

**COST SHARING POLICY ON DELIVERY OF QUALITY EDUCATION IN KABWE
DISTRICT OF ZAMBIA: EXPLORING ITS EFFECTIVENESS AND
SUSTAINABILITY.**

BY

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DEGREE OF MASTER OF EDUCATION IN EDUCATION AND DEVELOPMENT.**

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DECLARATION

I **Jacqueline Lungu** do solemnly declare that this dissertation represents my own work and has not been submitted for a degree at this or another University.

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CERTIFICATE OF APPROVAL

This dissertation of **Jacqueline Lungu** is approved as fulfilling part of the requirements for the award of the degree of Master of Education in Education and Development Studies by the University of Zambia.

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ABSTRACT

The study explored the effectiveness and sustainability of cost sharing policy in Kabwe urban district. The study had three objectives: to examine the effectiveness of cost sharing on the delivery of quality education; to assess different ways of developing quality education and to explore possible mechanisms of sustaining cost sharing on the delivery of quality education. The study engaged conceptual framework as a combination of effectiveness and sustainability to produce quality education. The study was guided by Neo-liberal Theory.

The study employed a case study. The target population consisted of parents /guardians with pupils at secondary school, DEBS office, Head /Deputy Teachers, Teachers and Grade teachers who were purposively selected. Purposive sampling was also used to select four secondary schools: Mukobeko, Kabwe, Broadway and Mine in Kabwe Urban District. The total study sampling was 156.

The instruments used for data collection included semi-structured interviews, focus group discussion guide and self-administered questionnaires. Qualitative data were collected and analyzed as themes and sub-themes came out through thematic analysis. The study revealed having proper physical infrastructures, updated learning and teaching Aids and well trained academic staff. The study also revealed that cost sharing was sustainable through lobbying support from well-wishers, levying pupils, reintroduction of school boards, record keeping as well as income generating projects.

Based on the findings of the study, it was concluded that the perception of seeing government as the biggest sponsor of education had caused many not to be willing to respond positively; attitudes towards payment of school fees by parents was negative; The study recommended the following; government to ensure that funds were realized in good time; increase allocation of funds; put up strong and strict monitoring mechanism of funds.

DEDICATION

Dedicated to my children Edith, Tracey, Joseph and Refiloe for their perseverance.

To my mother, Frieda Edith Ramushu. Thank you for giving me wisdom to always aim higher in life.

My husband, John Mumba Mwewa, for your physical, moral and financial support throughout the study and above all, your patience during my absence from home.

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ACRONYMS/ABBREVIATIONS

DEBS	District Education Board Secretary
GOB	Government of Botswana
FDG	Focus Group Discussion
FAWEZA	Forum for Women and girls Education in Zambia
HOD	Head of Department
HECS	Higher Education Contribution Schemes
IMF	International Monetary Fund
JICA	Japan International Cooperation Aid
MoBSE	Ministry of Basic and Secondary Education
MOE	Ministry of Education
MOEVT	Ministry of Education and Vocational Training
MOFNP	Ministry of Finance and National Planning
NGO	Non-Governmental Organisation
OVC	Orphans and Vulnerable Children
PTA	Parents and Teachers' Association
PAGE	Programme for Advancement of Girls' Education
SAP	Structural Adjustment Programme
SIDA	Swedish International Development Agency
UK	United Kingdom
US	United States
UNESCO	United Nations Educational, Scientific and Cultural Organisation

UNICEF United Nations International Children’s Emergency Fund.

UNZA The University of Zambia.

ZERENT Zambia Educational Research Network.

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CHAPTER ONE

INTRODUCTION

1.0 Overview

This chapter looks at the introduction of the study on effectiveness and sustainability on cost sharing in Kabwe Urban District. The first section presents the background of the study to cost sharing policy that has been done globally, Africa and Zambia. I then present the statement of the problem, purpose of the study, objectives of the study, research questions and significance of the study, conceptual and theoretical framework and the scope of the study and operational definitions of the terms. The last part gives a summary of the chapter.

1.1 Background of the Study

Cost sharing began in the 1980s when the Structural Adjustment Programme (SAPs) propagated by the International Monetary Fund(IMF) and the World Bank occurred against a background of the country's declining economic performance, which increased poverty (Burnett, 2010; Orodho, 1995; World Bank, 1988; MOE, 1996). Education was costly, especially when it was in high unit, or per student cost was magnified by dramatically increased enrollment pressures. However, the overall result was that the cost sharing policy adversely affected many aspects of education culminating in low enrollment, low retention, insufficient provision of learning resources and deterioration of the educational provision. The focus though was on higher education and university education was not spared by this economic decline (Burnett & Birmingham, 2010; UNESCO, 1995, World Bank, 1997).

Cost sharing refers to a shift in the burden of higher education costs from being borne exclusively or predominately by government, or taxpayers, to being shared with parents and students. A shift of the cost burden from the government to students and family may also come in form of a reduction or even a freezing (especially in inflationary times) of student grants, (Johnstone, 2003). Cost sharing also may take the form of tuition or user charges on room and boarding, (Sanyal and Martin, 2006) either being introduced where it did not hitherto exist for instance in China in 1997, Britain in 1998 and Austria in 2003 or being rapidly increased, or full, cost fees for room, board, books, and other costs of student living that may formerly have been covered mainly by the government (Johnstone, 2003, 2004).

Cost sharing may also come in the form of a reduction of the effective grants represented by student loans subsidies, as interest rates are increased to become closer to the costs of money

or market rates. Finally, shifting may come about through public policies that shift enrolments, particularly in rapidly expanding systems, from a heavily subsidised public sector to much less subsidised, tuition dependent private sector. The burden of higher educational costs worldwide is being shifted from government to taxpayers, to students and families, (Johnstone, 2003).

In much of Latin America, as well as much of East Asia, cost sharing and revenue diversification generally had taken the form of increasing reliance on a tuition and fee dependent private higher education sector. While in China costs of which were supposed to be borne by the government charges tuition on nearly all students in the neighbourhood of 3500 – 5000 Yuan (US\$ 400-600). New forms of student loans and means-tested grants in 2003 were only being developed, as reported by Shen and Li (2003). A number of countries introduced tuition and other kinds of fees in order to cushion the cost of education. Johnstone (2003: 358) asserts that we see the beginnings of tuition and various kinds of fees in such countries as China, Vietnam, India, and more countries in Latin America and Africa.

It was noted that cost sharing had also occurred in African countries where governments had turned to students, parents and communities for funding. Woodard (2000: 1) asserts that “from Britain to Thailand, from China to South Africa, governments are turning to parents and students to generate revenue for cash- stripped public university systems.” For instance, the government of Tanzania introduced a cost sharing policy that expects beneficiaries to contribute gradually to the cost of their training, (World Bank, 2010). This implies that each and every learning had to contribute to their education in one way or the other.

In Kenya, cost sharing had had an impact on low enrolment at all levels, insufficient provision of learning resources and deterioration in educational provision, (Orodho and Getange, 2014). This is evidence that cost sharing had been done in Kenya and had a negative impact on the enrolment at all levels as well as insufficient provision of learning and teaching resources. Even though the outcome was that, cost sharing had also a positive impact where parents and guardians shared the cost with the government. Other African countries, including Cameroon, Burkina Faso, Mauritania, Senegal and Togo, had also introduced significant student fees, (World Bank, 2010: 68).

In Zambia the cost sharing policy was introduced in 1986 as the government was not able to provide free education to its citizens alone because there were a number of issues to look after and those all needed money (MOE, 1996). The introduction of cost sharing measures

was a follow up of the recommendations of the 1977 Educational Reforms which stated that parents should start contributing to the education of their children. Kelly (1999: 347) asserts:

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, transports, opportunity costs from lost labour) appear to drive out the poor and ultra-poor, a pattern that is reflected in the low attendance ratio for poorer households. Moreover, in Zambia there is a tight correlation between the availability of instructional inputs (proxy of quality) and parents' ability and willingness to pay.

The introduction of cost sharing meant that parents had to be responsible in educating their children. It also meant that parents were to meet the government half way. Cost sharing called for community participation as well. It was important to involve parents, guardians and the community because that gave them a better opportunity to take part in educating their children as well as bring about many developments once their children were educated. The contribution of the community in various schools had been of benefit to the learners as individuals as well as a country in many ways.

Effectiveness of cost sharing was measured using the willingness of parents and guardians to pay school fees for their children and dependents in any form so as to support the government in providing quality education. While sustainability was measured on the continuity of parents and guardians enrolling their children and dependents in schools. However, it was from this background that an inquiry to explore the effectiveness and sustainability of cost sharing on delivery of education was undertaken in Kabwe Urban district of Zambia.

1.2 Statement of the Problem

Cost sharing had been one of the ways of providing education internationally and locally. There had been many studies that had been conducted in Zambia in line with cost sharing. Among the studies include: Mweemba (2003), Siame (2008), Nsama (2011), Mwelwa (2014) whose studies had centered on cost sharing in financing of higher education, impact of cost sharing on girl child, effects of cost sharing on access to higher education and

implementation of the student loan scheme as a viable cost sharing measures in promoting equitable access to higher education.

According to surveyed data, many studies that have been conducted have not centered on effectiveness and sustainability on delivery of quality of education, at the moment, it is not known as to whether or not cost sharing has been effective and sustainable on the delivery of quality of education. This is what this study intends to find out.

1.3 Purpose of the Study

The study sought to determine the effectiveness and sustainability of cost- sharing on delivery of quality of education in secondary schools.

1.4 General Objective

To examine effectiveness and sustainability of the cost sharing policy on the delivery of quality education.

1.5 Specific Objectives of the Study

- 1) To examine the effectiveness of cost sharing on the delivery of the quality education in Kabwe urban District.
- 2) To assess different ways of developing quality education in Kabwe urban District.
- 3) To explore possible mechanisms of sustaining cost sharing on the delivery of quality education in Kabwe urban District.

1.6 Research Questions

In order to carry out this research effectively, the following are the research questions.

1. How do participants regard the effectiveness of cost sharing policy on the delivery of quality education in Kabwe urban District?
2. How can cost sharing be done in order to achieve delivery of quality education in Kabwe urban District?
3. What mechanisms ought to be put in place in order to have a successful and sustainable cost sharing policy in Kabwe urban District?

1.7 Significance of the Study

It was hoped that the outcome of this study would be beneficial to the administrators in various schools, parents and the society at large thereby changing attitudes towards cost sharing in financing education in Zambia. The study would also reduce on challenges of cost sharing that exist in schools and would enlighten stakeholders on how to handle challenges for the future planning as a way of effectiveness and sustainability.

1.8 Delimitation of the Study

The scope of this study was limited to Kabwe Urban District. The selected schools were Mukobeko, Broadway, Mine and Kabwe Secondary Schools.

1.9 Theoretical Framework

The study was guided by Neo-liberal Theory. The Neo-liberal theory is an ideology based on economic rationality and the thinking that a weak state and what is private is necessarily good and what is public is necessarily bad (Thorsen and Lie, 2007, Kandiko, 2010). The Neo-liberal theorists also argue that the private rate of return to higher education to the individual was very high, and that the beneficiary should contribute towards education and paying tuition ensures the efficiency and accountability of institutions to students and parents among many more other arguments (Atuahene, 2006; Johnstone, 2003).

For cost sharing to be effective truly both parties have to play a part and this should be done effectively. There is need to pay for the knowledge that one gains as the benefits of it are enjoyed by the same individual. Contributing towards same cause always makes an individual to be responsible as they do not want to lose out but gain always, hence there was need for parents and guardians to pay for their children and be responsible for them thereby making their children to be responsible as well.

Both parents and the government have all seen the benefit of cost sharing. For the parents truly know that it was for the benefit of their children hence they have to meet with the government half way. And for the government, they also know that once their citizens are educated they would bring about economic, social and political value to the nation as a result they have to try and provide for the citizens.

1.10 Conceptual Framework

In the conceptual framework used, cost sharing was identified as the dependent variable while effectiveness and sustainability were identified as independent variables. The framework has a combination of effectiveness and sustainability to produce quality education. Under effectiveness, the framework identified attitudes and accountability as components that must be addressed. The issues to be addressed under sustainability were transparency and efficiency. Once all these issues were addressed then quality of education would be achieved.

