states must “take measures to encourage regular attendance and the reduction of school dropout rates” (UNICEF 2000: 45).

As much as the State would feel obliged to implement free education to all, from pre-school to high school and possibly to higher or university education, the economic status would be a limiting factor. It is an indisputable fact that the announcement of free basic education had been seen as a defining moment in Zambia’s educational history. But some difficult lessons were being learned, notably, whether or not basic and high schools could offer an education of sufficient quality to retain much larger numbers of pupils.

One clear lesson for truly sustainable development – in Zambia or in any other parts of the world - is the need for a good education system. There is simply no possibility for a country to develop unless it has a solid resource base of educated citizens, with the skills, experiences and motivation to build the country. It is clear that pre-school and primary education are the foundations for building the edifice of human capital that is required for both growth and poverty reduction.,
(<http://www.jctr.org.zm>).

Although the Government has commitment towards educating its Human Resource or citizens, through all the levels of the Education System, it has failed to do so due to economic constraints. As a result, it can only effectively and efficiently provide this education to a part of the

educational levels, hence, the Free Education at Basic School level, which also accounts for the highest social returns.

1.2.0 BACKGROUND OF THE STUDY

1.2.1 Historical Context

Before 1964, the policy climate allowed for the existence of a parallel system of education justified on racial and other lines. In 1965, the new Zambian government proclaimed the Free Education Policy to reverse the many years of injustice imposed on the Africans through education fees and other levies they could hardly afford. *The Education Act* (1966) legalized the changes from fee-paying or non fee-paying to scheduled or non-scheduled, in order to take care of equity issues.

To support the free education policy, the government abolished racial schools in 1966 with the aim of desegregating the education system further. From the time of its inception in 1964, the education policy worked well, and it advanced accelerated educational development. Through the policy, the government ensured that all the schools were well stocked with education supplies. These included exercise books, textbooks, pens, pencils, rulers, mathematical instruments, science kit, physical education equipment and all other needed materials and equipment.

Apart from the above-mentioned resources, the government also ensured that teachers were deployed to all schools. However, with the declining economic situation in the 1980s, education policies were affected and policy reversals were implemented.

1.2.2 Emergence of Cost Sharing Policy

From the mid 1970s, Zambia experienced a drastic decline in the economy due to the fall in the copper prices and exports, which were a result of the recession in the world economy and also a succession of poor

harvests because of insufficient rainfall. To this effect, cost sharing seemed a viable option for education, which included the primary, secondary and higher education in Zambia. This therefore, meant "a shift in the burden of educational costs from an exclusive or nearly exclusive reliance on government or taxpayers to some shared reliance by the family and/ or student" (Johnstone, 2000).

By 1986, a change in policy was evident, as boarding and examination fees were re-introduced through the *Interim National Development Plan* (1988). This was justified on the premise that parents needed to be involved in the education of their children through cost sharing.

1.2.3 Move toward Free Education

On 15th March 2002, the Ministry of Education announced the free education policy, which would apply from Grades 1 to 7 of the system. In terms of justification, one section of the policy circular stated that: the announcement should be seen in the context of an unprecedented decline in enrolment rates and increasing dropout rates even after those years of BESSIP, whose objectives were to increase enrolment and improve learning achievements (MOE Circular No. 3, 2002).

Several factors were responsible for the change in thinking by the government, among which were:

- i. The increasing levels of poverty;
- ii. The increasing numbers of orphans due to the HIV/AIDS pandemic;
and
- iii. The increasing exclusion of OVCs from the formal education system.

With the free education policy pronouncement, the Ministry of Education committed itself to supporting all the schools in the country through grants of about \$500 - \$600 per term, through funding of the *Basic Education Sub-Sector Investment Programme* (BESSIP). The funds were

meant to support school requisites such as books, chalk, paper, pencils and other learning and teaching inputs. Although some big urban schools have found this grant to be insufficient, rural schools have found it very useful, as they had been previously disadvantaged. Urban schools, on the other hand, used to levy and collect a lot of money prior to this policy.

1.2.4 Sources of Educational Funds in Zambia

The Zambian education system has a variety of sources of funds and resources. Some of these sources are domestic, including the government and non-government; and others are foreign, including government and non-government. Some of these sources had played a role since the beginnings of the formal educational provision; others have come to play a role only in recent years; while the role of others is still in the pipeline. During the 1960s and 1970s, most of the expansion of education was financed by increased public expenditure on education that arose in correlation with national income and public expenditure as a whole.

However, there were huge increases in the 1960s that triggered a change in attitude toward educational spending. The recourse to other sources for the funds and personnel needed for all aspects of the education system due to the decline in resources available from the central government proved increasingly necessary. However, Zambia's recourse to these sources is not new, although the extent of the reliance that was being placed on them and the way policy and administration had adapted to promote an increased reliance, is what was new.

The **1977 Education Policy Document** and also the **Focus on Learning Policy of 1992** record the evidence of cost sharing with parents and students at primary and secondary levels of education. They confirm the participation of parents in meeting some of the educational costs in the 1970s and 1980s. Kelly (1999:78) records that in the late 1970s and early 1980s parents had always been required to pay an

annual school fund for each child at the primary and secondary levels. This fund was intended to support some of the schools' extra curricular activities. Given the purchasing power of money and the availability of the goods in the 1960s, when the rate was established, the fund was of some benefit to schools.

One clear lesson for truly sustainable development – in Zambia or in any other part of the world - is the need for a good education system. There is simply no possibility for a country to develop unless it has a solid resource base of educated citizens, with the skills, experiences and motivation to build the country. The MOE Status Report (2005:9) adds "Education is a major factor in enhancing a country's social and economic development as it aids in fighting against poverty and hunger ".

It is stipulated that:

After 1990, two major policies were at play in as far as education provision was concerned, namely **"Focus on Learning" of 1992** and **"Educating Our Future" of 1996**. Despite these well-articulated policies, the last decade witnessed subdued expansion in the sector mainly as a result of new policy initiatives, which included among others, the Liberalised market economy with its attendant privatisation, liquidation/ closure of industries and retrenchments, and the reintroduction of user service fees as a cost sharing measure (<http://www.zamstats.gov.zm/Education>).

The last decade brought particularly severe economic difficulties to the former mining areas such as Kabwe, where the mines were later closed and the only large employing company (The Railway Systems of Zambia, former Zambia Railways) effected a massive retrenchment exercise. The Ministry of Education (2005) status report reveals that the Central Province was among the Provinces where the high levels of extreme poverty in Zambia were prominent, this did not leave out Kabwe district, the Provincial Headquarters of the Central Province.

1.3.0 STATEMENT OF THE PROBLEM

Pupils in high schools nation-wide were being subjected to the same policy of cost sharing regardless of their geographical setting or the economic status of their parents or sponsors. Since the introduction of the Cost Sharing Policy in high schools throughout the country, various studies had been carried out by different researchers in line with the policy. However, there had been no researcher so far who attempted to analyse the effects that cost-sharing had had on the residents of places, such as Kabwe, where the economic trends had been going down and there were no effective fundraising mechanisms left for the people living in them. An example of this could be the study done by **Himpyali (1993)**, which was entitled **The Relationship Between Educational Fees And The Dropout Rate In Selected Boarding Schools In Southern Province** and also, **Mweemba (2003)**, whose study focused on **The Coping Strategies Of The University Of Zambia Students With Cost-Sharing In Financing Higher Education**, This study, therefore, sought to determine what effects Cost Sharing had had on Access To High School Education on the people of Kabwe District.

1.4.0 PURPOSE OF THE STUDY

The study sought to determine the effects of cost sharing on access to high school education in Kabwe District of the Central Province.

1.5.0 OBJECTIVES OF THE STUDY

The objectives of the study were to:

1. find out the enrolments before and after the policy of cost sharing.
2. identify problems associated with the administration of the cost-sharing policy.
3. establish any positive or negative results on parents for being asked to share in the costs of educational provision.
4. identify the effects of cost sharing on access to high school education.

1.6.0 RESEARCH QUESTIONS

The following questions guided the research:

1. What were the enrolments in high schools before and after the policy of cost sharing?
2. What were the problems associated with the administration of the cost-sharing policy?
3. Were there any positive or negative results on parents for being asked to share in the costs of educational provision?
4. What were the effects of cost sharing on access to high school education?

1.7.0 SIGNIFICANCE OF THE STUDY

The study was conducted to highlight the effects of cost sharing on access to high school education. It was hoped that the findings would contribute significantly to policy making in the Ministry of Education, especially on cost-sharing and also help all the stakeholders such as teachers, parents/guardians, pupils and the community, to understand the phenomenon of cost sharing and arouse their active participation, in the provision of education.

1.8.0 ORGANISATION OF THE STUDY

The report of this study is organised in six chapters. Chapter One is composed of the introduction which includes: the concept of cost sharing and cost sharing at High School; Background of the study which includes the historical context, emergence of the cost sharing policy, move towards free education, sources of educational funds in Zambia; Statement of the problem; Purpose of the study; Objectives of the study; Research questions and Significance of the study.

Chapter Two presents an analysis and review of related literature from within and outside the country. Chapter Three gives the methodology that was used in data collection, which includes: research design; target

population; sample and sampling techniques; research instruments; data collection procedures; problems encountered during data collection; data analysis and limitations of the study.

Chapter Four presents the research findings. It shows the outcome from the questionnaires and interviews, during the study. Chapter Five contains the discussion of the research findings. It reveals the interpretation of the results from the questionnaires and the interviews in relation to evaluation questions.

Finally Chapter Six gives the conclusions of the findings and recommendations based on the findings of the study. Suggestions for areas of further study have also been given in the same chapter.

CHAPTER TWO

LITERATURE REVIEW

2.1.0 Introduction

This chapter reviews literature related to studies and works on cost sharing at International and National levels.

