COST-SHARING IN HIGHER EDUCATION FINANCING IN
ZIMBABWE, 1957-2009

by

DANIEL CHIHOMBORI
Student No. 3002114

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University of the Western Cape.

Supervisors: Prof G. Wangenge-Ouma and Dr Thierry Luescher-Mamashela

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ABSTRACT

Cost-sharing is neither a new subject nor a recent practice in the financing of students’ higher education in Zimbabwe. The practice of cost-sharing in Zimbabwe’s higher education dates back to the colonial period. Unlike those African countries that have historically had free higher education, in Zimbabwe cost-sharing has always been part of its higher education financing formulae. As a result, whereas the challenge in other African countries has been to shift from free higher education to cost-sharing, the challenge in Zimbabwe has been that of moving from one cost-sharing model to another. While Zimbabwe has experimented with various cost-sharing strategies, literature on the country’s experiences with the practice is limited. This study fills the knowledge gap by identifying and accounting for the shifts in the conception and practice of cost-sharing in the financing of students’ higher education in Zimbabwe.

Consistent with the study’s focus on describing and understanding historical processes (shifts in cost-sharing policy over time) in higher education financing in Zimbabwe, a qualitative approach was adopted to gather and analyze data. In particular, the study used an historical research design to identify and account for the policy shifts in higher education financing in Zimbabwe from 1957 to 2009. The scope of the study was limited to student funding in the public university sector. The study used documents as the major sources of data, while interviews and focus group discussions with key actors in higher education financing in Zimbabwe provided additional data to validate data generated from document sources.

The study demonstrates that Zimbabwe adopted cost-sharing in higher education financing at the very point of inception of the first university in the country, the University College of Rhodesia and Nyasaland, which is now the University of Zimbabwe in 1957. Starting (in 1957) with a deferred tuition fee policy that was complemented by a mortgage type loan system and government grants, a confluence of global, national and local forces combined in specific fashion in specific historical epochs over time to ‘negotiate’ and ‘renegotiate’ the student funding models.

It is further shown that during the colonial era, while the cost-sharing model rode on the back of a favourable Government loan and grant system aimed at promoting access to higher education, the racist basis of colonial education policies created bottlenecks that severely curtailed access to higher education by the majority black population. Colonial education policy
regimes deliberately limited the feeding streams into university enrolments by black students, resulting in a proportional mismatch between the number of white students entering university and that of black students. Thus, during the colonial era, access to higher education was largely a function of the ‘barrier’ system in African education that defined inequality between whites and Africans. Independence in 1980 saw the new socialist government embracing the loan and grant based cost-sharing model and further implementing radical measures to democratize access to education. However, the increase in student numbers and in higher education institutions, coupled with poor loan recovery, and the ascendancy of neoliberalism at about the turn of the twenty-first century presented serious challenges to the state’s capacity to adequately fund higher education. In the process, the loan and grant system declined gradually and was eventually replaced by an upfront tuition fee policy that took a toll on access to higher education. Noting the inadequacies of policy interventions through the introduction of the Cadetship Scheme, the ‘successor’ to the loan and grant system, the study recommends the resuscitation of the loan system. It is however, important that such reintroduction of the loan system be predicated on the development of a robust framework that ensures that loans are allocated to students who are in real financial need and that there is in existence, effective and efficient loan recovery machinery.
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KEYWORDS
Higher Education
Student Financing
Colonial period
Post-colonial period
Cost-sharing
Policy shifts
Models
Student loans
Access
DECLARATION

I declare that Cost-Sharing in Higher Education Financing in Zimbabwe, 1957-2009 is my own work, that it has not been submitted before for any degree or examination in any other university, and that all the sources I have used or quoted have been indicated and acknowledged by complete reference.

DANIEL CHIHOMBORI 

September 2013

SIGNED:
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1.1 Introduction

The post-World War II period has witnessed a significant transformation of higher education globally (Marcucci and Usher, 2011).\(^1\) The transformation processes are attributable to continuing change necessitated by globalization (Wangenge-Ouma, 2008), increases in participation and fiscal pressures (Johnstone, 2009; World Bank, 2010) as well as demographic change (Mohamedbhai, 2008). The dynamics of these change processes have in turn, resulted in profound shifts in the organization, governance and financing of higher education systems across the globe (Marcucci and Usher, 2011). With respect to financing, higher education institutions (HEIs) are increasingly being required to raise significant proportions of their revenue from private sources as opposed to relying on public funding (Johnstone, 2003; 2006; 2009; World Bank, 1994; 2010). The emphasis on private sources of financing as opposed to the hitherto heavy reliance on governmental transfers has seen cost-sharing taking centre stage in higher education financing debates and policies in virtually all countries of the world (Johnstone, 2003; 2006).