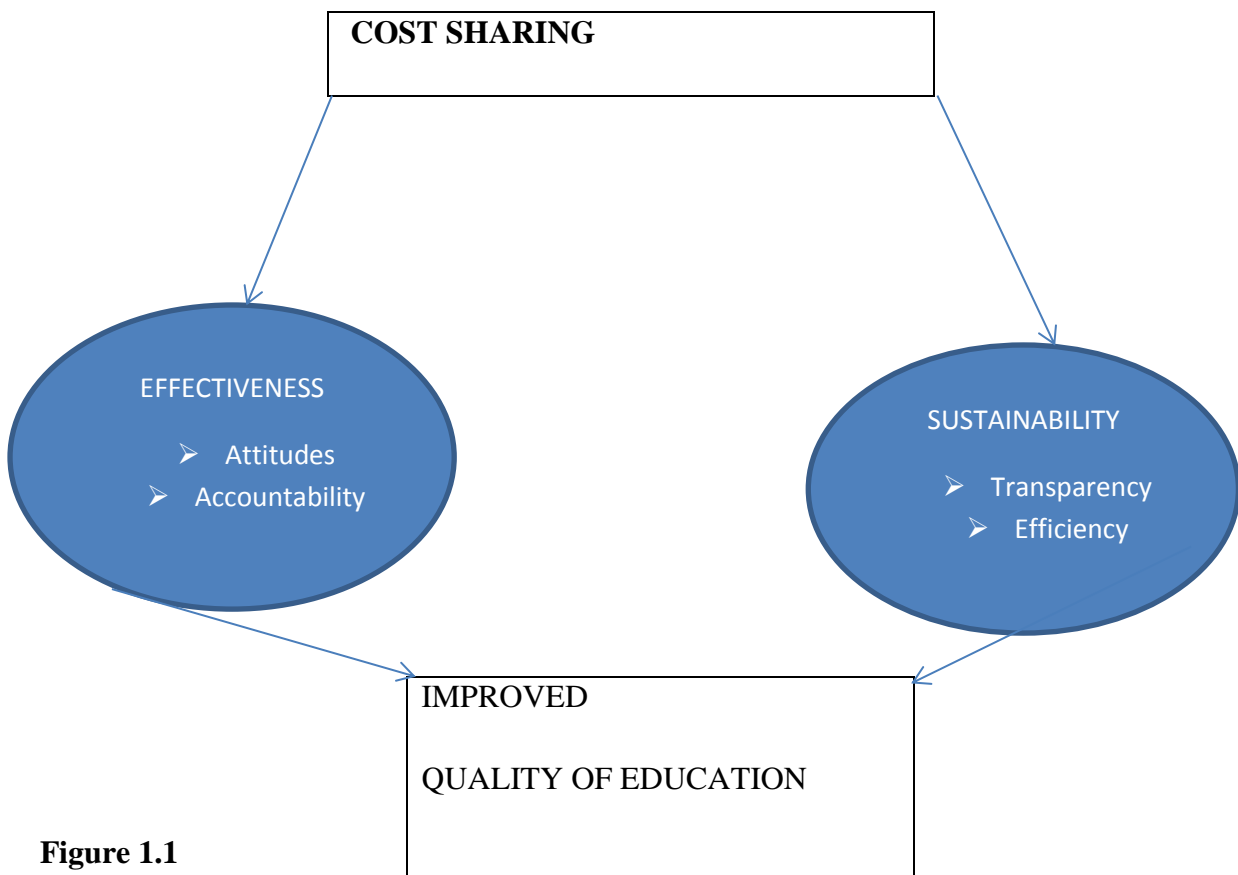


Figure 1.1

Quality education does not come by in a day or so, it implies a number of issues to be addressed in order for it to come out. The government as well as parents must work together to bring about this quality education. With the help of cost sharing, parents should take advantage and contribute to the welfare of their children. Effectiveness of cost sharing was

dependent upon the school administration in the way they handled it. They must ensure that they implement the policy for the benefit of the future generations.

1.11 Operational Definition of Terms

Quality in education can be described in terms of the effort of all responsible for the education of learners and by coordinating all structures of the education system.

Cost sharing refers to the shift in the burden of education costs from being borne exclusively or predominately by governments or taxpayers, to being shared with parents and students.

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

Stakeholders refer to education administrators, economists, parents, students and others concerned with higher education financing.

Human capital refers to the value of human skills and other acquired abilities

Economic growth refers to either; i) long period increase in the country's national income in real terms or ii) increase in some per unit measure such as real national income per head of population or per head of labour force or iii) reduction of poverty.

Sustainability refers to ability for a learners to continue with education for a long time.

Effectiveness refers to learners' willingness to contribute towards cost sharing.

Economic Development refers to the gradual growth of a country through trade and industry so that it becomes more advanced and stronger

1.12 Summary

The chapter presented the background of the study, statement of the problem, purpose of the study and objectives. The chapter also looked at the research questions, significance of the study as well as the scope of the study. It also presented the conceptual and theoretical frameworks and later operational definitions. The next chapter provides a review of related literature relevant to the study of cost sharing on the delivery of quality education in Zambia.

CHAPTER TWO

LITERATURE REVIEW

2.0 Overview

In the previous chapter, background of the study, statement of the problem, purpose of the study and objectives were looked at. The chapter also looked at the research questions, significance of the study and the scope of the study. In this chapter, related literature conducted on cost sharing in and outside Zambia shall be reviewed. This provided the background upon which this study was based. Cost sharing was meant to beef up government in the provision of the quality of education. Cost sharing as earlier alluded to can be done at all levels of education in primary, secondary or higher education level. Cost sharing was mostly associated with tuition fees or user charges on room and boarding, (Sanyal and Martin, 2006).

2.1 Rationale for Cost Sharing

Available literature has shown that cost sharing has three principal causes or rationale behind the shift (Johnstone, 2003; Orodho and Getange, 2010; World Bank 2010). To some, a shift of some of the cost burden to those parents who can afford to pay and providing there are means-tested grants for those who are unable to contribute is a step in the direction of greater equity (Johnstone, 2003). This is supported by the market –oriented Neo-liberal economist who views the flourishing growth of private, tuition-dependent, higher education worldwide as a clear signal that both parents and students perceive great private value in higher education and therefore ought to be expected to contribute something toward its cost, (Johnstone, 2003).

The first rationale was the sheer need for other than governmental revenue. This need began with the dramatic increase in most countries in both public and private demand for higher education, recognised as a major engine of national economic growth and a provider of individual opportunity and prosperity, (Johnstone 2003). The government needed a hand from other stakeholders in order to educate human beings. Any nation to develop needs educated citizens. It is important to always put first priority to education and this should start in families.

The second rationale was the notion of equity, the view that those who benefit should at least share the cost, (Johnstone, 2003). Equity should prevail in each and every situation especially when it comes to education as each student receives the same kind of education offered by the government.

While the third rationale is that of the neoliberal economic notion that tuition is valuable and highly demanded commodity that brings to higher education some of the virtues of the market. The first such virtue was the presumption of greater efficiency and the second virtue attributed to the market is producer responsiveness, (Johnstone, 2003). Equity must always be the key factor in each and every society; hence cost sharing has brought equity in terms of different fees as every student pays the same amount of money.

Cost sharing is most associated with tuition and fees or user fees, especially on government or institutionally –provided room and board, (Johnstone, 2003). However, a policy shift in the direction of greater cost sharing can take one or more of seven main forms. Sanyal and Martin (2006:3) postulate that there are several forms of cost sharing which include: the introduction of tuition where education was formerly free, the dual track, a sharp rise in tuition, the imposition of user charges, a diminution of student grants and scholarships, introduction of various measures to recover student loans, and the impositions of ceilings in low- fee enrolment and /or fee enrolment in public institutions. This means that cost sharing can be done in so many ways depending on the status of the institution whether primary, secondary or higher education.

2.2 International Perspectives of Cost Sharing

Cost sharing policies may include, among others, the introduction of or major increases in tuition fees to cover part of the cost of instruction or the introduction of user charges to cover more of the cost of housing, food, and other student living expenses previously borne largely by governments (taxpayers) or institutions (Johnstone 2003).

Cost-sharing is an international practice which has taken place in most of the countries being rich or poor. According to Penrose (1998) cost-sharing is a term which combines the concepts of direct cost recovery and thus education pricing policies, and indirect contributions from the students, their parents and sponsors, which may be voluntary, quasi compulsory or compulsory. This implies that the government of any country that practices cost sharing policy shares the cost of education with citizens who benefit at the end of it. In addition Rono (1988), notes that educational policy of cost-sharing is that parents and

governments share educational expenses of the students. In most cases parents and guardians spend more of their income to the education of their children and dependents. Further parents and guardians are expected to pay tuition fees, boarding expenses, uniforms, books and personal requirements for their children especially those pupils at the boarding school. This implies that the role that parents and guardians play in educating their children is equally important as that of the government.

In the United States (US) where the total expenses to students range from a low of about \$ 5000 for students at community college living with their parents, to high ranging from \$ 35,000 to \$ 40, 000 a year living in residence or independently at a prestigious private college or university, Johnstone (2004). This is an indication that cost sharing has been in existence in other countries where students and parents are meant to contribute to their education as they were the beneficiaries of the same education they were meant to pay for.

In some Scandinavian countries cost sharing had also been done in a number of ways. Scandinavian officially rejects the proposition that parents should be financially responsible for the higher education of their children but it accepts the notion of a student responsibility borne through an income contingent loan, rapid as surtax on earnings. This implies that children in Scandinavia countries grow up being responsible for their life as they are able to manage contingent loans given to them in order to continue with their education and be able to pay back the loans as soon as they get employment.

The United Kingdom (UK) tuition fee in England and Wales is more than \$ 1500 and can be covered by need based grants and loans, to be rapid as a portion of their earnings or income contingently. Cost sharing can be conducted in so many forms some of which could be grants and loans. The purpose of having a number of forms of cost sharing is for the government to ensure that each and every human being has an opportunity to access education regardless of their socio-economic background. According to Woodhall (2007: 28):

...it is eminently desirable that every young man and woman, regardless of his or her parents' income, social position, residence or race, have the opportunity to get higher education...provided that he or she is willing to pay for it either currently or out of the higher income the schooling will enable him or her to earn. There is a strong case for providing loan funds sufficient to assure opportunity for all...

there is no case for subsidizing persons who get higher education at the expense of those who do not....

Cost sharing has brought about fairness in the sense that it treats each and every person in the same manner and level. The conditions set are the same regardless of where one is coming from or what status they hold in society. The key factor about cost sharing is being willing to pay and gain at the end of it all. Individuals usually benefit as well as the government, hence the needy to practice cost sharing as both parties benefit at the end.

Educating a child has both a private and social investment that is shared by individual students, their families, employers and communities and government, (Psacharopoulos & Woodhall, 1985). Cost sharing had been done differently in different countries, a number of governments worldwide in 1980's, entered what has been described as a "culture of cuts", in which education planning was reduced essentially to crisis management (Graham, 1998). Further Graham noted that some governments have chosen, whether out of ideological conviction or political calculation to maintain a proportion of expenditure going to education, while cutting other social sectors. This implies that many governments had challenges in many areas hence the cutting of social issues in order to maintain a good proportion of expenditure in education. A lot of such strategies occurred in sub-Saharan Africa, a good example was in Zambia, where the government choose to make a reduction in health expenditure as a proportion of its total budget. While in most of Latin America had sustained expenditure on health, with education more vulnerable to reductions.

According to data available, much of Latin America, as well as much of East Asia, cost sharing and revenue diversification generally have taken the form of increasing reliance on a tuition and fee dependent private higher education sector. This leads to the anomaly of students from upper and upper-middle income families, frequently benefiting from vastly superior secondary education, and thus able to pass the rigorous public university entrance examination, attending free education while "ordinary students" and students from middle and lower-middle income and rural families are either excluded altogether, or are forced to pay for tuition- dependent and frequently inferior higher education, (Johnstone, 2004).

Australia, inaugurated the Higher Education Contribution Schemes (HECS) in 1989, officially described as a "fair and equitable way of ensuring that students contribute to the cost of their higher education", Johnstone (2004). Fairness and equity must be promoted in each and every nation. Cost sharing ensures that everyone is brought to the same level when

it comes to education. This is because cost sharing gives each and every human being an equal opportunity to access the same education. It gives everyone equal conditions of payments of tuition fees.

As of China, cost sharing had also been implemented. Available data show that all the cost of which were supposed to be borne by the government charges tuition on nearly all students in the neighbourhood of 3 500 – 5 000 Yuan (US\$ 400-600). New forms of student loans and means-tested grants in 2003 are only being developed, as reported by Shen and Li (2003). This is an indication that the Republic of China has taken much interest in the education of its citizens by providing loans for them to access and continue with their education.

Cost sharing in Germany had been done like many countries in the world. The current situation in Germany was that private cost shares in early childhood education are rather high. The higher you climb the educational ladder the lower was the private cost share, which conflicts with the usual hypothesis about the external effects of education. This entails that cost sharing had been more expensive on lower grades than on higher grades further indicating that university tuition fees were the cheapest if any to the citizens of Germany.

In New Zealand, the economic rationale behind the case for students bearing a portion of the costs of their higher education is that there are substantial private benefits, both monetary and non-monetary. By the year 2006, costs of instruction that were to be borne by the student but that were automatically deferrable, and for which the revenues were paid directly by the government to the institution were frequently treated as conceptually quite distinct from up-front tuition fees, even though repayment was mandatory and carries a rate of interest (Woodhall 2007).

Cost sharing has been done in Japan, in 2005, the standard fee was raised to \$ 4, 134 and most national university corporations raised their tuition fees accordingly, despite a promise to the contrary made by the Japan Association of National Universities, (Johnstone, 2003). This indicates that tuition fees are borne by the students and he parents. Once the standard fees were high even the national university corporation also increased tuition fees. Available data revealed that Japan had not developed a system of student grants and most assistance was delivered via student loans.

In The Netherlands, the ministry of education, culture and science sets tuition fees. The student liability for these fees depends on whether or not a student is eligible for support.

Students with support pay a centrally determined tuition fee rate while student without support pay tuition fees set by the institution. Part time students are not eligible for student support. This is an indication that cost sharing had also been done in The Netherlands for the ministry of education to be setting tuition fees and for the students to be categorized as to who qualifies to pay and not. Students contribute a certain amount to their education as well as the government also does its part and at the end of the day education takes place.