2.2.0 Changing Frameworks for Policy

The 1980s and 1990s brought a *worldwide* change of emphasis in the matter of cost sharing and cost recovery in education. This change of emphasis has affected many regions. Policy changes have not been evident in all countries to an equal extent; but the overall thrust of trends is unmistakable. During the first four decades following the end of the Second World War, the dominant feature of international pronouncements was that public education should be free of charge, especially at the level of basic education. Article 26 of the 1948 United Nations Declaration of Human Rights states: "Everyone has the right to education. Education shall be free, at least in the elementary and fundamental stages".

The 1959 Declaration on the Rights of the Child states: "The child is entitled to receive education, which shall be free and compulsory, at least in the early stages". And Article 13 of the 1966 International Covenant on Economic, Social and Cultural Rights declares that:

- (a) Primary education shall be compulsory and available free to all.
- (b) Secondary education in its different forms, including technical and vocational secondary education, shall be made generally available and accessible to all by every appropriate means, and in particular by the progressive introduction of free education.
- (c) Higher education shall be made equally accessible to all, on the basis of capacity, by every appropriate means, and in particular by the progressive introduction of free education.

The chief justification was that education was a major route for social mobility, and the possibility of poor people being excluded from education by fees was considered inequitable. However, Article 28 of the 1989 Convention on the Rights of the Child brought a subtle shift. The Convention indicated that signatory states would:

Make primary education compulsory and available free to all; Encourage the development of different forms of high school education ... make them available and accessible to every child, and take appropriate measures such as the introduction of free education and offering of financial assistance in the case of need; Make higher education accessible to all on the basis of capacity by every appropriate means. Particularly obvious is the shift of philosophy concerning the idea of making higher education accessible to all on the basis of capacity by every appropriate means (UNESCO, 2001).

By 2007, Education was still generally accepted as a public good that could benefit societies as a whole as well as individuals (Levin, 1987; Solmon and Fagnano, 1995).

2.3.0 International Perspective

Most countries world wide value highly the notion that "educational capital has a direct impact on a state's economy and quality of life". As a result, they are focussing on providing free education to their citizens from pre-school to high school, for some even higher education, so as to gain high numbers of knowledgeable and skilled workers in its workforce. However, this was easily achieved by developed countries whose economies were very stable. A good example could be given of Germany, the biggest economy in Europe, which provided free education to its citizens from the lowest grade to University, and even went beyond providing free education by giving subsidies to its citizens in various aspects of life. In 1998, children attracted an incentive from the Government of not less than 1000 Euros, for being born (Facts About Germany, 1999). Many states in Europe were now focussing on improving their policies, local and state-wide policies that sought to bolster students' successful transitions from high school into college, and from college up

o completion of a degree. With this increased awareness, supported by publications such as **Measuring Up** (National Center for Public and Higher Education 2000, 2002), state leaders were renewing interest in helping students gain college degrees. (highereducation.org/pipeline)

Another example is that of the Government of Nepal. Like governments in many other countries, it has favoured fee-free schooling in order to improve equity and access for the poor. At the secondary level, implementation of the policy commenced in 1992. However, abolition of fees in public schools has not had the desired effect. Since the Government was unable to give schools the resources they needed, institutions have been forced to demand all sorts of substitute payments. In many cases, whereas in the old system the burden of fees was spread over the year, the replacement payments are demanded as single lump sums, as noted by Bajracharya **et al.** (1997: 29).

Arguments favouring fees are also based on concern for equity. Among tertiary enrolments in developed countries, students from rich families always form a much larger proportion than students from poor families, and it is widely considered unreasonable to subsidize rich families when that measure will reduce the resources available for allocation to the poor. It is recognized that students from poor families also study in tertiary institutions, and that proportions of such students should be increased. The cost and equity arguments are to some extent valid in high school education, and can also be used to justify cost recovery at that level. However, unit costs to government are lower at the secondary level, and enrolment rates across socio-economic groups are usually more balanced. These particular arguments are therefore, less powerful at the high school level.

2.4.0 African Perspective

Without large and growing economies, African governments have very limited tax bases to finance public school systems, while the bulk of African families cannot afford the high fees charged by private schools. Nonetheless, lending institutions, such as the World Bank and the International Monetary Fund (IMF), have exerted pressure on African governments for economic reforms and "cost-recovery" strategies for state provision of education and health services, therefore, restricting further choices available to poor families.

Evidence from Kenya and Zimbabwe, among other African countries where school fees and other costs were common revealed that children from poor households were less likely to enrol in school, and more likely to drop out (FAO, 1998). Gender inequalities were also prominent in low-income households, illustrating the interaction of poverty, educational deprivation and gender bias. If access to primary education depended on the ability of a family to pay, then only the better off could get quality education while the poorest would be left even further behind. Therefore, most governments, donors and development institutions, such as the World Bank and UNICEF, opposed in principle user fees for basic services (Oxfam, 2000; Cotton and Synge, 1998). Although thematic studies on cost sharing were carried out in selected countries in Africa, there was an urgent need to assess the impact of cost sharing on households in terms of sending their children to school.

Research indicated that most African countries had free and compulsory education only up to grade seven. As pupils progressed to higher grades they were made to share in the costs of educational provision. A good example is that of Ghana where the school system was divided into four levels:

- Pre-school education, which lasted for two years and was mainly enjoyed by urban children;

- Primary education, from the age of 6 to the age of 12, lasted for 6 years;
- Junior Secondary School (JSS) which lasted for three years; and
- Senior Secondary School which lasted for two years.

Primary and JSS were considered together as Basic Education, and the government was embarking on a programme of compulsory basic education for all children. For most children Basic Education had been terminal (Penrose, 1998).

Penrose (1998) also indicated in his research paper that financial barriers were the main reason for the failure of many countries to provide education to their children. He further stated that financial barriers were of two sorts. First, the cost to parents and children was often too high, particularly when economies were in trouble. Second, public finances were in most cases inadequate, however, the financial management of education systems was frequently neither efficient nor effective, so that the state's resources derived from taxes in many cases could not finance basic learning inputs which they would otherwise be able to do if those resources were managed better.

2.5.0 Zambian Perspective

Zambia, like many African countries only offered free education from grades one to seven, as pupils progressed to higher grades they were made to share in the costs of educational provision. In theory, though not always in practice, free education implied that the Government provided the necessary learning materials. However, the Government's lack of funds demanded that parents themselves provided for their children at high school education with uniforms, textbooks, exercise books, and writing implements, other than the school fees paid at school level, (Kelly, 1991).

Apart from that, Kelly (1999: 347) also postulates that:

Government has embarked on a policy of education 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 lost labour) appear 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 importance of educating as many Zambians as possible can never be over emphasized because it is now universally acknowledged that educational capital has a direct impact on a state's economy and the quality of life, and for this reason most African countries showing tangible signs of economic development have embarked on investing in human beings. 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. A skilled work force 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 was perceived to adjust more quickly on the job and was likely to be more committed to work than an uneducated labour force (Adams, 1977; Fingerlind and Saha, 1983). Investments in 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).

According to the ***Human Capital Theory***, the road to national and economic development lies in the improvement of the Human Capital. Human Capital in this case refers to the productive investments embodied

in human beings that include skills, attitudes, abilities, ideas and health. And so the Theory treats human capital as a form of capital development. (Shultz, 1961; Todaro, 1983). The Human Capital theorists treat the **formal education mode of education delivery** as the vehicle through which skills, abilities, knowledge, values and ideas can be transmitted to the people. In this regard, investment in the education sector is not to be totally conceived as a cost but a productive adventure (Shultz, 1961; Becker, 1975).

Todaro (1982) is in agreement with this and argued that apart from being considered as a vehicle for producing a skilled workforce necessary for industrialisation and economic development in poor countries, education should also be viewed as an instrument of social change as it results 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; Watkins, 1999).

With regard to living standards, education is believed to enhance people's 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 they receive. This therefore leads to an argument that the poor are poor because they lack an education that is an instrument of social mobility (Shultz, 1961; Bluestone, 1972; Watkins, 1999).

Given the limited extent of public resources and legitimate competing demands of other sectors of the economy, it had become clear that the government budgetary allocations alone would not guarantee quality education for every eligible child. Hence the perceived need to diversify funding for basic education (MoE, 1996). In many countries, fiscal

pressure had prompted governments to transfer the growing share of education financing to households through cost-recovery and associated measures. Therefore, most bilateral and multilateral lending institutions, including the IMF and the World Bank, have insisted on cost sharing as a pre-condition for funding economic reform programmes in developing countries.

Cost sharing involves strengthening partnerships with other government ministries, and building alliances with councils, communities, and private providers of education, voluntary organisations, and beneficiaries. Cost sharing includes household contributions in the form of formal fees (school levies and examination fees), indirect charges (for uniforms and books) and informal payments (including illicit fees to teachers) (Oxfam, 2000). The principle of cost sharing also applies to capital spending, with contributions of cash, labour and materials for school construction and maintenance. In situations of extreme budgetary constraints, household contributions are often regarded as being vital to maintenance of quality basic education. However, the ability of families and communities to contribute to the rising costs of education is limited by widespread poverty.

2.6.0 SUMMARY

The literature above reveals that the policy of cost sharing and cost recovery in education affected many regions worldwide, although the Policy changes had not been evident in all countries to an equal extent. During the first four decades following the end of the Second World War, the dominant feature of international pronouncements was that public education should be free of charge, especially at the level of basic education. This followed the notion that education was a fundamental human right.

Most countries worldwide value highly the notion that educational capital has a direct impact on a state's economy and quality of life. As a result, they are focusing on providing free education to their citizens from pre-school to high school, for some even higher education, so as to gain high numbers of knowledgeable and skilled workers in its workforce. This was easily achieved by developed countries, such as Germany and Nepal among others, whose economies were very stable.

The literature above revealed that in African countries such as Kenya and Zimbabwe, where school fees and other costs were common, children from poor households were less likely to enroll in school, and more likely to drop out. Gender inequalities were also prominent in low-income households, illustrating the interaction between poverty, educational deprivation and gender biases.