While cost-sharing is for many African countries a new phenomenon characteristic of the post-colonial era and a result of World Bank induced Structural Adjustment policies (SAPs), and, globally, a creation of globalization that has ushered in the neoliberal development paradigm, there are a few cases in Africa where its practice predates these periods. Zimbabwe is one such case. These exceptional cases bring to the fore many questions that centre on why these countries, Zimbabwe in particular, chose the cost-sharing policy ‘path’ and how they have been

---

\(^1\) In developed countries, the rise in demand for higher education is attributed in large part to the demographic boom in births (baby boomer period) that accompanied the end of the 2\(^{nd}\) World War (Mohamedbhai, 2008).
able to sustain it, when experiences from other countries in Africa and globally are replete with the challenges of shifting from free higher education to cost-sharing (Mamdani, 2007; Musisi and Muwanga, 2003; Wangenge-Ouma, 2008, 2012; World Bank, 2010). These questions form the backdrop to the present study.

1.2 Background to the Problem

The global demand for higher education has increased significantly in the post-World War II period (Freeman, in Teixeira and Dill, 2011; Asian Development Bank, 2009; Mohamedbhai, 2008; the Economist, 2005; World Bank, 2010). For example, by 2005, countries in North America and Western Europe had reached almost universal higher education (Mohamedbhai, 2008)\(^2\), while those in Central and Eastern Europe were close to achieving mass education (Mohamedbhai, 2008)\(^3\). Africa also experienced a rapid increase in student enrolments during this period, although the enrolment ratios remained very low (Mohamedbhai, 2008).

However, beginning with the 1980s, global evidence began to suggest that higher education was growing faster than financing capabilities, to the extent of reaching levels where the lack of resources was gradually resulting in a decline in the quality of higher education instruction and service delivery (World Bank, 2010). The deterioration of higher education funding was, and continues to be, worse in Africa, where, due to a combination of endogenous and exogenous factors, the capacity of governments and universities to adequately finance and support ever-increasing student enrolment was severely curtailed (World Bank, 2010).

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\(^2\) Trow (2000) coined the terms elite, mass and universal higher education, with elite representing a national enrolment ratio of up to 15%, mass representing a ratio of up to 50%, and a ratio in excess of 50% representing universal higher education. While the classification is appropriate for defining higher education systems in industrialized countries, in developing countries, including those in Africa, mass education is characterized by a very rapid increase in student enrolment maintained over several years although the enrolment ratio is very low (Mohamedbhai, 2008).

\(^3\) In developed countries, this was largely attributable to the baby boom phenomenon while in Africa it was largely a deliberate policy response to the socio-economic demands that followed independence (Mohamedbhai, 2008).
While there are variations in the intensity of the higher education funding crisis on the continent, most of the HEIs in sub-Saharan Africa (and in other parts of the developing world) have similar experiences, characterized by among other factors, fractured infrastructure; declining quality of teaching, research and students; paralysis of governance systems (Omari, 1991, World Bank, 2010); perennial student unrests and protests (Mamdani, 2007) and an inward-looking intellectual community not supportive of development debates or the transfer of intellectual technologies and cultures to the continent (Omari, 1991; Mamdani, 2007).

As a result, and against a background of growing demand for higher education and insufficient public supply, many governments globally have sought to transform their HEIs by reforming the institutions’ financing and governance patterns, creating evaluation and accreditation mechanisms, reforming curricula, and introducing technological innovation, among other innovations (Woodhall, 2007; World Bank, 2010).

In the area of financing, various initiatives designed to increase cost-efficiency have been implemented. One policy strategy that has become a worldwide trend as governments and higher education institutions seek to ‘modernize’ or ‘re-invent’ the financing of higher education is cost-sharing – the introduction of shared responsibilities of higher education expenses between governments and the beneficiaries (that is, students and their families) (Johnstone, 2003; 2006). The cost-sharing strategy (Johnstone, 2006:16) is now pervasive in higher education systems globally. While there is a lack of consensus over the desirability of cost-sharing in higher education, there is a clear international trend: cost recovery has become mainstream (Li, 2007) and “it is here to stay” (Woodhall, 2002:6).