Cost sharing had also been done in Indonesia, where the government supports higher education through the development budget and routine budget. It was noted that public universities or entities within a university had the ability to raise their own funds through a number of sources such as; special fees with students regularly charged additional costs beyond regular tuition; teaching special courses off-budget at the diploma or graduate level; publishing text books or student guide to text books; special projects, frequently in conjunction with foreign universities as well as contract research projects, often through a university or faculty-related research institute, Penrose (1998). In addition, universities were allowed to collect tuition fees directly from all students and to set their own tuition fee levels. They were expected, however, to come up with institutional student financial assistance schemes and to work closely with the government to target various groups of disadvantaged students that should receive government scholarship covering living costs and tuition.

In Sweden, all higher education was undertaken at universities and university colleges with no distinction made between a university and a non-university education. One may apply for a means tested young students Bursary of \$ 3, 776 for living costs, as well as for a partly means tested student loan for living costs (maximum of \$ 6,615 if the living away from home and \$ 5, 238 if the living at their parents' home, Johnstone (2003). The fact that the students were given bursary meant that education was not free because the students had to pay back as soon as they started work and their parents also contributed in paying back, hence the education in Sweden was not free but the expenditure was shared between the parents and the government.

The cost of higher education in India was supported by the central and state government sectors and by the non-governmental sectors including students and or parents and the rest of the community. In India private colleges are either privately managed but publicly funded or both privately managed and funded. Aided private colleges are required to admit 50% of their students based on their performance on entrance exams. These students are not required to

pay an extra fee or tuition fees. The other 50 % of their students are admitted based on their willingness to pay these tuition fees.

2.3 African Perspectives of Cost Sharing

Cost sharing has been done in Africa as well. Among many countries that implement cost sharing in Africa are South Africa, Tanzania, Kenya and Nigeria (World Bank, 2010). Eicher (1984) observed that the unit cost-sharing at all levels in African countries were much higher than in other countries in the same range of per capita income. This meant that cost-sharing and fees were recommended if these countries were to reduce the unit cost-sharing. Graham (1998) asserts that in Africa, even with the state financing of education sector, an increasing financial burden falls on parents. Sometimes this takes the form of direct fees, sometimes payments into building funds or school activity funds. As a consequence, in India for example, it was estimated that the parents already pay a substantial part of the cost of state education. This was particularly the case where school fees, examination charges and the cost of books and equipment are high. Available data showed that in South Africa government financing of higher education was guided principles one of which was that of shared costs, equity and redress and development. The principle of shared costs states that other than in a few specialized colleges, because of envisaged higher private returns, the government and students and other parents must share the costs of higher education. Other principles include: efficiency; sustainability and quality and the principle of democracy that advocates the involvement of all stakeholders in decision- making concerning allocation of funds.

In Botswana the cost-sharing policy in education was being practiced as well. The proposal by the government of Botswana continues to enjoy wide support from the people of Botswana (GOB 2006). The government of Botswana realized that education was expensive and draining national coffers as a result there was need to share the costs with the parents and guardians if they were to continue provide education to the citizens. This was a good indicator that showed that Botswana was not left out in the provision of education through cost sharing policy. The government to Botswana had the citizen at heart in providing education instead of stopping or continuing with the expensive education, it thought wise to introduce cost sharing.

The data available about cost sharing in Kenya show that cost sharing has had an impact on low enrolment at all levels, insufficient provision of learning resources and deterioration in educational provision, (Orodho and Getange, 2014). In addition, Penrose (1998) assert that the cost sharing policy has reached its limits that enrolment ratios are falling; that quality is deteriorating; that accountability for sectorial performance by sectorial managers has been eroded and that a major reappraisal of how education is financed in the country is required. If not handled well cost sharing truly can lead to many disadvantages especially low enrolments in school. This was sad because it was denying the rights of individuals to education. Each and every human being has a right to education. The impact of cost sharing in Kenya cannot be worse unless the government has failed its part, they are not meeting half way with parents and students in the provision of Education. Cost sharing has worked in so many countries that it can also work in Kenya.

In Tanzania, the government secondary school charge tuition of about 20,000 Tanzanian shillings per year (US \$ 12). Several fees are charged in addition to tuition, including testing fees, caution fees, watchman contribution, academic contribution, furniture contribution, identity fees, emblem fee and fees for lunches. The government tries to keep education affordable while maintaining quality as high as possible, (MOEVT, 2010). Education anywhere must be afforded so that every human being can be educated as a result development of an individual as well as the country would be at a very high rate in a particular country. Cost sharing must not only be in form of money; it can also be in form of service. Once this is emphasized parents can afford to send their children to school.

Cost sharing has been done in Nigeria as well. Available data show that it has been effective. Students are made to contribute through a multitude of fees which include tuition in state and private institutions, acceptance, registration and certificate, sports, identity cards, late registration, examination, laboratory, transcript and medical Centre registration fees. Fees vary from one university to another. From the international data available it was true to conclude that in all the countries, governments always want to educate its human capital by providing the best education possible. This education should be meant for everyone not the elite only. Indeed there is no country that can develop by entirely relying on the elite to drive innovation and economic development (Naisiunta et al, 2008).

Available data in Ghana shows that cost sharing had been done at tertiary level. In Ghana tuition fees are free to students, however, students are gradually being made to assume

responsibility for the payments of lodging and incidental expenses, meaning that students are made to pay for their education by contributing or paying for lodging and incidental expenses. This indicates that the government and the learners are meeting half way which means that cost sharing had been taking place.

In Uganda cost sharing had been done like any other country in Africa. At independence, Uganda had one of the best higher education systems in Africa attracting many students from neighboring countries. However, the economic and political crises that occurred in the subsequent years damaged the higher education system and created problems of financing, quality and educational relevance (Musisi, 2003). This implies that despite economic and political crises, cost sharing was be done by the Ugandan government and the parents and guardians in supporting the education for their children and dependents. Eighty percent of Makerere University's students pay tuition, which accounts for more than half of the University's total revenue (Nakanyike and Nansozi, 2003). A clear indication that cost sharing had been done at one of the higher institution meaning everyone was being involved in trying to educate the masses.

Gambia had not been left out in the practicing of cost sharing in its educational system. One of the barriers of education for many children in developing countries including Gambia, are the compulsory school fees that parents had to pay. The burden of school fees often results in parents not enrolling (all) their children in school or children dropping out early without finishing primary or secondary education. The ministry of Basic and secondary education (MoBSE) with support of the World Bank and the Global partnership for education had established a policy aimed at abolishing all public school fees for primary and secondary education by 2015 and replacing them by grants.(The Gambia Country Status Report , 2011)

In 2002, Malawi students became fully responsible for the cost of boarding a part of the country's higher education cost sharing policy (World Bank, 2010). This meant that the government of Malawi had started sharing costs of education with its citizens as a result of the students being responsible for the payments of boarding. The involving of students and parents in paying school fees and other school requirement ensures that one becomes responsible with what they are paying for in turn adding to development of an individual as well as the country.

In Benin, public higher education offers all the classic disciplines which include law, letters, science, economics, management, medicine. Starting some years ago, opportunities for

professional training were created as well and for those programs that have restrict access, students must pay tuition fees on top of registration. In Benin the government had shared the cost of education with the students who had to pay for tuition fees as well as registration, implying that the education of citizens was not only upon the government but the citizens as well.

The policies of cost sharing in Namibia and Rwanda conform more to a model of “up-front” tuition, in which parents are responsible for the higher education costs of their children, with deferred fees with income-contingent repayment options are means tested based on parental income, and those students who are not eligible for the loan or who are eligible for only part of the loan have to pay their tuition fees up-front (World Bank, 2010). Cost sharing had not spared Namibia and Rwanda which also involved parents in the provision of education to their children who would be beneficiaries of the knowledge that would bring about development in their country.

2.4 Zambian Perspectives of Cost Sharing

The Cost sharing policy came into existence long before Zambia got its independence. The policy was meant to have parents to be involved in the education of their children sharing costs with the government. Cost sharing can be done in so many ways to suit the particular country. In Zambia, the Government had had interaction on cost sharing with different international organisations such as, World Bank, International Monetary Fund (IMF), United Nations Educational, Scientific and Cultural Organization (UNESCO), United Nations International Children’s Fund (UNICEF), Japan International Co-operation Aid (JICA), Swedish International Development Agency (SIDA) and the British Council to mention just a few. These international organizations are usually involved in the capacity building of teachers, Ministry of Education staff development, providing funding for capital projects which include infrastructure development, in short these organisations help in the provision and supporting the whole Ministry of Education.

The government of Zambia had work together with parents through the Parents Teachers Association (PTA), communities, different private business houses as well as school boards. These organisations had functions to play such as helping schools by building science laboratories in schools; stock them, provision of computers, text books and other equipment. There are also Non-Governmental Organisations (NGOs) like Forum for Advancement of Women and girls Education in Zambia (FAWEZA) which support girls’ education country

wide. Other NGOs provide finances to institutions in order for them to start up different projects that brought up developments in various institutions. They also help out in staff development e.g. if a school has no subject teacher in Agricultural Science, such a teacher could be contracted and be paid by the organisation.

The emphasis of cost - sharing is on quality, access, equity and general school improvement. Wajala (2002) asserts that perhaps money is the most important factor in the development of education in terms of both quality and quantity. The reason for that is for quality and quantity to be achieved, there must be enough money to train teachers, stoke updated learning and teaching Aids, building of new school buildings as well as renovate the dilapidated buildings and paying of salaries for academic staff. The cost sharing policy was intended to support a series of strategies to enhance the academic performance of children and it could be found embodied in many policy statements on education in a large number of countries, (Bush and Bell, 2006). Cost sharing had been seen as a way that could help in the financing of education and could bring about quality of education.

The cost sharing policy brought about the introduction of tuition fees, boarding fees and other user chargers to be paid by those who were to access education in higher learning institutions. Cost sharing is characterised by the incorporation of parents, students, communities, industries and the government in the financing of education. 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). The education fees were usually government determined or institutional.

The Zambian Education Policy of 1996 encourages community participation in the planning and management processes of the education sector at all levels be it at pre-school, primary, secondary as well as at tertiary levels. The policy document had a number of objectives of which the overall one was to establish new and revitalised partnerships involving all providers of education at all levels. In addition, MOE (1996: 135) states:

A major objective of liberation and democratization is to enhance the involvement of individuals and civic society in development. Community participation in education is one way of realizing this. A principal thrust of educational policy, therefore, must be to give people the opportunity to provide educational services or to improve on what is being offered. Such community involvement

should be the rule and not the exception that it tended to be in the past.

The proof of cost sharing with parents and students at primary and secondary school levels of education in the 1970s and 1980s are summarized in the MOE (1977) and MOE documents (1992). These documents acknowledge the participation of parents in meeting some of the educational costs in the 1970s and 1980s. An example of these educational costs were Parents Teachers Association (PTA) levies, expenses for uniforms, stationery, transport to and from school textbooks and school funds (MOE, 1977).

In Zambia, cost sharing had not only affected poor retention but also access to high school education (Nsama, 2011). The Mwelwa (2014) study on implementation of the student loans scheme as a viable cost sharing measure in promoting equitable access to higher education in Zambia revealed that student loans could be a good way of sustaining cost sharing if only measures were put in place. Most of the other studies have focused on relevance, equity and quality generally, without moving down to examine the effectiveness and sustainability of cost sharing on the quality of delivery of education.

Even though there were partnerships long ago, there was need to revitalise these partnerships (MOE, 1996). The reason behind was establishing mechanisms for parental involvement as the key in facilitating school improvement (Bush and Bell, 2006). Once parents are involved in the education of their children, they become responsible and move supportive in many issues that the school is trying to implement thereby improving the development of the school.

Parents and guardians always play a major role when it comes to the education of their children hence the need to involve them. This partnership has always been with the government of the day and other stakeholders such as parents, missionaries, private sector and communities. Parents have always been the major source of financial resources used to meet the requirement of cost sharing. Sources of funding and investment include government annual budgetary allocation, multilateral and bilateral donor agencies, corporate and private investors, the local communities, the parents, faith-based organisations and others (MOE, 2007).

Some literature shows that partnering with parents and the community is the best way to offer education to the children. Once the community is involved then education can be

sustained for the future generations. There is a need to see that a sense of ownership of these institutions is inculcated in the communities. As MOE (2007: 15) states:

a school-community partnership is a thoughtfully created mutually beneficial union between schools and communities where vision, responsibilities and risks are shared for a common purpose. The school-community partnership strategy is based on a genuine relationship where concerned parties benefit from the synergies of co-operation and value to the fruits of success.

It is always important to involve parents and the community in order to sustain cost sharing. It is believed that the involvement of the parents' body in the routine of school programmes always benefits the school. The community has a number of skills, expertise, knowledge and experiences that would build the school therefore, it takes the whole community to educate a child and not only one person. The community has a lot of ideas that they share with the school as a result the progress of educating children is also upon it. It has been observed that parents carry the largest percentage source of financial resource when it comes to cost sharing. In most countries, family members i.e. brothers and sisters and other relatives both close and distant ones, have been involved in the paying of school fees. There are disadvantages of students depending on parents to pay for the education; where parents delay or fail to pay for them. This implies that children would be delayed to report to school or sent away from school. That had a psychological effect on the student or the learner.