Zambia, like many African countries only offered free education from Grades 1 to 7, as pupils progressed to higher grades they were made to share in the costs of educational provision. The effects of the cost sharing policy were also evident in Zambia, especially on children from poor households, who were less likely to enroll in school, and more likely to drop out. However, no particular study had been conducted to establish these effects.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1.0 Introduction

This chapter discusses the methodology that was used in this study. It describes the research design, target population, sample size and sampling procedure, research instruments, validity of instruments, data collection procedure, and also the problems encountered during data collection, analysis and interpretation.

3.2.0 Research Design

A descriptive study was used to carry out the research. The study employed qualitative and quantitative techniques. Some basic descriptive statistics such as percentages were used in data analysis. This design helped in deriving an accurate account of the characteristics of the phenomenon or the area of study. Unlike other research designs, a descriptive study allows for a wider coverage of cases in the collection of data. As argued by Charles (1988: 8), "Descriptive Research describes conditions, situations and events of the present".

This study attempted to determine the effects of cost sharing on access to high school education in Kabwe District, by focusing on variables such as age, sex, type of junior secondary school pupils attended, education level and occupation of parents or guardians. In addition information was obtained through discussions with stakeholders such as parents, Kabwe DEBS and Headteachers.

3.3.0 Target Population

The target population was all high school head teachers, teachers, school pupils and parents whose children were at high school level in Kabwe District.

3.4.0 Sample and Sampling Techniques

The study sample consisted of the Kabwe DEBS, serving Headteachers from five high schools in Kabwe Urban district, 20 high school class teachers, 6 parents/guardians and 100 high school pupils of whom 51 were girls and 49 boys.

The DEBS (Kabwe) and all Headteachers of the sampled high schools were automatic respondents to this study. Stratified sampling was used to select the teachers as well as pupils, using the gender criteria. Also, Purposive sampling was used to select 6 parents/guardians with children at high school level for personal interviews. Purposive or judgmental sampling is based on the judgement of a researcher regarding the characteristics of a representative sample. The strategy in purposive sampling is to select elements that are judged to be typical of the population under investigation.

The schools and pupils were chosen using Random Sampling Procedures. Random selection as stipulated by Charles (1988: 8), ensures that " each and every individual in the population has an equal chance of being included." He adds that Random selection helps ensure accurate samples.

3.5.0 Research Instruments

Qualitative data were collected interactively using structured interviews with the Kabwe DEBS Headteachers and parents. While quantitative data were collected using questionnaires, which were administered to teachers and pupils.

3.6.0 Data Collection Procedures

On one hand, in-depth interviews were conducted with the Kabwe DEBS, Headteachers and parents. As a way of capturing all the data from the respondents, a tape recorder was used during interviews with the Kabwe DEBS, Headteachers and parents along side with hand recording.

The respondents were given a time frame of 5 days to fill in the questionnaires before the researcher could collect them. The questions asked were aimed at achieving the objectives related to determining the effects of cost sharing on access to high school education. However, to ensure anonymity and confidentiality, respondents were not required to indicate their names.

3.7.0 Problems Encountered During Data Collection Period

The researcher encountered a number of problems during the process of collecting data. It was difficult to conduct an interview with the District Education Board Secretary due to his busy schedule, despite the researcher making an earlier appointment. It was also difficult for some Headteachers, who were just acting in those positions, to respond confidently to the interview or give detailed information as regards some questions. In addition to that, some Headteachers were sceptical about the use of the tape recorder (as a back up) during the interview with them.

It was also not easy to meet the parents for interviews as some of them were working fathers/mothers/guardians and so the only possible time was between 17:30 hrs and 20:00 hours. In addition, some parents could not speak English, as a result, some interviews were conducted in vernacular (Bemba), and the researcher had to interpret the questions from English into Bemba and the responses from such parents from Bemba into English.

The other problem faced by the researcher was the long distances between schools. The researcher had to hire a vehicle so as to visit these distant schools. In spite of all these problems, the researcher was able to collect the data.

3.8.0 Data Analysis

Qualitative data were analysed by comparing and grouping (categorising) respondents' opinions. Emerging themes from data obtained were subsequently grouped or categorised then interpreted.

3.9.0 Data Interpretation

Qualitative data were interpreted by grouping or categorising emerging themes from respondents' opinions, where as quantitative data were interpreted by putting in tables and quantified in percentages.

3.10.0 Limitations of the Study

The findings were based on data obtained from a few selected respondents in the selected High Schools of Kabwe District in the Central Province. Sampling errors could not be ruled out as the sampling procedures used were purposive or judgmental and stratified.

3.11.0 SUMMARY

In this study, a descriptive research design was used, which employed basic descriptive statistics such as percentages, in data analysis. Different variables were used such as type of junior secondary school pupils attended, education level and occupation of parents or guardians in an attempt to determine the effects of cost sharing on access to high school education in Kabwe District.

Information was sought from the Kabwe DEBS and Headteachers, who were purposively selected, as well as teachers and pupils, who were randomly selected from the sample schools. Interviews were conducted with the DEBS, Headteachers and parents, while questionnaires were administered to teachers and pupils. Qualitative data collected were analysed by comparing and categorising. Quantitative data were interpreted by putting in tables and quantifying in percentages.

Despite some problems encountered during data collection such as busy schedules of the DEBS and working parents, the researcher was able to collect the data.

CHAPTER FOUR

PRESENTATION OF RESEARCH FINDINGS

4.1.0 INTRODUCTION

This chapter presents the results of the research findings on the Effects of Cost-sharing on Access to High School Education in Kabwe District of Zambia.

4.2.0 Secondary Data

Table 1: Progression from Grade 9 To 10

Year	Number Sat	Full Certificates	Statements	Number Selected	Progression Rate
1988	79 965	33 549	28 293	13 613	17.05 %
1989	84 044	30 309	29 820	14 940	17.78 %
1990	82 281	33 879	36 594	16 144	19.62 %
1991	82 500	36 412	34 876	16 708	20.25 %
1992	103 412	48 250	41 726	16 812	16.23 %
1993	124 908	45 786	41 858	16 660	16.53 %
1994	99 994	46 617	39 667	18 113	18.11 %
1995	97 385	45 719	39 203	18 904	19.34 %

Number selected refers to pupils that find places in grade 10.

Source: Examinations Council of Zambia

Table 2: Completion of Grade Twelve Based on the Examination Candidates

Year	Number Who Sat	Full School Certificates	Percentage Obtaining Full S. C.	No. Obtaining G.C.E. Certificates	Number Failed	Number Absent
1980	10,425	6,381	62.2	3,837	122	85
1981	11,418	6,835	59.0	4,120	179	284
1982	11,341	6,504	57.8	4,499	133	204
1983	11,545	7,128	61.7	4,053	134	230
1984	12,158	7,846	64.5	3,988	110	214
1985	12,432	8,211	66.4	3,826	139	256
1986	13,144	8,747	66.6	3,918	129	350
1987	15,343	9,760	63.6	4,967	206	410
1988	16,703	10,505	62.8	5,459	302	437
1989	17,905	11,091	62.9	5,904	303	619
1990	18,429	11,301	61.3	6,723	405	686
1991	18,883	11,550	61.2	6,979	354	*
1992	20,292	12,400	61.1	7,561	414	*
1993	21,946	13,323	60.7	7,858	758	915
1994	23,177	14,297	61.7	8,354	528	1,167
1995	25,349	15,144	59.7	9,157	843	1,348

* No Data available

Source: The Examinations Council of Zambia

4.3.0 Headteachers' Responses

There were five (5) Headteachers, from five (5) different high schools that participated in this particular study, and their responses were as below:

4.3.1 Knowledge of When Cost Sharing was effected

The study revealed that four (4) out of five (5) Headteachers in the sample did not know exactly when the Cost-Sharing Policy was effected in the Ministry of Education. While one Headteacher indicated that the Cost-Sharing Policy had been in place since independence.

4.3.2: Causes of Cost Sharing in Zambia

A Headteachers' understanding of the causes of cost-sharing in Zambia revealed that the Government was unable to foot all costs of providing education; it was also expensive for the Government to run education. Apart from that other reasons included the scarcity of educational resources, the need for parental participation in educational provision. However, two (2) out of five (5) Headteachers had no idea as to what caused the implementation of the Policy.

4.3.3 Any Training for Implementing Cost Sharing

The study revealed that none of the Headteachers that participated in the study had any form of training for implementing the cost-sharing policy.

4.3.4 Reaction from Parents

As things stood in 2008, all parents were expected to meet the Cost-sharing requirements for the education of their children. However, this study revealed that only the well to do parents supported the Policy, one Headteacher indicated that there was no support from the poor families and another Headteacher said that parents were reluctant to meet the cost-sharing requirements.

4.3.5 Problems Encountered

Headteachers acknowledged having encountered problems as a result of the Cost-sharing Policy, such as absenteeism of pupils or pupils being sent away in some schools, poor families having no means of raising funds, reluctance by some parents to meet cost-sharing requirements and

some pupils misusing the money given to them by their parents to pay at school.

4.3.6 Headteachers' Responses Vis a Vis Pupils' Failure to Meet Cost Sharing Requirements

The commonest cost-sharing requirement in high school education was the PTA fees. Ability to pay for education seemed to be an increasing problem in Zambia. Among the School Heads interviewed non denied the fact that their pupils had difficulties in meeting the Cost-sharing requirements, which in this case was in form of school or PTA fees. 100 % Headteachers admitted that parents had problems in raising money for the education of their children.

4.3.7 Type of Pupils with Difficulties to Pay School Fees

The type of pupils that had difficulties in paying school fees were in different social status. These include orphaned children and those whose parents were out of employment due to retrenchments, poor farmers' children and children kept by their grand parents, among others.

4.3.8 Responses of Headteachers on Whether Pupils Dropped Out of School or Not

Data was solicited from Headteachers as to whether pupils dropped out of school on account of failing to meet cost-sharing requirements. Out of the five Headteachers three of them acknowledged that pupils dropped out, due to the above reason.

4.3.9 Categories of Pupils Most Affected by Cost-Sharing

When asked to mention the categories of pupils, who were **most** affected by the Cost-Sharing Policy, four (4) out of the five (5) Headteachers indicated that Orphaned and Vulnerable Children (OVC) were the most affected while one (1) headteacher indicated pupils coming from poor families.