As already alluded to, parents should play a major role in the paying of education fees for their children as it is their responsibility to bring up well educated children. By doing so parents are encouraged to have a sense of ownership of various institutions as they are part of the education of their children. To educate a child takes the whole community and education begins in the immediate families of the learners. Hence parents must always be part of these institutions to help and see what these institutions have to offer for their children. As Bush and Bell (2006: 261) state:

“children are more successful when schools and parents work together and this can happen most effectively if parents know what the school is trying to achieve.”

Parents have to be involved in school programmes as a way of working together for the advantage of the children's education. The primary objective of the school-community linkages is to narrow the gap between the school and its community, MOE (2007). In this vein the school must play a greater role in the life of the community and vice-versa. In order to sustain cost sharing for the future generations, there is need to follow the legislation of the policy. This entails that, governing bodies in schools should further make local judgements to the agreements making them suit the prevailing local environments.

MOE (2007: 15) observes "a working relationship between individual community members and local organisations in which parties cooperate and share specific rights and responsibilities. Sharing the roles creates utilization of local competencies, collective responsibilities, team building and ownership of programmes." Involving the community to participate encourages good enrolment levels. The community has to know the quality of education that their children are given in various schools by involving them. A number of new schools continue to be opened especially in rural areas and among smaller communities (MOE, 2005).

However, the education funding in Zambia has a trend of not only late disbursement but also inadequate funding. As a result, development in schools has been very difficult as funds are not enough until Government releases its share. The Zambian Government pledged to focus more on improving quality on education delivery (MOFNP, 2011).

The Zambian Ministry of Education policy document of 1996 encourages community participation in the planning and management of the education sector at all levels. An overall objective of the national policy on education is to establish new and revitalised partnerships, involving all providers of education at all levels. Further MOE (1996: 35) asserts that a major objective of liberalisation and democratisation is to enhance the involvement of individuals and civic society in development. Community participation in education was one way of realising this.

The 1996 policy document also asserts that there will be an increase in classroom space thereby increasing access, developing a sense of ownership in the communities, increasing transparency and accountability and providing checks and balances in institutions of learning. If efficiency and effectiveness has to take place, the wider community must be engaged in the provision of the quality education. This was supported by the Global Education Initiative

(2007) which states that “it is now widely appreciated that partners can be good sources of skilled management, planning, accounting, technical support and other forms of consultative expertise, not just money, infrastructure, commodities and training.

A study that was conducted by Kelly and Sinkala (1998) revealed that the widespread of poverty was reducing the ability of parents to pay school related costs. Kelly and Sinkala (1998: 278) assert that

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

It is always important for each nation to educate its human capital as educational capital has a direct impact on any nation’s economy and the quality of life. Education also brings about productivity of the population and wealth to the nation. Once a good number of human beings were educated in a nation, then that particular nation’s economy would also progress as its citizens would be able to apply their knowledge and bring about productivity. Poverty should not be the reason why anyone should not be educated. People who are disadvantaged had made it in life through determination. If parents cannot manage to pay for the school fees let them pay through a service and not letting their children completely get out of the school. When citizens are not educated it becomes even more difficult to operate in such a nation.

Siame (2008) conducted a study to assess the impact of cost sharing on girl child secondary school education in Kafue District. The study revealed that despite some schools being located in the rural areas, some parents and guardians were able to pay schools fees for their children and dependents though a few parents could not manage hence their children ended up being sent away from school in order for them to persuade their parents to pay for them. It is important that each and every pupil pays for their education with the help of parents as a way of equity and access to education. Payment of school fees should be done for both girls and boys so that everyone has an equal opportunity to learn. The bottom line is therefore that parents, students and the government are playing their part in ensuring that quality education was provided.

A study done by Nsama (2011) focused on the effects of cost sharing on access to high school education in Kabwe. It was found out that cost sharing had an effect on access as some of the parents were not able to pay for their pupils as a result a number of pupils failed to access education. The failure of parents to pay for their children's education had a psychological effect on the pupils as their academic performance was affected. As a result of many pupils who were not in school were found to be involved in different bad behaviours while others ended up in the streets.

It is important to note that not every child had interest in school. Some pupils take advantage of not attending school once their fees were not paid for, since they do not want to be in school. It was also true that for those who had an interest in school once their school fees were not paid; they were psychologically affected contributing to their poor performance. It is therefore important that parents address school fees in good time for their children. Once pupils' fees are paid for their learning abilities are motivated as it raises their esteem.

Masaiti and Shen (2013) did a study on cost sharing in Zambia's public universities; prospects and challenges. The study found that cost sharing was yet to be realized and that higher education was increasing financial austerity as well as the emergency of robust policy changes. The study also revealed that the biggest challenge and hindrance was government which still sponsored students at subsidized rates which were not commensurate with the actual operational costs. It is important that these challenges are addressed in order to have an effective cost sharing program in the country.

A study conducted by Mweemba (2003) focused on coping with cost sharing at the University of Zambia. The study revealed that there were a number of ways of coping with cost sharing, some of which were; Dependency on parents for financial resources, students generating their own finances, borrowing from government and borrowing from foundations or Non-Governmental Organisations (NGOs). As a way of supporting their own education students could raise their own funds by working during their spare time. The study also revealed that when cost sharing was not handled well it led to students' demonstrations and causing damage to property.

In every institution, sustainability was one of the priorities for future generations. To attain sustainability, partners should attempt to engage in long term agreements (Cassidy, 2007). In most cases where agreements and work plans are well spelt out, confusions and disagreements will always be sorted out clearly. The other point was that, the longer term

partner commitments were to be ideal in attaining set targets. As a result, to realise the vision of a given partnership, honest and open multiple-path communication is cardinal (Global Education Initiative, 2007). Furthermore, Cassidy (2007) adds that partners should be engaged in a genuinely shared and coordinated strategy for education reform and change. For this cost sharing to be more effective partners should always be involved from the beginning of the educational reforms and if any changes occur in the education reform. Parents must not be seen as enemies but as partners who are ways there to give support to the school.

According to ZERNET (2000: 5) “cost-sharing is only workable where people have the resources to share. It is evident among the poor the only resource they had was their labour. Financial resources were scarce, limited and unaffordable.” Cost sharing was workable in so many countries as each party feels the burden being lifted halfway. Hence everyone can be able to provide for the education of their children regardless of whatever resources they have. The poor can also afford to educate their children as they can use their labour as a way of payment for instance providing the labour to the school.

A cost-sharing arrangement helps to improve access to education for poor and disadvantaged groups (Kwame, 2009). Once cost sharing had been well implemented, everyone would be able to access it and be of benefit to the economic development of the nation. It was always important that as a nation was growing it was also growing with its citizens holistically. The disadvantaged people must always be taken care of by the government. There was need to effectively implement cost sharing as well as to sustain it no matter which government comes into power.

2.5 Gap in Literature

Most of the literature that had been reviewed had looked at low enrolment at all levels, insufficient provision of learning resources, fair and equitable way of ensuring that students contribute to the cost of their education. Other literature centered on partnership between the parents and the community, impact of cost sharing on girl child, effects of cost sharing on access to high school education, prospects and challenges on cost sharing in Zambian public universities, ways of coping with cost sharing as well as implementation of the student loan schemes as a viable cost sharing measures in promoting equitable access to higher education without looking at the effectiveness and sustainability of cost sharing.

2.6 Summary

Cost sharing had been encouraged by many scholars and parents who had seen the benefits of having well educated citizens. Parents and the community at large had also appreciated the need to have a share in educating children. Cost sharing makes parents responsible enough to take care of their children. It had made parents to be part of their children's education as schools always involve them in whatever they are doing.

From the literature review it could be concluded that cost sharing had been received with different views in the sense that some parents fail to pay for their children as a result of that, students instead of addressing the issue in a proper manner they resort to demonstrations which in turn damaged a lot of things.

CHAPTER THREE

METHODOLOGY

3.0 Overview

In the last chapter, relevant related literature was reviewed. This chapter presents the way the research was carried out. The various methodologies are summarized under different sub headings: research design, target population, sampling procedure, instruments, data collection procedures, data analysis and validity of tools. Ethical consideration would be done in the last part of this chapter.

1.13 Research Design

Research design refers to a plan on how a study would be conducted or a detailed outline of how an investigation would take place. It provides a series of sign posts to keep one in the right direction and specifies conditions and optimum research procedures to be followed in conducting a research study Msabila and Nalaila (2013). According to De Vaus (2001:9) “the function of a research design is to ensure that the evidence obtained enables us to answer the initial question as unambiguously as possible.” This entails that this research had guidelines on how to conduct it and at the same time it answered the questions at hand.

This study engaged a case study design method. A case study is a research approach in which one or a few instances of a phenomenon are studied in depth. Case studies focus on one or a few instances, phenomena, or units of analysis (George and Bennett, 2005). In addition Kombo and Tromp (2006: 72) notes that a case study seeks to describe a unit in detail, in context and holistically, it is a way of organizing educational data and looking at the object to study as a whole. The reason for using a case study was that the study was based on a specific type of people.

In order to collect data, semi-structured interviews were used. These interviews were held with key informants. The interviews were conducted with Head teachers, the DEBS office, parents with pupils in secondary schools and also separate focus group discussion with grade teachers. Questionnaires were used to collect data from different teachers and pupils in schools. These were administered to teachers and pupils.

The qualitative approach was appropriate as its main purpose was to achieve understanding of how stakeholders utilized the cost sharing policy by giving chance to the researcher to

undertake an intensive and in-depth study; delineate process rather than outcome of meaning (Cohen et.al., 2007; Merriam and Simpson, 1995).

1.14 Location

The research sites included two established secondary schools and two upgraded secondary schools. The following were the selected secondary schools; Mukobeko secondary school; Broadway secondary school; Mine secondary school and Kabwe secondary school.

1.15 Population

A population is a universe of units from which the sample is selected or chosen (Bryman, 2008). The population consisted of all head teachers, teachers and selected pupils from the selected secondary schools. Parents with children at secondary school as well as the DEBS office in Kabwe would also be part of the population. The target population included all head teachers and teachers in selected schools.

1.16 Sampling

Sampling is a procedure or plan of how one will obtain or select a sample from a given population before any data are collected (Msabila and Nalaila, 2013:37). It is therefore a subset of the population taken to be a representation of the entire population (Maxwell, 2005, Kasonde-Ng'andu, 2013).

The study adopted non-probability sampling technique which involved purposive sampling.

3.4.1 Purposive sampling

Purposive sampling is a non-probability sampling technique where selection of individuals for the sample does not give all the individuals in the population equal chances of being selected. According to Msabila and Nalaila (2013: 38) purposive technique process involves nothing but purposely handpicking individuals from the population on the authority's or the researcher's knowledge and judgements.

Mukobeko, Kabwe, Broadway and Mine secondary schools were purposively selected from Kabwe Urban District of which two schools were established secondary schools and two were newly upgraded secondary schools respectively. The four secondary schools were

picked because of their location in the district giving a wider representation of respondents. Parents with children at secondary school were also picked using purposive sampling.

3.4.2 Study Sample

The study sample was 300 however after conducting the research, it was noted that only 156 had actually participated in the study. The respondents were drawn from four selected secondary schools which included a sample size of pupils 13 from Mukobeko, 15 from Kabwe, 12 from Mine and 15 from Broadway secondary getting a total of 55 pupils from all selected schools, 4 head teachers, Kabwe DEBS (1), 7 parents with children at secondary schools. 4 focus group discussions with grade teachers consisting of 6 members and 69 teachers from the selected secondary schools. The total number of sample size was 156 as supported by (MaCnee and McCabe, 2008) that a sample size is a smaller group or a subset of a group of interest which is studied in a research.

3.5 Instruments for Data Collection

In order to collect data, the researcher employed semi structured interviews on the head teachers, parents and the DEBS office. Questionnaires were administered to pupils as well as teachers.

The Focus Group Discussion (FGD) was done with the grade teachers who were 6 per group. A recorder, notepads and pens were used in the study. These were very useful as they were used in making corrections and modifications when need arises, (Bryman, 2008).

3.5.1 Interviews

The study used semi-structured interview guides to collect data from the Head teachers / Deputy Head teachers, parents, grade teachers as well as the planning officer at DEBS' office. The interviews were used to collect qualitative data. Detailed information concerning cost sharing policy was gathered as the researcher was able to probe further than was contained in the interview guide. The interviews were recorded and later transcribed by the researcher. Interviews according to Anderson (1999:222) is a specialized form of communication between people for a special purpose associated with some agreed subject matter and as source of rich data if used with care.

At all the schools discussions were facilitated by the researcher. This was for one simple reason; to control the topic at hand in order to achieve the goals of interviewing them. For the

focus group in almost all the four selected secondary schools were six participants. When properly planned and facilitated, focus groups can produce a lot of information quickly and are good for identifying and exploring participants' belief and perceptions, (Kombo and Tromp, 2006).