4.3.10 Opinion about Cost-Sharing

The Headteachers that participated in the study supported the Cost sharing Policy, for the following reasons: the policy created responsibility in students as well as in parents; helped Government to provide education especially at high school level; the Policy was good if people had a stable income and as long as the poor were cushioned.

4.3.11 View about Continuity of Cost-Sharing

Information was solicited on the views of Headteachers regarding the continuity or abolishing of the Cost sharing Policy. 4 Headteachers (80 %) were of the view that the policy should continue, but 1 Headteacher (20 %) was of the view that the policy should be abolished.

4.3.12 Effects of Cost Sharing on Access to High School Education

The study revealed that the Cost-sharing Policy has had effects on access to high school education. Three (3) out of the five (5) Headteachers indicated that the Policy led to some children failing to enter Grade 10, one (1) of the Headteachers indicated that the Policy led to absenteeism of some pupils from school, another Headteacher indicated that the Policy led to poor pupil performance due to absenteeism.

4.3.13 How Government Should Sustain the Cost-Sharing Policy

Suggestions for sustenance of the Cost Sharing Policy at high school were solicited from Headteachers so as to have their input in the policy making process and also determine how they were affected by the policy. The suggestions given were that the Government should:

- Pay more than what parents were paying (i.e. more funding in schools);
- Create jobs everywhere;
- Make pupils pay in kind (e.g. gardening);
- Increase funding for the poor in schools;

- Have sustenance activities in schools to fundraise and distribute funds equitably and
- Give certain schools to be run by individual organisations.

4.4.0 Teachers' Responses

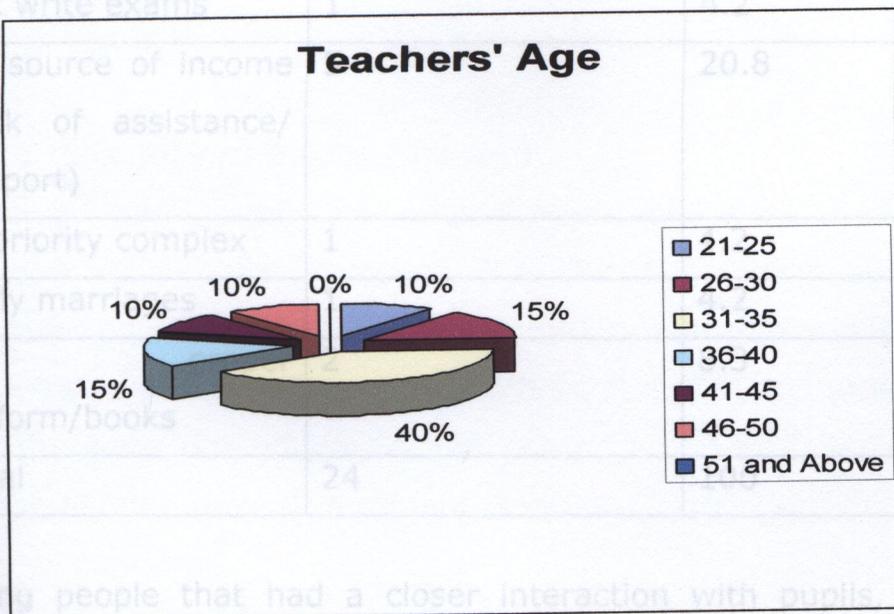
20 Teachers were selected from the five different high schools to participate in this study by filling in the questionnaires and their responses were as below:

Table 3: Sex of Teachers

Sex	Frequency	%
Female	11	55
Male	9	45
Total	20	100

Out of the 20 teachers that were selected to participate in this particular study, 11 were female (i.e. 55 %) and 9 were male (i.e. 45 %).

Figure 1.



The majority of the teachers, who participated in this study were relatively young. The largest proportion 8 (i.e. 40 %) comprised teachers aged between 31-35 years. While the second group comprised 3 teachers aged between 26-30, which represented 15 % and 36-40 years, representing 15 %. This was followed by teachers aged in the ranges 21-25, 41-45 and 46-50, which comprised 2 teachers representing 10 % each. However, there was no teacher, who was aged 51 years and above.

Table 4: Problems of Pupils

Problem	Frequency	%
Lack of participation	2	8.3
Failure to pay due to poverty	8	33.3
Sent away from school (irregular attendance)	4	16.7
Not write exams	1	4.2
No source of income (lack of assistance/support)	5	20.8
Inferiority complex	1	4.2
Early marriages	1	4.2
No proper uniform/books	2	8.3
Total	24	100

Being people that had a closer interaction with pupils, teachers were asked to indicate the problems that pupils encountered as a result of cost sharing. 33.3 % of the Teachers indicated the problem of failure by the

poor to pay school fees, 20.8 % indicated the problem of some families not having a source of income, which led to lack of assistance or support for the pupils, 16.7 % indicated that some pupils were sent away from school for failure to meet cost-sharing requirements, which led to irregular attendance, 8.3 % indicated the problem of lack of participation by pupils in school activities, another 8.3 % indicated the problem of some pupils not being in proper uniforms and lack books, 4.2 % indicated the problem of some pupils failing to write their examinations, 4.2 % indicated that some pupils (especially the Girl child) ended up going into early marriages and 4.2 % indicated that it created an inferiority complex in pupils who failed to pay school fees.

Table 5: Cases of Pupils' Failure to Pay

Response	Frequency	%
Yes	20	100
No	0	0
Total	20	100

Table 5 above reveals that all the Teachers (i.e. 100 %) acknowledged having pupils that failed to pay school fees.

4.4.1 Category of Pupils Affected

Asked to mention the categories of pupils who were affected by the Cost Sharing Policy, 18 Teachers (i.e. 33 %) indicated Orphaned and Vulnerable Children (OVC), 16 (i.e. 30 %) indicated pupils whose parents were retrenched, another 16 teachers (i.e. 30) indicated pupils whose parents were not employed and 4 teachers (i.e. 7 %) indicated pupils whose parents were government workers.

Table 6: Results on Pupils not meeting Cost Sharing

Result	Frequency	%
Dropping out of school	5	17.2
Absenteeism (stay home until they raise money)	10	34.5
Assisted by school/Government	10	34.5
Other	4	13.8
Total	29	100

Table 6 above reveals that the Cost sharing Policy had effects on pupils who failed to meet cost-sharing requirements. 10 teachers (representing 34.5 %) indicated that the Policy led to absenteeism of pupils from school, as some pupils had to stay home until they raised the required money for paying school fees. 10 teachers indicated that some pupils were assisted by the school or Government to meet the requirement of cost sharing. 5 teachers (i.e. 17.2 %) indicated that the Policy led to children dropping out of school, while 4 teachers (i.e. 13.8 %) indicated other results of cost sharing such as early marriages, deviance in youths who dropped out of school, among others.

4.4.2 Effects of failure to pay on General pupil Performance

The study revealed that failure by pupils to pay school fees had an effect on their general performance. From the responses given on the effects of failure to pay, 70.8 % showed that the performance was poor, while 25 % showed the lack of concentration pupils and 4.2 % indicated that pupils were lagging behind.

Table 7: Reasons for failure to Meet Cost Sharing Requirements

Attribute	Frequency	%
Economic status (e.g. Poverty)	5	14.7
Unemployed parents	8	23.5
Inadequate income Vs big family	2	5.9
Inequality in resource distribution by Government	1	2.9
Effects of HIV & AIDS e.g. Orphaned	9	26.5
Poor salaries (GRZ workers)	3	8.8
Pupils' negative attitude (unfaithfulness)	2	5.9
Parental negligence	3	8.8
Parents retrenched	1	2.9
Total	34	100

The failure by pupils to meet the Cost-sharing requirements was attributed to such factors as: Effects of HIV and AIDS, for example being orphaned (26.5 %), Unemployed parents (23.5 %), Poverty (8.8 %), Poor salaries, for example Government workers (8.8 %), Parental negligence (8.8 %), inadequate income vs. big family (5.9 %), Economic status (5.9 %), Pupils' negative attitude, for example unfaithfulness in paying money given to them by their parents/guardians for school fees (5.9 %), Parents retrenched (2.9 %) and inequality in resource distribution by Government (2.9 %)

4.5.0 Parents' Responses

Six (6) parents from different residences and had children at high school, participated in this particular study, and their responses were as below:

4.5.1 Understanding of Cost Sharing Policy

When parents were asked about their understanding of the Cost Sharing Policy, three (3) of them never had any idea about what it meant, one (1) parent expressed an understanding that those parents, who could afford should help schools run, another parent expressed an understanding that schools did not share in anything only parents gave in and one (1) of the parents expressed an understanding that Government came in financially and also communities.

4.5.2 Role of Parents in Children's Education

The study revealed different views from parents regarding their role in cost sharing in education such as paying school fees, buying necessities such as shoes, uniforms among others. Other views from parents included monitoring children's educational progress, offering human resource support to schools when need arose, for example in building projects and also Inculcating good morals in children.

4.5.3 Effects of Cost Sharing on Parents

Parents expressed their concerns of how the Cost Sharing Policy affected them. Two (2) parents expressed the pain they felt when their children were sent away from school for failure to pay school fees and they did not have the money to pay, three (3) parents revealed that it was burdensome due to the high cost of living. Apart from that, parents feared having their children not educated and some of them ended up in debt.

4.5.4 Major Problems Faced by Parents

When asked about the major problems they had in relation with cost sharing, three (3) parents complained about the problem of raising

money for paying school fees, while two (2) of them had problems in raising money to buy necessities and one (1) of the parents had problems in raising money for children's transport to and from school.

4.5.5 Parents' Responses on Failure to meet Cost Sharing Requirements

All the parents interviewed had children for whom at one time they failed to meet the Cost Sharing requirements.

4.5.6 Reaction When Children were Sent Away From School

Parents were asked how they reacted when their children were sent away from school for failure to meet cost sharing requirements. The majority (four) of the parents said they fought hard to find money or even ended up borrowing, one (1) parent mentioned that they did some small business to raise the money and another mentioned that they negotiated with the school administration and made commitments to pay.