3.5.2 Focus Group Discussions

The focus group discussions (FGDs) method was used in capturing the views of a large sample and it is highly interactive and provokes participants to think and look at other options available. Bryman (2008: 474) defines focus group method as

“a form of group interview in which: there are several participants (in addition to the moderator/facilitator); there is an emphasis in the questioning on particular fairly tightly defined topic; and the joint construction of meaning...thus the focus group method appends to the focused interview the element of interaction within the groups as an area of interest and is more focused than the group interview.”

FGDs were chosen to address the topic in depth in order to get a wide range of participants who share some common experiences. FGDs do not only disclose what is important to individual respondents, but the group setting also attempts to create a synergistic environment resulting in deeper, more insightful discussion (Anderson,1999). Participants in FGDs give their views on the topic at hand.

3.6 Procedure for Data Collection

The researcher collected data in a period of two months that is from November 2015 to December 2015 through questionnaires and interviews as earlier alluded to. Before data were collected, permission was sought in advance from all relevant authorities to access and conduct research in the four selected secondary schools. The researcher also got consent from the participants before conducting any interview with them. The researcher also carried an official introductory letter from the Directorate of Research and Graduate Studies at UNZA for identification purposes. The main purpose of conducting interviews was to gain more insight into the problem. Questionnaire distribution to all respondents was then followed and later collected after answering them. The researcher conducted Focus Group Discussions (FGDs) with grade teachers.

3.7 Data Analysis

In this study, data was analyzed according to the study objectives. The qualitative data from the focus groups and semi-structured interviews were analyzed through interview transcriptions and thematic analysis and presented in narrative and direct quotes as suggested by Orodho (2009, 2012; Brook, 2013). This was done by carefully listening to the recorded conversations in order to interpret and code key responses in major and sub-themes that emerged into discussions later. Some responses were also isolated to be used as original quote for verbatim.

3.8 Credibility and Trustworthiness

The instruments used in this research were credible for discussion and content trustworthiness. In order to achieve content trustworthiness, the semi-structured interview guides, focus group discussion guide and questions were used as key instruments for data collection. Once it was established that the research instruments were credible, the data collected were accurate and trustworthy. Member checking was also done.

3.9 Ethical Consideration

For the researcher to collect data from the intended participants, permission was obtained from the University of Zambia through the supervisor. The researcher got authority from the District Education Board Secretary (DEBS) and all Head Teachers of all secondary schools that were involved in the study. The researcher also got written consent from the interviewees and their rights were strictly observed. Furthermore, all the data collected were treated as confidentially as possible and duly kept. The data collected were used for no other purpose than the intended academic purpose.

3.10 Summary

The chapter presented the methodology used in undertaking the study. The chapter focused on the research design, sampling techniques and procedures, the sample size, instruments and methods used to collect and analyse the findings of the study. The chapter also looked at ethical considerations. The next chapter presents the results of the study.

CHAPTER FOUR

PRESENTATION OF RESEARCH FINDINGS

4.0 Overview

The previous chapter presented the methodology employed for data collection and analysis of the study. Data were collected from DEBS office, head teachers/ Deputy Head teachers, teachers, parents and pupils. This chapter presents the results on the effectiveness and sustainability of the cost sharing policy in secondary schools. In this chapter qualitative data are presented.

Qualitative data are grouped into themes and presented in relation to the research objectives. These objectives are; to examine the effectiveness of cost sharing policy on the delivery of quality education; to explore ways of developing quality education and to explore possible mechanisms of sustaining cost sharing on the delivery of quality education.

4.1 Gender of Respondents

The respondents were asked to state their gender and it was discovered that 43 out of 55 pupils who took part in the study were male representing 78% and 12 were female representing only 22%. This shows that despite the promotion of girl-child education, parents still advocated for spending money on the education of the boy-child.

On the part of teachers, 69 teachers responded and 35 were male and 34 female, representing 51% and 49% respectively. This shows that the Ministry of Education considers gender as far as teacher deployment is concerned.

This variable was important in the sense that despite the difference in gender, parents and guardians as well as teachers still continue to be involved in the education of children by paying for their children and guardians school fees thereby bringing about development in the nation. As a result cost sharing was being sustained for future generations, meaning that more and more children were being assured of being educated.

4.2 Age of Respondents

This variable was key in understanding at what level pupils joined and had access to secondary education as this is where cost sharing in the education sector starts and as well as the age of teachers who are taking care of the teaching and learning of the pupils in their

care. At this level pupils had the knowledge of what was meant to pay school fees and had an understanding of what cost sharing was. Pupils at this age were fully aware of what it meant for one to pay school fees and what repercussions would be in a situation where one failed to pay school fees. They knew that they would be sent home and that was a bad impression to themselves as well as their friends.

4.3 Pupils

During the research there were 38 pupils aged between 15 and 18 years old (69%) followed by eleven who were above nineteen representing (20%). The pupils under 15 years only four (7%) of the study and the researcher encountered two pupils who did not indicate their age for reasons best known to themselves representing (2%). The implication of this is that the age group 15 to 18 years was the one accessing secondary education as this is where cost sharing was well defined as students were made to pay school fees as they come to grade eight.

The teachers that handle the pupils in teaching and learning are of mature age. The majority fell in the age group of 25 to 35 (45%), followed by the age group of 36 to 45 (40%). The other groups were of 46 and above and 20 to 25 years representing (12%) and (3%) respectively. This research shows that the majority of the teachers were those who were energetic and mature and had the capacity to handle teenage pupils in their care delivery required knowledge to the pupils effectively.

4.4 Duration in the Teaching Fraternity

This variable was essential to the study as it helped to understand for how long one had been a teacher and how much experience they had gained in effective delivery of knowledge. An interview with the DEBS showed that the District deploys trained teachers in the government schools as well as in community schools when available. The study shows that 44 out of 69 teachers representing 64% had been teaching between 0 to 10 years followed by 20 representing 29% who had been teaching between 11 and 21 years and the least was those who have been teaching between 22 and 32 who were only five represented by 7%. Though the provision was there for teachers who had been in the service for over 32 years, the study showed that these could either have been retired or were in management and could not be accessed for the interview. The groups accessed were actually those who themselves

had been exposed to cost sharing whilst accessing secondary and college/university and they proved to be essential to the study as this allowed the researcher to access necessary information on how they viewed cost sharing in the education sector and how effective and sustainable it is in delivery of quality education. The study showed that duration in the teaching fraternity had an impact on one's understanding and appreciating of the cost sharing policy as a number of those who had been in service for a long time had a better way of explaining of the advantages and the disadvantage of cost sharing there by enlight moreinformataion to the researcher.

4.5 Residence of the Pupils

The study further looked at with whom the pupils resided with. This variable was essential as it helped to understand the pupils' ability or inability to pay school fees. The study disclosed that 25 of the pupils resided with both parents (46 %) followed by those kept by a single parent who were 16 (29%). Pupils under the care of grandparents were 6 (11%) and those under the care of other guardians and keeping up by themselves were 5 and 3 representing (9%) and (5%) respectively.

This shows that the pupils under the care of parents had the backing of going to school as compared to those who taking care of themselves or taken care of by grandparents or guardians. Interviews with the parents/guardian stated that they had at least three children under their care who were attending secondary school. The variable was important in the sense that it did not matter as to where one resided for the pupils and their parents whee able to participate in the cost sharing policy. Cost sharing policy applied to every learner in the selceted schools.

4.6 Education Level of Parents/Guardians

In order to understand how much the parents/guardians valued education, the researcher had to find out the education levels of the parents/guardian to the pupils interviewed. An interesting discovery was that 27 (49%) of the pupils in the study came from homes whose parents/guardians did not complete secondary school. This group was followed by eleven who came from homes whose owners had completed university education representing (20%) and the rest were those from whose parents/guardian completed grade 12 at 10 and college at seven (18% and 13% respectively). The study showed that parents/guardians who had not

complete grade 12 had an upper hand in the promotion of their children's education as it is evidenced in the chart below. This shows that despite parents and guardians not being educated, they were ready to spend on the education of their children and dependents. These parents were willing to support the education of their children and dependents. The study also showed that the education level of parents and guardians had no much influence in cost sharing as even those parents who were not educated took part in the policy in order to educate their children by paying for their school fees. It does not matter whether one was educated or not, payment of school fees must be done accordingly.

4.7 Main Occupation

Of those asked during the study, the respondents stated that their parents/guardians were in formal employment and informal employment. 36 (56%) were those in formal employment while 19 (44%) were in informal employment. In this study income was derived from the capacity of the parents/guardians to pay school fees for their wards. This variable was used to determine as to whether the occupation of parents/guardians had an effect to the payments of school fees for their children and dependents. The study showed that parents had the capacity to pay school fees whether in formal or informal employment thereby supporting cost sharing policy between them and the government.

4.8 Awareness of Cost Sharing Policy in Schools

The respondents were asked if they knew and were aware if the cost sharing policy was implemented in the school. Many of the respondents knew what cost sharing policy was all about and were aware that it was being implemented in their school as evidenced by 55 out of 69 respondents (80%) who responded in affirmative of being aware of cost sharing and that it was being implemented in the schools against fourteen out of 69 (20%) of the respondents who were not aware that cost sharing existed in their school. The parents on cost sharing also stated that not all of them understood what cost sharing was but were just following what the schools were telling them especially when it came to payments of school fees. This meant that cost sharing was being practiced by pupils, parents and guardians by paying school fees at a particular school.

4.9 Payment of School Fees

Of those asked during the study, they stated different sources which ranged from parents 35 (78%). The other sources were grandparents with 3 (9%) and guardians 4 (7%). The study discovered that though at a lower rate, pupil 1 (2%) paying for themselves and those paid for by other institutions were 2 (4%). The payment of schools fees by other institutions was enhanced by the DEBS who stated that there are organisations that were helping pupils especially the orphans and vulnerable children (OVCs) from grade one through to grade twelve with 60% support going to girl-child implying that the government promotes the education of a girl child. The study revealed that these organisations were paying for school fees as well as buying uniforms and shoes with other school requirements such as school bags, books, pens and pencils that were given to OVCs in various schools.

4.10 Effectiveness of cost sharing policy on delivery of quality

The participants from the teaching fraternity were asked to state if cost sharing was effective or not. The study revealed that cost sharing has not been effective as 35 (51%) of the respondents stated that cost sharing had not been effective whilst 33 (48%) stated that there had been improvement in the effectiveness of cost sharing and 1(1%) had no idea if there had been any changes since cost sharing was introduced.

The DEBS stated in line with these results that cost sharing is a benefiting policy if successfully implemented. He further stated that the district had been awarded as a stakeholder District as it has, Muwowo, one of its schools where Shoprite had donated goods. In addition, the interviews with the head teachers, grade teachers and parents stated that cost sharing was not effective and the parents who were the custodians for the children stated that they were able to pay in instalments and that at times they did delay in making payments due to the number of children they had to make payment for.

Despite the study stating that cost sharing was not very effective, interviews with the DEBS, head teachers and teachers stated that the money raised was used to rehabilitated the school and DEBS offices infrastructure, purchase required necessities in the running of the schools and afford the school administration send teachers for workshops as it was from these workshops that teachers learnt the new methods in quality education delivery.

4.11 Difficulties in Paying School Fee

The participants were asked to state if they were able to pay the school fees in time. The majority stated they had difficulties in paying being were 33 (60%) whilst 19 (35%) represented those whose parents/guardians could not afford to pay for the school fees. The remaining 3 (5%) represented the respondents who could not state either of the two responses provided. It was noted from the interview with the parents and the head teachers that they too confirmed what the pupils had stated that the majority of the parents had difficulties in paying school fees. Some parents and guardians took long to respond when it came to paying of school fees to an extent where their children and dependents were sent home to bring school fees. This in turn caused cost sharing to be practiced as was planned for by the government and the parents. Once school fees delayed to be paid quality education would be affected as well.

4.12 Category of Pupils Who Failed to Pay School Fees

In order to find out what type of households faced most difficulties in payment of school fees, the respondents were asked to state the category of households which faced this problem and the study revealed that whilst single orphans did not face such difficulties, double orphans and unemployment parent's categories were 28 (41%) said to face this difficulty followed by those who said that double orphans were 26 (38%) the ones who did face such difficulties. The least affected was of category unemployment parents who were 14 (21%).

4.13 Outcome on Failure to Pay School Fees

The respondents from both the pupils and the teachers were asked what the school administration reaction was to those who failed to pay school fees in time. The responses from pupils and teachers and it showed that many of the pupils were sent home and this is shown by large number of 37(67%) pupils as compared to 25(36%) teachers who stated that pupils were sent home. Another interesting response was from the teachers who stated that 30% of the pupils who could not afford to pay school fees were assisted by either the school or the government whilst the pupils were not aware that such help existed in schools and that was revealed by none of them responding on this.

The study further revealed that some pupils preferred to drop out of school and these were 15(27%) from the pupils compared to teachers who stated that only 8(12%) of the pupils dropped out of school. Of the children who were sent home, the study with the parents stated

that they would explain their situation to school administration as to the reason why they failed to honor to their commitments. The study also revealed that the pupils who could not pay were either left alone to continue learning and their fate determined at the end as they came to collect their examination results and that others managed to sneak back in without the knowledge of the school administration. Three of the respondents did not respond to this question; two from pupils and one from the teacher.

The variable of outcomes to failure to pay school fees was measuring sustainability of cost sharing in the sense that pupils who failed to pay school fees had options on how they can pay and continue learning, in this way it showed that cost sharing was sustainable because once measures were put in place, the pupils responded accordingly. This meant that most pupils and parents were able to pay for the cost of education even though they paid at different times some could only pay at the time of collecting their grade twelve results. That made various schools not to operate well as most of the school fees were mostly with the pupils that were owing the school.

4.14 Abolishment of School Fees

The respondents were asked to state whether it was necessary to abolish school fees in schools. The study revealed that 23 (49%) of the respondents stated that school fees should be abolished whilst 22 (44%) stated that they should be maintained. An interesting twist to the study was that not all pupils who said the fees should not be abolished were from those who faced difficulties in paying school fees. The study revealed that 26 (58%) of those who said school fees should not be abolished were from those who stated that they had difficulties in raising money for school fees whilst only 19 (42%) was from those who could afford to pay. This was also supported by their parents who stated abolishment of school fees was not a solution to be condoned. The view of the pupils and not to abolish school fees was also the view of the DEBS. He stated that the funds were never enough to run the schools as there are a lot of requirements for the schools and depending on Government alone would not be sustainable and this was also the view of the grade teachers. He further stated that sustainability can be achieved through willingness, attitude and selling ideas to the private businesses so as they assist in cost sharing.

This variable was used in measuring both effectiveness and sustainability in the sense that in as much as parents and guardians would want their children to learn for free, there is need for

them to contribute something. Some respondents agreed that it should be abolished because it was not effective and sustainable with others where against its abolishment as they had seen the positive part of it. This entails that abolishing it would not be a good idea.

4.15 Ways of Quality Education

One of the objectives of the study was to establish different ways of developing quality education. The objective was guided by the research question; how can cost sharing be done in order to achieve the set objectives to attain the delivery of quality education? A number of respondents suggested that schools should be equipped with necessary equipment such as infrastructure that is laboratories, libraries, Home economics rooms, workshops, and other ventures in order to deliver quality education. There was also need for schools to stock updated teaching and learning materials in order to deliver quality education. MOE (1996:3) assert that

quality is brought about by maximizing the efforts of all those responsible for the education of learners and by coordinating all structures of the system so that centers of education, from pre-school to university, are places where effective teaching, learning and research take place and where the highest standards of achievement, in accordance with the ability, are obtained by every student.

One respondent stated that *quality of education has been brought about through acquiring appropriate learning and teaching aids for the teachers and pupils. In addition, the respondent stated that the knowledge that is gained and acquired has brought a number of changes to the society.*

4.16 Successful and sustainable cost sharing policy in Zambia.

Among the objectives of the study was to explore possible mechanisms of sustaining cost sharing on delivery of quality education. This objective was guided by the research question; *what mechanism ought to be put in place in order to have a successful and sustainable cost sharing policy in Zambia?*

The majority of respondents suggested that schools should introduce income generating projects to regenerate money for the school instead of waiting for funding from the government, as one respondent stated that

It is important as a school we generate our own money instead of waiting for the government, we can rear chicken and sell to the public as well as grow vegetables

in the school garden. We have pupils who are learning Agriculture science from grade eight to grade twelve and need to put what they are learning into practice.

The respondents also suggested that lobby from different private sectors and individuals to assist in the running of the school; engage pupils and parents in manageable piece work in return of their school fees especially during the school holidays; payments to be done in instalments as well as in kind; involving different organisations such as FAWEZA, PAGE to cater for a bigger number of pupils they support and to reduce fees for parents and pupils to afford and make contribution to education.

When asked if cost sharing was sustainable, one of the administrators state that

Cost sharing policy was sustainable only if peoples' attitudes towards paying of school fees are changed positively and that selling ideas to banks and private business.

While another administrator stated that

As a school cost sharing is sustainable through levying learners, lobbying for support from well-wishers and the re-introduction of school boards.

Another administrator stated that

cost sharing was a sustainable and benefiting policy if successfully implemented because it was workable has there was a good progression and completion rate in different schools.

Other respondents had different views like one who stated that

Cost sharing is sustainable if government was able to releases funds on time and increase allocation. As a result employment levels would be improved. And that parents encouraged paying school fees for their children.

While another respondent stated that *the cost sharing policy was sustainable as parents are allowed to pay in instalments.* Similar sentiments were shared by another respondent who commented that *it was important to get many interested partners who can sponsor pupils' education these can be paying in instalments.*

This is an indication that cost sharing had been received with mixed feelings as some respondent stated that it was a good idea to introduce it and by trying to find different ways of sustaining it. The respondents had had a positive and a negative idea about Cost Sharing

where some parents and guardians were educated through it and now they are educating their children hence the need to find many ways of sustaining it.

Other questions in the questionnaire on which the respondents had divergent responses are illustrated in the table below according to themes.

Emerging Themes

THEME	RESPONSE
Problems towards paying school fees	<ul style="list-style-type: none"> • Lack of finances • Person paying for you passes on • No one in the family is willing to pay for you
Help given to pupils who fail to pay fees	<ul style="list-style-type: none"> • Assisted by the government as well as the school and individuals • Given work in exchange to paying school fees.
Parents/ Guardians fail to pay fees	<ul style="list-style-type: none"> • Pupils engaged in piece work instead of being in school.
Education for all	<ul style="list-style-type: none"> • Cost sharing contradicts with education for all.

4.17 Summary

This chapter presented the results of the study on effectiveness of cost sharing policy on delivery of quality education in Kabwe Urban district. The presentation of results was in line with the three objectives outlined in chapter one. The researcher used the thematic approach to present both qualitative and quantitative results. The next chapter will discuss the findings of the study.

CHAPTER FIVE

DISCUSSION OF FINDINGS

5.0 Overview

The previous chapter presented the findings on the effectiveness and sustainability of the cost sharing policy in secondary schools in Kabwe Urban District. The chapter also presented the answers to research questions outlined in chapter one of the study. This chapter discusses the themes based on findings presented in the previous chapter

5.1 Financial burden on household

Cost sharing had come with advantages and disadvantages. One of the advantage was that of the government and parents working together in educating citizens while among many disadvantages was that of increased financial burden of many household in financing education. This was because of lack of finances by many households especially instances where the person who was willing to pay for school fees passes on and that no one was willing to pay for the child. As a result cost sharing would be affected as one part would not be playing its part making it difficult for the pupils to access quality education as in most cases they would miss school due to lack of payments for school fees as parents would not be there to pay for their school fees. This is contrary to Mweemba (2003) whose study revealed that there had been a number of ways of coping with cost sharing such as dependency on parents for financial resources. In as much as the cost sharing policy tries to help both the government and the beneficiaries of education, its effectiveness had not been to the expectations of the parents and guardians hence concluding that cost sharing had not being effective.

The study further revealed from the interviews with Head teachers, grade teachers and parents that cost sharing was not effective and that parents who were custodians for the children were only able to pay in instalments and that at times they delayed in making payments due to the number of children they had to make payments for. The government also delayed in funding different schools at the beginning of the year making it difficult for schools to plan and achieve their goals on time.

Cost sharing had taken the geographical location of the surveyed secondary schools since different schools had different level of income, the abilities to equip schools and also the standards of development. This is in agreement with Siame (2008) whose study revealed that despite some schools being in the rural areas, some parents and guardians were able to pay

school fees for their children and dependents though a few parents could not manage hence their children ended up being sent away from school in order for them to persuade their parents to pay for them. As a result, some pupils had to pay for their own education making it difficult for them to find money on time. These pupils would be engaged in some piece of work with various individuals in order for them to pay for school fees. The other reason was that some parents and guardians felt that fees were too high for them as their salaries and wages could not meet their demand especially payment of school fees on time.

5.2 Education for all

Quality education for all was one of the government's priorities. Cost sharing policy in education seems to contradict with the governments' commitment to achieving the goal of providing quality basic education for all. The government had failed to provide free education for all due to financial burden. The study also revealed that it was not only the parents and guardians that failed to pay on time but also the government failed to honor their part in good time hence making planning and making work very difficult by schools on time and that government had limited funds. This is in support with Kelly (1991) who argues that the beneficiaries of education services should pay for the services because the government had no capacity to provide free education any longer hence had to involve parents and guardians to help in providing quality education by asking them to contribute to the education of their children and dependents.

Pupils who failed to pay for school fees were given help by the government through different ways such as the social ware fair as well as through the DEB office which gave various schools assurance that the pupils would pay as soon as funds were available from different sponsors of OVC. The DEB wrote to the school in order that the school allow the affected children to start learning whilst waiting for the funds from their sponsors. Pupils who failed to pay for their tuition fees did not only get help from the government but also from various schools and individuals. In doing so the government tries by all means to provide education for all regardless where one comes from. It was noted though, that many parents and guardians did not know that there were such facility for them at the district level.

In trying to provide education for all, a number of school programme such as textbook, school feeding programme and capacity building projects were donor driven and dependent as a result sustainability of such programmes had been questioned and management was problematic because of corruption and lack of transparency. Corruption and lack of

transparency might cause a lot of people not to access education if not well handled. When it comes to education each and every citizen must always be given an equal opportunity to access education freely and fairly.

Corruption should not be part of education. People should be given priorities on merit if quality education were to be achieved in Zambia. Transparency must be one of the issues that must be addressed in order to provide quality education to the citizens of Zambia. Both the parents and pupils must be aware of what is happening in schools where their children are in order to move at the same pace with the government thereby practicing transparency. This would make life for both easier even when it comes to increasing school fees parents would be in support with the administrators as they would already know the reason why the increase would be effected.

5. 3 School benefits from cost sharing

Schools in Kabwe district had partnered with other institutions in achieving certain projects. For instance, school A had painted the school and made a number of renovations such as the school hall and other buildings around the school with parents and a named institution. This is in line with MOE (2007) who stated that the school community partnership strategy is based on a genuine relationship where concerned parties benefit from the synergies of co-operation and value to the fruits of success. Once partnership was well carried out, it bears fruits thereby bring development in school hence bring about good quality education.

School B had benefited from the cost sharing policy by providing teaching and learning Aids such as books, infrastructure, production unit seeds and fertilizers. The school also managed to send a number of teachers to different workshops as a way of improving on the on quality of teaching and learning. These items once put in place would bring about good quality of education.

School C had been working with the parents to achieve some of the projects it had such as building of the brick fence since it was upgraded to a secondary school some three years before. At this school it had not been easy to change the attitudes of parents and guardians from primary education where paying of fees was not taken seriously. This is in contrary with Kelly and Sinkala (1998) whose study revealed that the widespread of poverty was reducing the ability of parents to pay school related costs.

School D had equally benefited from the cost sharing policy had it had expanded the school by achieving major projects of building and stocking the computer laboratory where lessons took place comfortably. This was in contrary with Nsama (2011) whose study revealed that cost sharing had not only affected poor retention but also access to high school education. In some the schools almost all the facilities were available but pupils had a problem in attending all the lessons. There were certain subjects that they had to miss reasons based to themselves.

The study also revealed through the DEBS office that cost sharing is a benefiting policy if successfully implemented. As a district, DEBS office had taken an initiative to support the vulnerable pupils. Assistance is according to the level of education for instance, primary level school uniforms were given while secondary level would receive school fees, also the District would Inco-operate the vulnerable pupils in the OVC scheme, write to a particular school to admit the child in school till at a time funds are available, school screening is involved, share funds according to various schools with children who have been screened. The district had achieved a number of developments through cost sharing by partnering with various schools in the Districts. As a result of that the district had managed to renovate DEBS building by providing materials from different schools.

5.4 Developing quality education

Quality education could be defined in so many ways by so many scholars. Many definitions of quality in education exist which testify to the complexity and multifaceted nature of the concept and the terms efficiency, effectiveness, equity and quality have been used synonymously (Adam, 1993). For quality education to be achieved a number of issues had to be put in place in every school.

As earlier alluded to in the conceptual framework, attitudes, accountability, transparency and efficiency must be addressed in order to achieve quality education. Attitudes towards paying of school fees must be changed positively both in the pupils as well as parents and guardians. For learning to take place, there are a number of issues that are involved which are also costly hence need money to acquire them. This in turn makes it easier to share the cost hence the parents and guardians have to come in and help by paying for their children who would be the beneficial of education. This is in line with Atuahene, (2006) and Johnstone (2003) who argue that the private rate of return to higher education to the individual was very high and

that the beneficiary should contribute towards education and pay tuition ensures the efficiency and accountability of institutions to students and parents.

Accountability must be taken seriously in each and every institution as this is the tool of success. Every money that comes in the school must be accounted for if cost sharing had to be sustained. This in turn would encourage parents and guardians to also continue enroll their children in institutions and school were accountability was being practiced. Accountability brings about a lot of development within a short period of time.

As earlier mentioned transparency must also be practiced in various school in order to achieve different developments. Parents and guardians always trust school administrators who always involve them in what they are doing. This encourages parents to continue paying for their children as a way of supporting both the school and their children thereby contributing to cost sharing both in its effectiveness and sustainability.

Efficiency in carrying out cost sharing must be practiced as wasting time and resources would not bring about development in any country. Therefore there was need for each school and administrators to work hard in order to achieve efficiency. For cost sharing to be effective and sustainable efficiency must be address well.