4.5.7 Experience/Knowledge of Child's Failure to Report in Grade 10 Because of not having Money to Pay

Information was solicited from parents as to whether they had their own children or seen other children fail to report for school in grade 10 after being selected due to lack of finances for paying school fees. Five (5) out of the six (6) parents had this experience and only one parent had not.

4.5.8 Effects of Failure to Report to School when Selected to Grade 10

Out of the six (6) parents Five (5) indicated that the children, who failed to report for school in grade 10 after being selected due to lack of finances for paying school fees ended up dropping out of school.

4.5.9 Perception on whether or not the Cost Sharing Policy was Good

The parents' perception of the Cost Sharing Policy was such that three (3) of them appreciated the policy as being good, as the money helped schools run, while two(2) of them perceived the policy as good, as money increased access to education. However, one (1) of the parents perceived the policy as being bad as those that could not afford struggled and also the children's desire to learn could not be met when they were sent away from school.

4.5.10 Views on Continuation or Abolishing of Cost Sharing

Information was solicited on the views of parents regarding the need for continuity or abolition of the Cost sharing Policy. 4 parents were of the view that the policy should be abolished, while 2 parents were of the view that the policy should continue.

4.5.11 Opinion on Cost Sharing

The opinions of the parents regarding the Cost Sharing Policy were such that three (3) of the six (6) parents advocated for the abolishing of the policy, another two (2) were advocating for continuity of the policy and one (1) of the parents was confused about the policy.

4.5.12 Expectations from Government

Parents' expectations from the Government, were such as giving free education to the poor (OVCs), sharing equally with parents, reducing school fees in high schools, considering the lowly paid and exercise equity and Channelling a little of what comes to teachers' salaries.

4.6.0 Pupils' Responses

There were one hundred (100) high school pupils, from the Five (5) different high schools that were chosen in the sample, who participated in

this particular study by filling in questionnaires, and their responses were as below:

4.6.1 Type of Junior Secondary School Attended

86 % of the pupils in the sample did their junior secondary at a Government school, 9 % at a mission school and 5 % at a private school.

Table 8: Education Level of Parents/Guardians

Education Level	Parents				Guardians			
	Father	%	Mother	%	Male	%	Female	%
Ph.D	1	1.6	0	0	1	4.8	0	0
Degree	19	30.2	4	6	3	14.3	2	9.5
Diploma	19	30.2	10	14.9	10	47.6	5	23.8
Certificate	9	14.3	11	16.4	5	23.8	4	19
Grade 12	10	15.9	15	22.4	1	4.8	4	19
Grade 9	4	6.3	12	17.9	1	4.8	4	19
Grade 7	0	0	9	13.4	0	0	1	4.8
Dropped out Before Grade 7	1	1.6	6	9	0	0	1	4.8
Attended Literacy Classes	0	0	0	0	0	0	0	0
No Education	0	0	0	0	0	0	0	0
Total	63	100	67	100	21	100	21	100

The Education level of parents was solicited in order to establish the extent to which the parents appreciated education on one hand and understood the cost sharing policy on the other. Out of 63 fathers only 20 (31.8 %) of them had a Degree or better, 19 (30.2 %) had a Diploma, 4 (6 %) out of 67 mothers had a Degree and 10 (14.9 %) had Diplomas, and 6 (14.3 %) out of 42 Guardians had a Degree or better while 15 (22.4 %) had Diplomas. 5 (7.9 %) fathers never reached grade 12, while 27 (40.3 %) mothers never reached grade 12 and out of 42 Guardians 12 (28.6 %) never went up to grade 12.

Table 9: Occupation of Parents/Guardians

Occupation	Frequency	%
Administration	5	5
Business	13	14
Clergy	1	1
Farmer	2	2
Professional	23	25
Retrenched/Retired	22	24
Skilled Worker	26	28
Unskilled Worker	1	1
Total	93	100

Table 9 above reveals that 26 (28%) of the parents in the sample were Skilled Workers, 23 (25%) were Professional Workers, 22 (24%) were Retrenched, 13 (14%) were in some Business, 5 (5%) were in Administration, 2 (2%) were Peasant Farmers, 1 (1%) was a Clergy Person and another 1 (1%) was an Unskilled Worker.

Table 10: Sponsor for Pupils' Education

Sponsor	Frequency	%
On Special Sponsorship Programme	9	9
Parents	59	59
Guardians	30	30
Other	2	2
Total	100	100

Table 10 shows that 59 % of the pupils were sponsored or supported by their own parents, 30 % by guardians, who included aunties, uncles, grand parents, and brothers among others. 9 % of the pupils were on a special sponsorship programme such as FAWEZA, Social Welfare, and MoE among others. And 2 % of the pupils were sponsored by others such as family friends.

Table 11: Problems in Paying School Fees

Pupils' response to problems in paying	Frequency	%
Yes	36	36
No	64	64
Total	100	100

When pupils were asked whether they had problems in paying school fees, 36 % of them acknowledged having problems while 64 % did not.

4.6.2 Reasons for Problems in Paying

Pupils who had problems in paying school fees gave reasons for their problems such as: Inadequate funds (63 %), Parents not working (22.2 %), Lack of Sponsorship due to being Orphaned (8.3 %), Parental Negligence (2.8 %), and Delayed funds due to long distances, for pupils that come from very far off places (2.8 %).

4.6.3 Effects of Problems in Paying on Education

The study reveals that the Cost sharing Policy has had effects on pupils that had problems in meeting the cost sharing requirements. Out of 100 pupils, 28 indicated that the Policy led to absenteeism of pupils from school, as some pupils had to stay home until they had raised the required money for paying school fees, 6 pupils indicated the psychological effect due worry by pupils and 2 out of 100 pupils indicated the effect of repetition as a result of missing class more often or for a long period of time.

4.6.4 Enabling Factors in Successful Paying of School Fees

Pupils who had no problems in meeting the Cost Sharing requirements were asked to indicate factors that had enabled them to successfully pay the fees. Among them 60.9 % indicated the ability by their Parents' to pay, 31.3 % Guardians' ability to pay, 6.3 % indicated other factors such as support from relatives, brothers, and special sponsorship programmes among others. However, 1.6 % of the pupils indicated their own ability to pay through various means such as piece work and paying through labour to the school.

4.6.5 Effects of failure to Pay School Fees on Pupils

The study reveals that the Cost-sharing Policy has had effects on pupils who failed to meet the cost-sharing requirements. 64 pupils indicated that the Policy led to the dropping out of pupils from school, 20 pupils indicated the fact that pupils were sent away from school, 5 pupils indicated that some pupils ended up going into early marriages, 4 pupils indicated that some pupils went into prostitution, 3 pupils indicated that some pupils went into crime, while 2 pupils indicated that some pupils ended up failing examinations, 1 pupil indicated that some pupils were psychologically affected resulting in the lack of concentration and another pupil indicated that some pupils lost interest in school.

4.6.6 Knowledge of Dropouts Due to Failure to Pay School Fees

When pupils were asked to indicate their knowledge of a pupil who had dropped out of school due to failure to pay school fees, 73 out of 100 pupils (73 %) acknowledged knowing someone while 27 of them (27 %) had no knowledge of such.

Table12: Help from Schools in Meeting Cost Sharing Requirements

Suggestion of Help from School	Frequency	%
Sponsor Poor Students	36	41.4
Reduce School Fees	12	13.8
Help the Needy	17	19.5
Make Students Pay in Kind (i.e. Give piece work)	6	6.9
Allow Students to Learn while raising money to pay for school	16	18.4
Total	87	100

From Table 12 above, different suggestions were given by the pupils with regard to the help they would wish from their schools in mitigating the negative effects of cost sharing such as: Sponsoring poor students (41.4 %), Helping the needy (19.5 %), Understanding and allowing students to learn (18.4 %), Reducing school fees (13.8 %) and making students pay in kind, for example by giving them piece work (6.9 %).

Table 13: Help from Government to Students in Meeting Cost Sharing Requirements

Suggestion	Frequency	%
Sponsor OVCs	21	24
Increase funding to schools	7	8
Offer free education to the Needy	18	21
Offer free education to all	32	36

Reduce school fees	7	8
Regulate/Limit school fees	1	1
Let pupils pay in kind	2	2
Total	88	100

Suggestions from students regarding the help the Government should give them were such as: Offer free education to all (36 %), Sponsor OVCs (24 %), Offer free education to the Needy (21 %), Increase funding to schools (8 %), Reduce school fees (8 %), Let pupils pay in kind (2 %) and Regulate/Limit school fees (1 %).

Summary

Although the cost sharing policy seemed a viable option for primary, high school and higher levels of educational provision in Zambia, its effects were beyond what the majority of Zambians could bear.

In spite of the good intentions the government of Zambia had with regard to the formulation and implementation of the cost sharing policy, that is, to address issues of equity and equality in the education system, the differences that reflected in the data above may have indicated that cost sharing had no big impact on levelling access and participation of pupils from poor families.

Among the effects that were revealed in this chapter were: lack of adequate knowledge or understanding and orientation of headteachers to the formulation and implementation of the cost sharing policy; pupils being sent away from school for failure in meeting cost sharing requirements; problems faced by parents to raise finances required for paying school fees, among others. Orphaned and vulnerable children were the most affected.

Although most of the respondents appreciated the benefits of cost sharing on educational provision, they still hoped to have the government offer free education up to Grade 12 due to the high cost of living.

CHAPTER FIVE

DISCUSSION OF RESEARCH FINDINGS

5.1.0 INTRODUCTION

This section discusses the findings of the study on the Effects of Cost Sharing on Access to High School Education, in Kabwe District of the Central Province, Zambia. MoE (2004: 90):

Admission to high school is based on performance in terminal examinations in the Junior Secondary School Leaving Examinations (JSSLE) at the end of Grade 9. This is a public examination set and marked by the Examinations Council of Zambia. Selection into Grade 10 is based on a cut-off point criteria system set each year. The cut-off point system is also used to regulate gender parity progression to Grade 10.