Once attitude, accountability, transparency and efficiency were addressed, a number of issues would be addressed as well and bring about development, some of these include; physical infrastructure, teaching and learning materials as well as teaching or academic staff. Renovations of dilapidated buildings should be done in order to have enough room to house a good number of pupils in these schools. In addition MOEVT (2010) state that the government tries to keep education affordable while maintaining quality as high as possible.

The study revealed that the physical infrastructure in all the schools was rated in good condition. As a result of these learning took place in a good environment and thus the teaching staff faced very few challenges when it came to physical infrastructure in return quality of education was being offered. This is in agreement with MOFNP (2011) which states that the *Zambian* government pledged to focus more on improving quality on education delivery.

On teaching and learning materials the study revealed that updated text books were in stock though not enough to cater for all the pupils as evident by the sharing of one book per desk of three pupils in some schools. This is contrary to Orodho and Getange (2014) who argues that

cost sharing had had an impact on low enrolment at all levels, insufficient provision of learning resources and deterioration in educational provision. Hence there was need for the procurement of more text books in order to achieve quality education when it came to text books. Other teaching and learning materials such as pens, markers, manila paper were provided once per term and once still in need the individual teacher had to buy using their own money. This trend had a disadvantage on the part of the teacher as it was a cost to them. Various schools must ensure that enough teaching and learning materials were procured at the beginning of the term and that the materials were to be adequately stocked up to the end of the term.

On teaching staff, the study revealed that the teaching staff in all the four schools were trained and qualified for the job. Most of them were diploma holders as well as degree holders with a few certificates. According to MOE (1992), the quality of Zambia's schools reflects the effectiveness of the institutions that trains them. Therefore it was important to have institutions that would be producing quality teachers who in turn will deliver quality education. The study also brought out that almost every teacher was upgrading their qualification and that was being done through distance education in various higher learning institutions. Quality education was achievable through a number of efforts from both the government and the parents and their children. These include improved quality of teaching and learning that may result from managerial improvements such as resource allocation as well as utilization. Quality education may also result from the improvements in the provision of specific inputs such as textbooks or construction labour.

Quality education at the district level was revealed that education had been one of their needs included on the agenda. The district tried to provide better service delivery by providing well trained teachers as well providing appropriate teaching and learning materials to all the schools regardless of their location and status. For the community schools the office provided them with trained teachers whenever they are available. The district was also working hand in hand with different organisations that come on board to provide education. A good example was that of the an organisation that took care of street kids by providing them with education, as a result a number of street kids had enrolled at one named school for free education. At the District level quality was being experienced through better service delivery, improvement in academic performance, and great improvement in terms of enrolment at the district level.

Quality education also had to do with well-being of children, mentally, spiritually and physically. For children to learn well they also need food. In some schools in the district a meal was provided freely to the pupils as a way of encouraging them to attend school regularly. These feeding programmes were not only found in community schools but also in government schools. Once all necessary materials were provided quality education could take place as a result there would be improvement in performance thereby bring development to an individual as well as the country.

5.5 Sustaining cost sharing on delivery of quality education.

Sustainability literally means to maintain, support, endure or the capacity to remain diverse and productivity over time as a result of positive utilization of resources. According to Smith (2010:784) sustainable development is “a pattern of development that permits future generations to live at least as well as the current generation, generally requiring at least a minimum environmental protection.” In other words, it is a commitment to creating satisfying lives for all within the means of nature. Thomas (2000) stated that sustainability could be said to be development that meets the needs of the present without compromising the ability of future generations to meet their own needs. Therefore, for cost sharing to be sustainable, a number of issues are discussed below;

The study revealed that for cost sharing to be sustained, there was need to involve partners in offering good quality education. This is supported by Cassidy (2007) who stated that to attain sustainability; partners should attempt to engage in long term agreements. This implies that agreements and work plans would well spelt in order to avoid conflicts and progress would take place. It would be of much beneficial to the schools if they had longer-term partner commitments as that would help them achieve their projects in the stipulated time. To realize the vision of a given partnership honest and open multiple path communication is cardinal, (Global Ed. Initiative, 2007).

In the world today, Educational partnership has become very vital phenomenon in the provision of education. Kelly (1999:219) defines educational partnerships as “contractual relationship among the various agents of development, in particular between the people concerned and those intervening from the outside.” This means that partnership can involve a number of people as well different institutions. The main emphasis of these partnerships was on quality, access, equity and general school improvement.

Partnership implies that it can be done at all levels and regardless of nationality, region and educational level one has attend. Parents and guardians can be involved in the partnership as they are they custodian of beneficiaries of education. The main emphasis as eluded to should be quality, equity, access and general school improvement. Once all these are addressed then we would be assured of having a well-educated and skillful generation that would carry on with developing our nation.

Some schools had found partners already to assist them with the running of school activities such as renovations of dilapidated buildings. Partnership was proving to be very effective as it had made a number of schools to process well today. Stoll and Mortimore (1997) observe that the value of partners which involve parents, community representatives, education authorities and local business houses go a long way and a very beneficial component in supporting school improvement. School improvement come in different forms such as construction of new classroom blocks as well as brick fence, buying updated teaching and learning Aids. Partnership was to continue in every institution as it was the one of the ways that was supporting quality education. Bush and Bell (20006:258) note that,

such partnerships are frequently intended to support a series of strategies to enhance the academic performance of children and can be found embodied in many policy statements on education in a large number of countries.

The dream of every country was to have a well-educated nation that was going to bring about productivity. It was important that government ensured that it provided the best education for its citizens in order to have a well- educated nation. Once a nation was well educated, productivity in that country was a plus. Each individual would provide their skill and bring about production in that particular country.

The study revealed that another way of sustaining cost sharing was the continuity of levying pupils an amount that was affordable to them. Most of these schools preferred that the fees were paid in instalments as way of encouraging a good number of pupils to attend class while their parents where still looking for balances and to avoid being sent away from school. Even though the case was like that some pupils still failed to come up with the 50% required for to be in class. One the reasons were that a good number of pupils could not afford as some was taking care of themselves while others were staying with parents who were unemployed. The

findings were contrary to Mwelwa (2014) who found that student loans could have been a good way of sustaining cost sharing if only measures were put in place. Loans would be difficult to be obtained with such people and also repaying would be a challenge for them.

The lobbying of different support from well-wishers was yet another way that was revealed by the study. Lobbying was to involve both companies and individuals who could help with the running of schools by helping in the payments of school fees or even purchasing of uniforms as well as learning and teaching Aids. Some companies offered themselves to contribute in terms of material while others in form of cash. Any help in any form was welcome to these schools.

The study revealed that the reintroduction of school boards was one way of sustaining cost sharing in schools as these would help in regulating the set objectives. School boards existed long ago in some schools well in others they were to be introduced. The effectiveness of school boards was dependent upon on-going sensitisation programme on issues affecting the sector like the current strategic plan being implemented. The school board was to work hand in hand with the PTA in order to enhance productivity. The study also revealed that PTA was to have frequent meetings with the school board as well the school administration in order to achieve projects planned for. This is contrary with MOE (1996) which stresses the need for the boards to take up the custodial roles and maintenance of these institutions. The PTA and the school boards must spell out their different roles in the school in order to avoid conflicts.

The other way of sustaining cost sharing revealed by the study was that of record keeping. Records were to be kept on those that help others when it came to cost sharing. Later help their children and relatives. The reason behind this was that some individuals helped in educating people who were not even their relatives but happen to die when their own relatives and children were still schooling and at times these relatives might not have any one to sponsor them. As a result, they dropped out of school when their father helped someone else. Hence they need to be recognised and helped as well.

Another way of sustaining cost sharing policy revealed in the study was income generating projects. Suggested projects were that of chicken rearing, growing of different vegetables, pig and cattle keeping and brick making. These projects were to cushion the different expenditures that were faced by different schools instead of waiting for the government to

give them money. These projects were to be actively done by the pupils themselves, in turn teaching them survival skills that they might need in the near future.

5.6 Summary

This chapter presented the discussion of the results of the study on cost sharing policy. The discussion dwelled so much on the effectiveness of cost sharing policy on the delivery of quality education; ways of developing quality education and sustainability of cost sharing on delivery of quality education. As earlier eluded to that the study was guided by the Neo-liberal Theory which argues that the rate of an individual is very high and that the learner has to pay for education, the input into educating an individual is quite costly hence the individual who is to receive education must be ready always to pay for it as the rate of return is very high. The next and last chapter presents the conclusion and recommendation to the study. The chapter would also look at the suggestions for future research on the cost sharing policy.

CHAPTER SIX

CONCLUSIONS AND RECOMMENDATIONS

6.0 Overview

The previous chapter focused on the discussion of the findings of the study. The present chapter focuses on the conclusion of the study, recommendations on cost sharing policy and suggested further research would be provided.

6.1 Conclusion

The study conducted was relevant in that the effectiveness and sustainability of cost sharing was outlined from different perspective, which was from the DEBS office, head/ deputy head teachers, parents and pupils. The study concluded that cost sharing was not effective because of certain measures which were not in place and at times not correctly followed. Such included the following;

A number of people had no money to pay for the education of their children and dependents. The perception of seeing government as the biggest sponsor of education had caused many not to be willing to respond positively when it came to the payment of school fees. This in turn had contributed to the cost sharing policy not being effective as parents and guardians could not pay school fees on time making it very difficult for the different schools not to operate as planned because money came at different times and in installments.

The study also concluded that attitudes towards payment of school fees were another contributing factor to the cost sharing policy not to be effective since its inception. Parents had other priorities rather than payments of school fees. Some parents who felt that in the days of their schooling, the government provided all necessities and now they felt that education had become business hence very high fees for them to pay. While other parents had an attitude towards government schools in the sense that they preferred to pay all school fees and other requirements to private and mission schools while neglecting children at government schools. This attitude had made their children to be sent away from school in order to look for the school fees, hence missing out at school and at the end performing badly in school work. In order not for pupils to loss out at school and for a better improved quality education, parents and pupils' attitudes must be positively changed.

The other conclusion made was that for cost sharing to be sustained for the future generation, the government and parents must continue being in partnership. This partnership was not

being utilized well in some parts making it difficult for the other partner to continue working well. It was discovered that the other partner would abuse the other leading to distraction of the partnership. The government need to continue playing its part as well as parents and guardians at the end cost sharing would be sustained.

The other way of sustaining cost sharing was that of transparency. The study revealed that a number of schools where not transparent when it came to handling cost sharing. Most of the teachers noted that they were not aware of what was going on in their various schools except the head teacher, deputy head and the school accountant who knew all about the payments of the pupils. It was in very few cases where teachers were involved in the running of the school financial affairs. Transparency must be practiced at all costs in order to achieve maximum results of any project undertaken.

As a way of developing improved quality education, accountability was yet another issue that needed to be practiced in order to yield positive results. One had to be accountable for every action that they do. For any money that comes in and that goes out of the school accounts there must be proper records and giving a clear usage of it and at the end of it development would be seen. Once accountability were put into practice most schools would have an improved quality education.

6.2 Recommendations

The study made the following recommendations

1. The government must ensure that it releases funds on good time especially before the beginning of the year in order for planning to be made easier in various schools. Grants that are given to school must be given to the schools at the beginning of academic year if cost sharing had to be effective.
2. The government must also ensure that it increases funding to secondary schools as the cost of living had gone upward. The cost and standard of living has gone up hence funding must equally be raised up in order to meet the requirements and to avoid burdening the parents and guardians by making them pay higher fees which are already difficult for them to find.
3. The government must ensure that it puts up strong and strict monitoring of the funds it gives to the secondary schools in order to achieve accountability. The government must come up with a system that should monitor the usage of the funding that they

give to schools in order to achieve accountability and at the end of it bring about efficiency as well as promote accountability which in turn will help in sustaining cost sharing. Monitoring of government funds should be given equal opportunity as foreign aid.

4. Various school administrators must institute strict strategies in identifying vulnerable pupils that can be assisted by well-wishers to further their education. There were pupils who were in real poverty but had an interest of schooling but had no one to pay for their school fees hence the administrators had to take interest in identifying such pupils and give them the necessary help.
5. Secondary schools to come up with a revolving fund that would be helping pupils who face challenges when it comes to paying of school funds. They should also come up with measures about who was to benefit and ways of paying back on good time.

6.3 Suggestions for Future Research

This study focused on examining the effectiveness and sustainability of cost sharing policy on delivery of quality education and only covered one district and four secondary schools, its results may not be representative of the areas outside the study. More studies must be conducted in other districts and schools so that meaningful comparisons of the findings could be made. Further research should be conducted on;

- 1) Factors affecting effectiveness of cost sharing
- 2) Challenges faced by parents/ guardians in paying school fees for their children.
- 3) Knowledge, interest and the management of cost sharing.