Access to education is a factor that indicates the level of participation of pupils at the high school level of the education system. The access factor is determined mainly by measuring enrolments of children in the education system, and in this case in grade 10. In this particular study, access encompassed the entry from Grade 9 into Grade 10 and also the progression from Grade 10 up to the completion of Grade 12.

The study focused on objectives such as: finding out the enrolments before and after the policy of cost sharing; identifying problems associated with the administration of the cost sharing policy, finding out whether there were any positive or negative results on parents for being asked to share in the costs of educational provision and identifying the effects of cost sharing on access to high school education. In view of this, the discussion of these findings will follow the order of the above objectives.

5.2.0 Enrolments Before and After the Cost sharing Policy

Table 1 on page 25 indicates that the majority of those who 'sat for' the Grade 9 examination (i.e. slightly more than 80 %) ejected out of the system at Grade 9 and only about 17 % were accepted for entry into Grade 10. This record could account for various reasons that might have led to the pupils' failure to take up their places, of which failure to raise money to pay school fees as well as meeting other requirements, such as uniforms and books could have been one of them. The numbers that reached Grade 12 were extremely small as the data in Table 2 on page 26 shows. Such trends in enrolment and progression could be a result of the cost-sharing exercise, among other factors, which led pupils to drop out of school.

This could be related to the argument by Heyneman (2002) that in part, the enrolment drop could be argued as a government issue because it was related to budget allocation and discrepancies in public finance which could be seen as "the abuse of authority for personal as well as material gain"; and in part these drops in enrolment could be related to the cultural component of the family decision making in sending children to school.

This finding is in agreement with the findings of other researchers such as Lungwangwa (1997) and McCulloch **et al.** (2000). Lungwangwa (1997) reported that Cost-sharing measures had created opportunity costs to children from low income families. Also McCulloch **et al.** (2000) found that children from low-income families in Zambia were more likely to dropout of school than those from higher-income families. They added that the consequences of the cost of sending children to school fell upon the parents, while many poor families could not pay for the school fees, uniforms, books, and pencils, as 70 % of Zambians lived below the poverty line. Other literature also reported about children who left or dropped out of school because they could not afford to pay school fees

and meet other costs of education, while others lost interest in school (Zambia Daily Mail, August 25 1987, September 25 1987; Times of Zambia, May 12 1990, June 12 1990).

Ambrose (2007) reported that User fees and user charges imposed for using a health clinic or attending school had led to increased illness, suffering and death when people could not pay for health services, and *decreased school enrolments when poor families could no longer afford to send their children to school*. He therefore, advocated for the abolition of the fees as he pointed to scores of studies which demonstrated that the imposition of fees as a cost sharing measure disadvantaged a certain class of people and led to most impoverished families denying their children an education.

5.3.0 Problems Associated with the Administration of the Cost-Sharing Policy

As things stood in 2008, all parents were expected to meet the Cost-sharing requirements for the education of their children. Most school heads reported that only the well to do parents supported the Policy. They acknowledged having had encountered problems as a result of the Cost-sharing Policy, especially those of absenteeism of pupils or pupils being sent away from some schools.

The commonest cost-sharing requirement in high school education was the school or PTA fees. Ability to pay for education seemed to be an increasing problem in Zambia. Among the School Heads interviewed as well as the teachers, none denied the fact that their pupils had difficulties in meeting the Cost sharing requirements, which in this case was in form of school or PTA fees. All the Head Teachers interviewed admitted that parents did have problems in raising money for the education of their children.

Both head teachers and teachers attributed the failure by pupils to meet the Cost sharing requirements to the effects of HIV and AIDS, for example being orphaned, and also parents not being employed. They reported that most of the pupils, who were affected by the Cost Sharing Policy, were the Orphaned and Vulnerable Children (OVC), as these had difficulties even to raise finances on their own to pay school fees.

This finding agrees with that of the **Cambridge Education** of 2001 report, whose fieldwork produced rich data on barriers to education and prompted a change in emphasis from 'cost sharing' to 'costs', more broadly defined. Barriers other than money costs included physical access, the quality of education, vulnerability, poverty and health. In Kenya and the other African countries included in the study, HIV and AIDS was a significant factor.

Carmody (2003) also reports that in more recent times since the change of government in 1991, the ideal of equity had become more difficult for the government to pursue because of its debt servicing and the Structural Adjustment Program. Fewer funds were available for social services like health and education and so the government had to adopt a policy of cost sharing which made education less available to the poor. At the same time, society was becoming more clearly divided between haves and have-nots while the educational system itself was becoming more clearly a preserve of those who had the means.

This was somehow beyond what Head teachers could control, as it had to do with the socio-economic status of most of the families, where their pupils were coming from. The study revealed that 86 % of the pupils attended their junior secondary education at Government Schools, which gave the picture that while some of these pupils may have belonged to well to do families, most of them might have been coming from average

or poor families, economically. This finding agrees with that of Mweemba (2003), who found that the majority of the students (accounting for 43.98 %) at the University of Zambia came from Government schools and contrasted with the findings by Albrecht and Ziderman (1992), who found that the majority of the students who entered Universities, came from non-subsidized secondary schools.

Another factor that showed the economic status of the pupils' families was the education level of parents or guardians. Table 11 on page 40 revealed that the qualification of parents or guardians was average. The study revealed that 31.8 % of the fathers had a Degree or better, which was the category with the most qualified parents. However, it revealed that the highest percentage of the mothers (i.e. 40.3 %) never reached grade 12, while 47.6 % of the male guardians and 23.8 % of the female guardians had diplomas only.

Apart from that, the study also revealed that the pupils had parents who were Skilled Workers, Professionals, Retrenched, in some Business, in Administration, Peasant Farmers, Clergymen and one Unskilled Worker. However, the majority of these parents or guardians (i.e. 28 %) were skilled workers. Most of them were either working in the Government or in low paying companies or organisations.

The principle of cost sharing addresses the issues of equity and equality in the education system, but the differences that arose from the education levels and occupation of parents to the pupils may have indicated that cost-sharing had no big impact on levelling access and participation of pupils from poor families.

This finding contrasts with the vision of the Ministry of Education (1996) in the provision of education, that every individual in Zambia had a right to education, and that it was a matter of fairness or justice that access to, and participation and benefit in, the education system be available to all.

The development of education was therefore, seeking to promote equality of access, participation and benefit for all in accordance with individual needs and abilities. Measures to promote equality would include allocating resources to those in greatest need, providing appropriate support systems, and changing the tangible and intangible qualities of the system itself to cater for the diverse educational needs and interests of the population. It also contrasts with Johnstone's (2002) and Vossensteyn's (2000) rationales for cost sharing. They both argued that equity was seen to be one of the main factors in sharing the burden of the costs of higher education between the government and students and families because it allowed equal access to higher education for both students who could afford it and students who could not.

Oosterbeek (1998: 57) distinguishes between two types of equity positions:

Equity as a life-time position and equity at the moment of attendance. The former states that students in higher education are potential higher income earners after graduation and therefore subsidizing them with public money is unfair; while the latter refers to offering access taking into account minimal competencies of students regardless of their socio-economic backgrounds.

However, Vossensteyn (2000) argues, in the case of equity at the moment of attendance in its relation to shifting costs to the parents and students, that the price incentives became an issue to those who could not afford to pay, which led to an underinvestment among poorer families because they lacked means of self-finance or to borrow against other means of collateral. Therefore, financial incentives were likely to hinder participation and access to higher education in many countries.

All the school heads interviewed appreciated the Cost Sharing Policy as being an exercise that created responsibility in students as well as parents, and viewed the Policy as something that should continue and not be abolished. They, however, gave suggestions on how the Government should sustain the Policy, the suggestions given were that the

Government should: pay more than what parents were paying (i.e. more funding in schools); create jobs everywhere, give bursaries like at university level; make pupils pay in kind (e.g. gardening); Increase funding for the poor in schools; have sustenance activities in schools to fundraise and distribute funds equitably and give certain schools to be run by individual organisations. Table 11 on page 40 shows that most of these pupils (i.e. 59 %) were sponsored or supported by their own parents.

5.4.0 Effects of Cost Sharing on Parents

The study revealed that, although most of the parents did not have any idea about what the Cost Sharing Policy meant, they understood their role in the children's education, as that of paying school fees, although it appeared most of them (i.e. 50 %) had problems in raising the money required. All the parents that were interviewed acknowledged having children who had failed to meet the cost sharing requirements in their respective schools. This was evidenced by the response of all the pupils, who acknowledged knowing a fellow pupil who had dropped out of school due to failure to pay school fees. This resulted in the children having been sent away from school and eventually dropping out or failing to report to grade ten (10) after being selected from grade nine. Parents expressed the pain they had experienced when their children were sent away from school for failure to pay school fees, since they did not have the money to pay. Most of them were burdened with this demand as the cost of living was too high for them.

Lungwangwa (1997) revealed that parents understood the principle of cost sharing as the governing basis of financing education in the country. Most of them were willing to pay for education, but, their ability to do so was very limited because most parents earned very low incomes which could not sustain their families on monthly basis. He mentioned other limiting factors as unemployment, retrenchments and drought situations, which combined to reduce the levels of most families in the country

resulting in the conclusion that 73 % of the Zambian population lived below the poverty line.

When asked about their reaction when children were sent away from school for failure to meet the cost sharing requirements, most of the parents said they fought hard to find money or even ended up borrowing, just to see that their children went back to school. Despite the problems related to cost sharing, most parents still appreciated the policy as being good, as the money raised helped schools to run. This relates to Lungwangwa's (1997) finding that:

... although the principle of partnership in financing and delivery of education is accepted, parents still strongly think that the government should pay a major role in such areas as paying teachers' salaries, construction of schools, procurement and supply of educational materials.

However, it appears most parents still supported the abolition of the Policy because of the high cost of living which was unbearable to most families. The expectation of most of them was that of the Government giving *free education* to all pupils regardless of their status. This agrees with the Report by Henriot (2001), in the study on Cost sharing in Zambia, that despite good intentions that might have been behind the original idea of cost sharing, continued reliance on this method of funding is ineffective as it discouraged the enrolment of pupils from poor families, and recommended that it should be discontinued. The report by the Zambia News Agency (12th January, 2008), that the Zambia National Union of Teachers (ZNUT) had embraced the statement by UNIP Member of Parliament (MP) for Chipangali Constituency, Lucas Phiri, that *Education in Zambia must be free*, revealed that the suggestion by various stake holders to have free education at high school was highly supported.

5.5.0 Effects of Cost Sharing on Access to High School Education

In this study, most of the Head teachers as well as teachers indicated that pupils dropped out of school on account of failing to meet cost-sharing requirements, and in most cases the policy also led to the absenteeism of pupils from school in grades 11 and 12, as some pupils had to stay home until they raised the required money for paying the school fees. As a result of this, most pupils' performance was negatively affected.

In addition to that, most parents reported that the children who failed to report for school in grade 10 after being selected due to lack of finances for paying school fees, ended up dropping out of school. However, some of these pupils were assisted by the school or Government to meet the requirements of cost-sharing, especially in the payment of school fees, but this meant them (pupils) delaying to enrol into school.

This finding is similar to that of Kaulule (2006), Sikwibele (2003), Kasonde- Ngandu **et al** (2000), Milimo (2000) and Thembinkosi Foundation (2006), who alluded to the many fees that pupils had to pay with regards to cost sharing. Kaulule (2006) reported that before the introduction of the Free Basic Education Policy, parents paid a number of fees or levies. But the fees could not be met by parents because of the poverty levels in various households. Also, Kasonde – Ngandu et al (2000) found that pupils and parents were expected to contribute to teachers' farewell events and other teachers' functions. The end result was that many pupils stayed away because they could not afford to pay. This naturally affected the access to the education and progression of pupils up to Grade 12.

It appears most of the pupils who had problems in meeting the cost sharing requirements were the poor and also those families that had no source of income, which led to lack of assistance or support for the pupils. Moreover, most of the pupils who had problems in paying school fees gave reasons of inadequate funds as a cause of their problems in paying.

However, not all pupils had problems in paying school fees. This study revealed that some pupils managed to meet the cost sharing requirements and most of them attributed this to the ability by their parents to pay, support from relatives, brothers, and special sponsorship programmes among others, as enabling factors in paying the school fees.

Pupils desired help from their respective schools such as sponsoring poor students, in an effort to mitigate the negative effects of cost sharing. They also suggested that the Government should offer free education to all pupils at all levels of the education system.

Summary

The cost sharing policy at high school appeared to have had diverse effects on Headteachers, teachers, parents, pupils and the education system. The information above revealed that Headteachers had difficulties in implementing the cost sharing policy as only well to do families supported it. Moreover, the majority of the families were of average means or were poor economically. In as much as Headteachers would have liked to implement the policy effectively and efficiently, they would not do it without the support of other stakeholders such as parents.

Teachers had a problem of absenteeism by pupils who could not afford to pay the required school fees in good time. Prolonged absenteeism led to the poor performance of pupils regardless of how effective the teacher was and also dropping out of pupils from school. This had a bearing on the achievement of teachers' goals in terms of educational delivery.

Despite parents appreciating the cost sharing policy, their socio-economic status left them with the desire to have the Government help in the provision of education and abolish the cost sharing policy. In as much as they understood their role in cost sharing, as that of paying school fees

among others, their failure to raise the required fees for their children inflicted pain in them to have their children sent away from school on account of failing to meet the requirements of cost sharing.

Failure by pupils to meet the cost sharing requirements had a psychological effect on them and also lowered their self esteem. Not only that but also, their prolonged absence from school due to failure to meet the cost sharing requirements resulted in them losing track of their academic progress, and this also resulted in pupils repeating Grades.

A high repetition rate resulted in a compromised education system especially in quality. The poor performance of pupils due to irregular attendance of school led to inefficiency in the Zambian education system. This had a bearing on the quality of education that children received in school.

CHAPTER SIX

CONCLUSION AND RECOMMENDATIONS

6.0 INTRODUCTION

This study has been able to generate data on cost sharing in Kabwe District upon which conclusions and recommendations can be made. Arising from the data and discussions presented in the preceding chapters, the following conclusions and accompanying recommendations can be made:

6.1.0 CONCLUSION

The study being concluded now revealed that the majority of the children that entered the education system were ejected out of the system before reaching Grade 12. Most of these pupils may have dropped out of school on account of failure to meet the cost sharing requirements, especially raising money to pay school fees, among other reasons.

For example some pupils failed to report to Grade 10 after being selected at Grade 9 level, due to failure to raise money to pay school fees as well as meeting other requirements, such as uniforms and books. Such a problem led to some pupils delaying entry into high school, as they had to wait until they had raised enough money to meet the requirements, or still others ended up dropping out of school completely. The numbers that reached Grade 12 were extremely small as the data in Table 2 on page 26 shows.

Some measures put in place by some school heads, such as sending away pupils who had failed to pay school fees, led to serious problems in implementing the Policy. For example, while the well to do parents supported the cost sharing policy, the other category of parents did not support it, as they were negatively affected by this same policy.

The most common cost-sharing requirement in high school education was the PTA fees. Ability to pay for education seemed to be an increasing problem in Kabwe District. In all the schools visited there were pupils who had difficulties in meeting the cost sharing requirements. This was the result of parents having problems in raising money for the education of their children.

The failure by pupils to meet the cost sharing requirements was attributed to the effects of HIV and AIDS, for example being orphaned, and also parents not being employed. This was so because most of the pupils, who were affected by the Cost Sharing Policy in all the schools visited, were the Orphaned and Vulnerable Children (OVC) or those whose parents were not in any kind of employment.

The study revealed that the socio-economic status of most of the families where pupils came from was average or poor. This was revealed by variables such as the type of junior secondary school attended, of which most of the pupils attended junior secondary education at Government Schools; Education level of parents or guardians, which was revealed to be average; and occupation of parents or guardians, which revealed that although the majority of these parents or guardians were skilled workers, they were either working in the Government or in low paying companies or organisations.

Despite the understanding by Policy Makers, that the principle of cost sharing addressed the issues of equity and equality in the education system, the differences that arose from the education levels and occupation of parents to the pupils might have indicated that cost sharing had no big impact on allowing access and participation of pupils from poor families.

This finding contrasts with the vision of the Ministry of Education (1996) in the provision of education, that every individual in Zambia had a right to education, and that it was a matter of fairness or justice that access to, and participation and benefit in, the education system be available to all. As the development of education in the Zambian education system was:

Seeking to promote equality of access, participation and benefit for all in accordance with individual needs and abilities. Measures to promote equality would include allocating resources to those in greatest need, providing appropriate support systems, and changing the tangible and intangible qualities of the system itself to cater for the diverse educational needs and interests of the population (MoE, 1996:3).

The study also revealed that, although most of the parents did not have any idea about what the Cost Sharing Policy meant, they understood their role in their children's education, as that of paying school fees. However, most of them had problems in raising the money required which resulted in their children being sent away from school. They expressed the pain they experienced when their children were sent away from school for failure to pay school fees, while they did not have the money to pay. Most of them were burdened with this demand as the cost of living was too high for them.

Despite the pain they went through, most parents and pupils still appreciated the cost sharing policy as being good, as the money raised helped schools to run. However, they recommended that the policy be abolished as it was unbearable to most families. The expectation of most of them was that of the Government giving *free education* to all pupils regardless of their status.

Lungwangwa (1997) acknowledged that parents understood the principle of cost-sharing as the governing basis of financing education in the country. Most of them were willing to pay for education, but, their ability

to do so was very limited because most parents earned very low incomes which could not sustain their families on monthly basis. He mentioned other limiting factors such as unemployment, retrenchments and drought situations, which combined to reduce the status levels of most families in the country resulting in the conclusion that most of the Zambian population lived below the poverty line.

Henriot (2001), also in the study on Cost sharing in Zambia, acknowledged that despite good intentions that might have been behind the original idea of cost sharing, continued reliance on this method of funding was ineffective as it discouraged the enrolment of pupils from poor families, and recommended that it should be discontinued.

It is evident from the study that the cost sharing policy had a lot of negative effects on access to high school education by pupils in Kabwe District. Most pupils dropped out of school on account of failing to meet cost-sharing requirements, and in most cases the policy also led to the absenteeism of pupils from school in Grades 11 and 12, as some pupils had to stay home until they raised the required amount of money for paying school fees. As a result of this, most pupils' performance was negatively affected, and hence most of them performed badly in school.

The prolonged delay of pupils or failure to report in Grade 10 after being selected from Grade 9, due to lack of finances for paying school fees, led to an increased repetition rate in the education system or eventually to a complete dropping out of school by pupils.

Ngandu **et al** (2000) found that pupils and parents were expected to contribute to teachers' farewell events and other teachers' functions. The end result was that many pupils stayed away because they could not afford to pay. This naturally affected access to education and the progression of pupils up to Grade 12.

However, not all pupils had problems in paying school fees. This study revealed that some pupils managed to meet cost sharing requirements and most of them acknowledged the ability by their parents to pay, support from relatives, brothers, and special sponsorship programmes among others as, their enabling factors in paying school fees, although such pupils represented a small proportion of the pupils in the sample.

Although some of the pupils were assisted by the school or Government to meet the requirements of cost sharing, especially in the payment of school fees, the number was still very small compared with those who were unable to pay.

6.3.0 RECOMMENDATIONS

The following are the recommendations of the study:

- It is a universal truth that for any institution to run effectively it needs to have a sound financial base. One of the ideas by most school heads to send away pupils from school for failure to pay school fees or meet other cost sharing requirements, was out of the desire to raise funds for the continued running of the schools. Therefore, the Ministry of Education should seriously consider scaling up the sector funds that are given to various schools and also consider sending them at the expected time.
- Considering that pupils come from different social-economic status in society, authorities in the Ministry of Education should ensure that all head teachers are discouraged from sending away pupils who failed to pay school fees or meet other cost sharing requirements from school, but instead be considerate and patient with them or find ways of helping them raise the money, for example through doing piece work in the school.