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APPENDICES

APPENDIX i:

BUDGET

DESCRIPTION	UNIT	QUANTITY	UNIT PRICE	TOTAL
1) STATIONERY	• Realms of Paper	2	K 30	K60
	• Pens	4	K2.50	K10
	• Writing pad	2	K5	K10
2) TYPING	• Proposal	2	K100	K200
	• Research instrument	4	K50	K200
	• Project report	4	K400	K1 600
	• binding		K100	K400
3) TOOLS	• Recorder	1	K 600	K600
4) DATA COLLECTION	• Transport	1	K300	K1200
	• Lunch	1	K50	K500
5) MISCELLANEOUS				K800
			GRAND TOTAL	K 5580

APPENDIX ii:**WORK PLAN**

DATE	RESEARCH ACTIVITY	DURATION
August, 2015	Refining of the proposal	2 weeks
September, 2015	Preparing research instruments	2 weeks
October – November, 2015	Data collection and analysis	8 weeks
November – December, 2015	Report writing	6 weeks
January – February, 2016	Submission of first draft report to the supervisor for corrections.	4weeks
February – March, 2016	Submission of second draft report to the supervisor for corrections.	4 weeks
March –April, 2016	Submission of third draft report	4 weeks

APPENDIX III

THE UNIVERSITY OF ZAMBIA

SCHOOL OF EDUCATION

DEPARTMENT OF EDUCATIONAL ADMINISTRATION AND POLICY STUDIES

MASTER- EDUCATION AND DEVELOPMENT

INTERVIEW GUIDE FOR THE HEAD TEACHERS

Dear Respondent,

I am a post graduate student at UNZA. My research is entitled, “Cost sharing policy on delivery of quality education in Kabwe District of Zambia: exploring its effectiveness and sustainability.” The main aim of this interview is to gather data on how cost sharing has been effective and sustainable. You have been randomly selected to participate in this study voluntarily by means of an interview. You are requested to respond as truthfully as possible. You have the right to withdraw your participation any time without giving an explanation. All the data gathered would be treated with anonymity and confidentiality. If you accept to participate, kindly sign in the space provided below.

I hereby declare that I have freely given my consent to the said Jacqueline Lungu to answer an interview in relation to her Master of Education in Education and Development Programme. I do understand and accept that the contents of the interview would be used for strictly academic purposes and the said Jacqueline Lungu would ask my permission before quoting me even indirectly.

..... Date

Jacqueline Lungu

Respondent signature..... Date.....

INTERVIEW QUESTIONS

1. How long have you been in the teaching service?
2. How long have you been at this school and in this office?
3. Does your school implement the cost sharing policy?
4. Has cost sharing been effective since its inception?
5. Who collects school funds in the school?
6. Is he or she qualified for the Job?
7. What has been parents' response to the cost sharing policy?
8. Has cost sharing brought any impact in this school?
9. Has cost sharing brought any quality education in your school?
10. Who has been hit so much with cost sharing between boys and girls?
11. How have you as a school planned to sustain this cost sharing?

THANK YOU SO MUCH FOR YOUR COOPERATION

APPENDIX IV

THE UNIVERSITY OF ZAMBIA

SCHOOL OF EDUCATION

**DEPARTMENT OF EDUCATIONAL ADMINISTRATION AND POLICY
STUDIES**

MASTER- EDUCATION AND DEVELOPMENT

INTERVIEW WITH THE DEBS

Dear Respondent,

I am a post graduate student at UNZA. My research is entitled, “Cost sharing policy on delivery of quality education in Kabwe District of Zambia: exploring its effectiveness and sustainability.” The main aim of this interview is to gather data on how cost sharing has been effective and sustainable. You have been randomly selected to participate in this study voluntarily by means of an interview.

You are requested to respond as truthfully as possible. You have the right to withdraw your participation any time without giving an explanation. All the data gathered would be treated with anonymity and confidentiality. If you accept to participate, kindly sign in the space provided below.

I hereby declare that I have freely given my consent to the said Jacqueline Lungu to answer an interview in relation to her Master of Education in Education and Development Programme. I do understand and accept that the contents of the interview would be used for strictly academic purposes and the said Jacqueline Lungu would ask my permission before quoting me even indirectly.

..... Date

Jacqueline Lungu

Respondent signature Date

INTERVIEW QUESTIONS

1. How long have you been a DEBS?
2. When was cost sharing effected in the Ministry of Education in Zambia?
3. What were the reasons for implementing cost sharing in the Zambian educational system?
4. Do you think cost sharing has any impact on the performance of pupils in the district?
5. How effective has cost sharing been in Kabwe District?
6. Give examples of how effective the cost sharing policy has been?
7. Who has been the most affected with cost sharing between the boys and girls?
8. What help have been given to the pupils who fail to pay fees in various schools?
9. Has cost sharing brought quality education in the district?
10. Do you think cost sharing should be abolished or not? Support your answer.
11. In your opinion, how sustainable is cost sharing?
12. In your conclusion, what do you think about cost sharing?

THANK YOU FOR YOUR COOPERATION

APPENDIX V

THE UNIVERSITY OF ZAMBIA

SCHOOL OF EDUCATION

DEPARTMENT OF EDUCATIONAL ADMINISTRATION AND POLICY STUDIES

MASTER – EDUCATION AND DEVELOPMENT

QUESTIONNAIRE FOR TEACHERS

Dear Respondent,

I am a post graduate student at UNZA. My research is entitled, “Cost sharing policy on delivery of quality education in Kabwe District of Zambia: exploring its effectiveness and sustainability.” The main aim of this questionnaire is to gather data on how cost sharing has been effective and sustainable. You have been randomly selected to participate in this study voluntarily by means of a questionnaire.

You are requested to respond as truthfully as possible. You have the right to withdraw your participation any time without giving an explanation. All the data gathered would be treated with anonymity and confidentiality. If you accept to participate, kindly sign in the space provided below.

I hereby declare that I have freely given my consent to the said Jacqueline Lungu to answer a questionnaire in relation to her Master of Education in Education and Development Programme. I do understand and accept that the contents of the interview would be used for strictly academic purposes and the said Jacqueline Lungu would ask my permission before quoting me even indirectly.

.....

Date

Jacqueline Lungu

Respondent signature

Date.....

INSTRUCTIONS

- ✓ Do not write your name on this questionnaire.
- ✓ For questions where options are given please tick in the brackets [] provided.
- ✓ In cases where blank spaces are provided, write your own response.

Please answer ALL the questions

1. Gender M [] F []
2. School.....
3. What is your age

20-25 []

26-35 []

36-45 []

46-55 []
4. How long have you been in the teaching fraternity?

0-10 []

11-21 []

22-32 []

33-43 []

44- Above []
5. What do you understand by the term cost sharing?
.....
.....
6. Does your school implement the cost sharing policy? Yes [] No []
7. Who is responsible for collecting school fees?
8. Do you think cost sharing has been effective in the education sector?
9. If your answer to question 8 was yes, how effective has it been?
.....

10. As a teacher what problems have you encountered regarding cost sharing?
11.

12. Do you have cases where pupils fail to pay school fees?
13. If your answer to question 11 was yes, what category of pupils are they?
- Double orphans []
- Single orphans []
- Unemployed parents []
- All of the above []
14. What happens to pupils who fail to meet the requirements of cost sharing?
- Sent home till they pay []
- Drop out of school []
- Assisted by the school or government to pay []
- Others []
15. In your own opinion, how should cost sharing be sustained?.....

16. If given a chance to be the head teacher how best can you help pupils who fail to pay school fees?.....

THANK YOU FOR YOUR COOPERATION

APPENDIX VI

THE UNIVERSITY OF ZAMBIA

SCHOOL OF EDUCATION

DEPARTMENT OF EDUCATIONAL ADMINISTRATION AND POLICY STUDIES

MASTER- EDUCATION AND DEVELOPMENT

QUESTIONNAIRE FOR THE PUPILS

Dear Respondent,

I am a post graduate student at UNZA. My research is entitled, “Cost sharing policy on delivery of quality education in Kabwe District of Zambia: exploring its effectiveness and sustainability.” The main aim of this questionnaire is to gather data on how cost sharing has been effective and sustainable. You have been randomly selected to participate in this study voluntarily by means of a questionnaire.

You are requested to respond as truthfully as possible. You have the right to withdraw your participation any time without giving an explanation. All the data gathered would be treated with anonymity and confidentiality. If you accept to participate, kindly sign in the space provided below.

I hereby declare that I have freely given my consent to the said Jacqueline Lungu to answer a questionnaire in relation to her Master of Education in Education and Development Studies. I do understand and accept that the contents of the questionnaire would be used for strictly academic purposes.

.....

Date

Jacqueline Lungu

Respondent signature

Date.....

INSTRUCTIONS

- ✓ Don't write your name on this questionnaire.
- ✓ Give your answer by ticking in the brackets [] given.
- ✓ Where blank spaces are provided, write your own answers.

Name of the school.....

1. Sex female [] male []
2. Age
 - a) below 15 []
 - b) between 15 and 18 []
 - c) above 19 []
3. Whom do you live with at home?
 - a) Both parents []
 - b) Single parent []
 - c) Grandparents []
 - d) Self []
 - e) Guardian []
4. Who is paying your school fees?
 - a) Parents []
 - b) grandparents []
 - c) self []
 - d) Guardian []
5. How far in education have your parents / Guardians gone?
 - a) Below grade 12 []
 - b) Grade 12 []
 - c) College level []
 - d) University []
6. Do your parents / Guardians work? Yes [] No []
7. If your answer to question 6 was YES, what type of work?
8. Have you ever faced any problems when it comes to paying school fees? YES [] NO [].
9. If YES, specify the problem.....

10. What happens to the pupils who fail to pay school fees?

.....
.....
.....

11. What help should be given to those who fail to pay school fees?

.....
.....
.....

12. What do you think about paying school fees, should the government abolish paying of school fees? YES [] NO []

13. What would you do if the person paying for school fees fails to pay for you?.....

.....
.....

THANK YOU FOR YOUR COOPERATION

APPENDIX VII

THE UNIVERSITY OF ZAMBIA

SCHOOL OF EDUCATION

DEPARTMENT OF EDUCATIONAL ADMINISTRATION AND POLICY STUDIES

MASTER- EDUCATION AND DEVELOPMENT

INTERVIEW GUIDE FOR PARENTS / GUARDIANS

Dear Respondent,

I am a post graduate student at UNZA. My research is entitled, “Cost sharing policy on delivery of quality education in Kabwe District of Zambia: exploring its effectiveness and sustainability.” The main aim of this interview is to gather data on how cost sharing has been effective and sustainable. You have been randomly selected to participate in this study voluntarily by means of an interview.

You are requested to respond as truthfully as possible. You have the right to withdraw your participation any time without giving an explanation. All the data gathered would be treated with anonymity and confidentiality. If you accept to participate, kindly sign in the space provided below.

I hereby declare that I have freely given my consent to the said Jacqueline Lungu to answer an interview in relation to her Master of Education in Education and Development Programme. I do understand and accept that the contents of the interview would be used for strictly academic purposes.

.....

Date

Jacqueline Lungu

Respondent signature

Date

TOPIC: COST SHARING POLICY ON DELIVERY OF QUALITY EDUCATION IN KABWE DISTRICT OF ZAMBIA: EXPLORING ITS EFFECTIVENESS AND SUSTAINABILITY.

1. How many of your children are in secondary school?
2. Do you pay school fees for all of them?
3. What do you know about the cost sharing policy in education?
4. Has cost sharing had any impact on you as a parent?
5. Do you think the government was on the right track to introduce cost sharing?
6. Have you ever been in any incidences that you as a parent fail to pay for the fees of your children?
7. If yes, what might have caused that?
8. Has cost sharing affected you in any way? If yes support your answer
9. If your child/ children where sent away from school because of non-payments of fees what would you tell him or her?
10. Do you think cost sharing should be abolished or not?
11. Give a reason for your answer to question 10.
12. How best can cost sharing be sustainable in Zambia?

THANK YOU FOR YOUR COOPERATION

APPENDIX VIII

THE UNIVERSITY OF ZAMBIA

SCHOOL OF EDUCATION

DEPARTMENT OF EDUCATIONAL ADMINISTRATION AND POLICY STUDIES

MASTER- EDUCATION AND DEVELOPMENT

FOCUS GROUP DISCUSSION FOR GRADE TEACHERS

Dear Respondent,

I am a post graduate student at UNZA. My research is entitled, “Cost sharing policy on delivery of quality education in Kabwe District of Zambia: exploring its effectiveness and sustainability.” The main aim of this interview is to gather data on how cost sharing has been effective and sustainable. You have been randomly selected to participate in this study voluntarily by means of an interview.

You are requested to respond as truthfully as possible. You have the right to withdraw your participation any time without giving an explanation. All the data gathered would be treated with anonymity and confidentiality. If you accept to participate, kindly sign in the space provided below.

I hereby declare that I have freely given my consent to the said Jacqueline Lungu to answer an interview in relation to her Master of Education in Education and Development Programme. I do understand and accept that the contents of the interview will be used for strictly academic purposes.

.....

Date

Jacqueline Lungu

Respondent signature

Date.....

1. What do you understand by the term cost sharing?
2. As a grade teacher, are you involved in any collection of school fees in this school?
3. Do all your pupils pay school fees on time?
4. Which of your pupils are mostly affected by cost sharing?
5. What causes pupils to delay in paying school fees?
6. What help do you give to pupils who delay in paying school fees?
7. If the situation gets to the worst and they drop out of school what would you do?
8. Do you think government did a good or a bad thing by introducing cost sharing?
9. Has cost sharing been effective since its inception?
10. In your own opinion, do think government should abolish cost sharing?
11. If your answer to question 10 is no, what measures should be put in place in order to sustain cost sharing?

THANK YOU FOR YOUR COOPERATION