- Considering the reasons such as reduced enrolment rates and increased drop out rates that were a result of asking parents to pay PTA fees, which led to the introduction of Free Basic Education, the Government should consider, through the Ministry of Education, offering free education to all children up to Grade 12.
- With an understanding that every Zambian has the right to education, the authorities should consider increasing the allocation of funds to education in the National Budget so as to cater for financial gaps that exist in the institutions of learning.

6.4.0 Future Research

It would be inappropriate to generalise the statusquo in Kabwe District before carrying out comparative studies of at least two other areas of Zambia, of which one of them should be Luanshya District on the Copperbelt, which has had similar economic trends as those of Kabwe District. Therefore, it is important that such a study is carried out in order to have a synoptic view of the true picture on the ground.

6.5.0 Some of the Areas for Further Research are:

- Effects of cost sharing on the quality of education in Zambia.
- Effects of cost sharing on infrastructure development in education in Zambia.

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APPENDICES

APPENDIX 1

THE UNIVERSITY OF ZAMBIA SCHOOL OF EDUCATION

DEPARTMENT OF EDUCATIONAL ADMINISTRATION AND POLICY STUDIES

QUESTIONNAIRE FOR PUPILS

NAME OF SCHOOL: -----

Dear Respondent,

The information sought through this questionnaire will be used to determine the effects that the Cost Sharing Policy has had on access to high school education in Kabwe District. Your truthful responses to the items in the questionnaire will be greatly appreciated and treated with the greatest confidentiality.

Instructions

- (i) Do not write your name on this questionnaire.
- (ii) For questions where optional answers (a, b, c...) are given, please tick in the brackets provided.
- (iii) Where blank spaces are provided, write your own answers.

Section A

1) Sex

- a) Male []
b) Female []

2) Age

- a) Below 16 []
b) Between 16 and 19 []
c) Above 19 []

3) Grade

- a) 10 []
b) 11 []
c) 12 []

4) What type of junior secondary school did you attend?

- a) Government []
b) Mission []
c) Private []

Other (Specify): -----

Section B

5) Education level of parents or guardians:

	Parents		Guardians	
	Father	Mother	Male	Female
a) Ph.D.	[]	[]	[]	[]
b) Degree	[]	[]	[]	[]

- c) Diploma [] [] [] []
- d) Certificate [] [] [] []
- e) Grade Twelve School Leaver [] [] [] []
- f) Grade Nine School Leaver [] [] [] []
- g) Grade Seven School Leaver [] [] [] []
- h) Left Sch Before Grade Seven [] [] [] []
- i) Attended Literacy Classes [] [] [] []
- j) Did not attend any Education [] [] [] []

7) What is the occupation of your parents or guardians?

- a) Specify what position if in formal employment
- b) Specify the type of business if in full time business
- c) If retrenched, specify when

8) Who pays for your education? (May need more than one response)

- a) On special sponsorship program []
- b) My parents []
- c) My guardians []

Others (specify)

Section C

9) a) Have you had any problems in paying your school fees since your admission into high school education?

- i) Yes []
- ii) No []

b) If the answer to question 9 a) is YES, specify the problem:

d) If your answer to question 9 a) is YES indicate how these problems have affected your education:

10) a) If your answer to question 9 a) is NO, tick against the factors (below)

that have enabled you to successfully manage to raise money to pay

school fees:

- i) Ability to pay by parents []
- ii) Ability to pay by guardians []
- iii) Ability to pay by student (through piecework) []

b) Specify other factors that have enabled you to successfully manage cost sharing.

11) What happens to those students that have difficulties or fail to raise money to pay school fees?

12) Do you know of anybody who dropped-out of high school because of being unable to pay school fees?

a) Yes []

b) No []

13) Do you know of anybody who did not report for grade ten after being selected from grade nine (9), for the same reason as in question number (12)?

a) Yes []

b) No []

14) What do you think schools should do to help students meet the requirements of cost sharing, such as paying school fees?

15) What do you think the Government should do to help students meet the requirements of cost sharing, such as paying school fees?

THANK YOU FOR YOUR COOPERATION
END OF QUESTIONNAIRE

APPENDIX 2

THE UNIVERSITY OF ZAMBIA

SCHOOL OF EDUCATION

DEPARTMENT OF EDUCATIONAL ADMINISTRATION AND POLICY STUDIES

INTERVIEW GUIDE FOR HEADTEACHERS

TOPIC: Effects of Cost Sharing on Access to High School Education in Kabwe Urban District of Central Province, Zambia.

- 1) When was cost sharing effected in the Ministry of Education?
- 2) What factors led to the implementation of cost sharing in the
Zambian Education System?
- 3) Did you have any kind of training on how to implement cost
sharing?
- 4) What has been the parents' response or reaction towards the cost
sharing policy?
- 5) What problems are you aware of that students have encountered
regarding cost sharing?
- 6) Have you had cases of students failing to meet the requirements of
cost sharing such as paying school fees? If yes, what types of
students are they?
- 7) Have you had cases of students dropping out of school due to
failure to meet the requirements of cost sharing?
- 8) Who are the most affected with the cost sharing policy?
- 9) In your opinion, what do you think about cost sharing?
- 10) Should cost sharing continue or be abolished?
- 11) Are there any specific effects that cost sharing has on access
to high school education particularly in Kabwe District?
- 12) How do you think the Government should sustain the idea of
cost sharing?

APPENDIX 3

THE UNIVERSITY OF ZAMBIA

SCHOOL OF EDUCATION

DEPARTMENT OF EDUCATIONAL ADMINISTRATION AND POLICY STUDIES

INTERVIEW GUIDE FOR THE DEBS

TOPIC: Effects of Cost Sharing on Access to High School Education in Kabwe Urban District of Central Province, Zambia.

When was cost sharing effected in the Ministry of Education?

What factors led to the implementation of cost sharing in the Zambian Education System?

Did you have any kind of training for school managers on how to implement cost sharing in your district?

What has been the response of various communities in your district to the requirements of cost sharing?

In what ways, if at all, has the policy of cost sharing affected children's education in your district?

Probing:

- ✓ How has the cost sharing policy affected the regular school attendance of students in various high schools?
- ✓ How has the cost sharing policy affected the academic performance of students in various high schools of Kabwe Urban District?

Are there any specific effects that cost sharing has on access to high school education particularly in Kabwe District?

Who are the most affected with the cost sharing policy?

What have been the major problems faced by high schools in your district as regards the cost sharing policy?

In your opinion what do you think about cost sharing?

Should cost sharing continue or be abolished?

With regard to the problems of cost sharing on students' education, what do you think the Government should have done for better implementation of the policy?

How do you think the Government should sustain the idea of cost sharing?

APPENDIX 4

THE UNIVERSITY OF ZAMBIA

SCHOOL OF EDUCATION

DEPARTMENT OF EDUCATIONAL ADMINISTRATION AND POLICY STUDIES

INTERVIEW GUIDE FOR PARENTS/GUARDIANS

TOPIC: Effects of Cost Sharing on Access to High School Education in Kabwe Urban District of Central Province, Zambia.

- 1) How do you understand the Cost Sharing Policy in education?
- 2) What role are you, as a Parent/Guardian, expected to play in the Education of your child/dependant?
- 3) In what ways has the idea of cost sharing in education affected you as a parent or guardian?
- 4) What have been the major problems you have faced regarding the cost sharing policy?
- 5) Have there been situations where you fail to meet the cost-sharing requirement for your children?
- 6) How have you handled situations where your child or children are sent away from school due to failure to pay school fees?
- 7) Do you have or know of any child who has failed to start school after selection into grade ten due to failure to meet the cost-sharing requirement? If YES, how do you think such a scenario has affected children's access to high school education?
- 8) Do you think the idea of cost sharing is a good thing or a bad thing?
 - a) If GOOD, why?
 - b) If BAD, why?
- 9) Should cost sharing continue or be abolished?
- 10) In your honest opinion what do you think about cost sharing?

11) With regard to the problems of cost sharing on students' education, what do you think the Government should have done for better implementation of the policy?

APPENDIX 5

THE UNIVERSITY OF ZAMBIA

SCHOOL OF EDUCATION

DEPARTMENT OF EDUCATIONAL ADMINISTRATION AND POLICY STUDIES

QUESTIONNAIRE FOR TEACHERS

NAME OF SCHOOL: -----

Dear Respondent,

The information sought through this questionnaire will be used to determine the effects that the Cost Sharing Policy has on access to high school education in Kabwe District. Your truthful responses to the items will be greatly appreciated and treated with the greatest confidentiality.

Instructions

- (iv) Do not write your name on this questionnaire.
- (v) For questions where optional answers (a, b, c...) are given, please tick in the brackets provided.
- (vi) Where blank spaces are provided, write your own answers.

1) Sex

- a. Male []
- b. Female []

2) Age

- a. 20-25 years []
- b. 26-30 years []
- c. 31-35 years []
- d. 36-40 years []
- e. 41-45 years []
- f. 46- 50 years []
- g. 51-55 years []

h. Above 55 years []

3) In your dealings with students, what problems are you aware of that students have encountered regarding cost sharing?

4) Have you had cases at your school of students failing to meet the requirement of cost sharing? -----

If YES, what category of students are they? (You may require ticking more than one category)

- a. Orphans []
- b. Students whose parents are retrenched []
- c. Students whose parents are not in formal employment []
- d. Students whose parents are Government workers []

Other (Specify):

5) What happens to the students who fail to meet the requirement of cost sharing?

- a. They drop out of school []
- b. They stay home until they raise the required money []
- c. They are assisted by the School or Government to pay []

Other (Specify):

6) How does the failure by students to meet the requirement of cost sharing affect their general performance in school?

7) What would you attribute the failure by some students (at your school) to meet the cost sharing requirements, such as paying school fees, to?

THANK YOU FOR YOUR COOPERATION
END OF QUESTIONNAIRE