The introduction of cost-sharing in higher education in Africa is growing, to include even some Francophone countries, such as Côte d’Ivoire and the Democratic Republic of Congo,
where free higher education had traditionally been the norm (World Bank, 2010). For example, as of 2009, at least twenty-six African countries had embraced the cost-sharing ideal in higher education (World Bank, 2010). The cost-sharing ‘wave’ has also taken root even in those countries that adopted free higher education at independence (World Bank, 2010; Mamdani, 2007; Musisi and Muwanga, 2003; Wangenge-Ouma, 2008). The shift in policy from heavy reliance on public funding of higher education to the adoption of alternative funding sources, such as cost-sharing, is now ubiquitous in the global higher education system.

The next section of the chapter provides a brief description of Zimbabwe, which forms the context of the study.

1.3. The Context

Zimbabwe is situated in South Central Africa. Lying between the Limpopo and Zambezi Rivers, it is bordered by Zambia to the North and North-West and by Botswana to the South-West. South Africa lies to the South, while to the East and North-East of Zimbabwe is Mozambique. Formerly the British colony of Southern Rhodesia, it gained independence in 1980.

The colonial history of present day Zimbabwe dates to 1889 when the Queen of England granted Cecil John Rhodes (of the British South Africa Company) a Royal Charter to occupy the territory that was to become Southern Rhodesia, a British self-governing colony, in 1923. In 1953, Southern Rhodesia joined Northern Rhodesia, now Zambia and Nyasaland, now Malawi in the ill-fated Central African Federation. In 1963, growing African nationalism forced Britain to dissolve the federation (Raftopoulos and Mlambo, 2009). Following the independence of Zambia in 1964, Southern Rhodesia became Rhodesia, and in the same year issued a Unilateral
Declaration of Independence (UDI) from Britain, a development that attracted the imposition of United Nations’ economic sanctions in 1966 (Raftopoulos and Mlambo, 2009). Meanwhile, the struggle for African independence under the leadership of the Zimbabwe African National Union (ZANU) and the Zimbabwe African People’s Party (ZAPU) was intensifying and would result in independence on 18 April 1980, under a ZANU-PF government (Raftopoulos and Mlambo, 2009). At independence, the country became Zimbabwe.

Higher education in Zimbabwe commonly refers to universities and university-level specialized (degree awarding) colleges. Currently, the higher education sector is made up of thirteen universities (nine public and four private) and one public degree awarding institute of technology. A second group of specialized professional institutions that is generally referred to as offering tertiary education, consists of more than 300 institutions that offer short-cycle vocational programmes such as teacher training, as well as training in nursing, agriculture, engineering, and secretarial studies. All public HEIs are owned and funded by Government. Currently, Government funding of the university sector constitutes about 40% of the institutions’ income. The balance is raised by the institutions from dividends on investments, cost-sharing, and income generating activities, among others (Ministries of Education, Sport, Arts and Culture and Higher and Tertiary Education, 2010).

The history of higher education in Zimbabwe dates back to 1957, when the British colonial government established the University College of Rhodesia and Nyasaland (UCRN). “The university was a joint venture of Southern Rhodesia, Northern Rhodesia and Nyasaland as part of the short lived federation, from 1953 to 1963” (Teferra and Albtach, 2003: 636). The UCRN was a university college of the University of London and it awarded University of London degrees. It became the University of Rhodesia in the early 1970s, and eventually became
the University of Zimbabwe (UZ) at independence in 1980.

The University College of Rhodesia and Nyasaland opened with a student population of 68 in 1957; by independence in 1980 (and now the University of Zimbabwe), it had a student population of 2 024 (Raftopoulos, in Mandaza, 1986:289). It remained the only university in Zimbabwe up to 1990. Since then, twelve more universities have been established. These are shown in Table 1.1.

Table 1.1: Universities Established in Zimbabwe since 1980

<table>
<thead>
<tr>
<th>University Name</th>
<th>Year of Establishment</th>
<th>Ownership</th>
</tr>
</thead>
<tbody>
<tr>
<td>National University of Science and Technology</td>
<td>1991</td>
<td>Public</td>
</tr>
<tr>
<td>Africa University</td>
<td>1992</td>
<td>Private</td>
</tr>
<tr>
<td>Solusi University</td>
<td>1994</td>
<td>Private</td>
</tr>
<tr>
<td>Zimbabwe Open University</td>
<td>1999</td>
<td>Public</td>
</tr>
<tr>
<td>Catholic University</td>
<td>1999</td>
<td>Private</td>
</tr>
<tr>
<td>Midlands State University</td>
<td>2000</td>
<td>Public</td>
</tr>
<tr>
<td>Bindura University of Science Education</td>
<td>2001</td>
<td>Public</td>
</tr>
<tr>
<td>Chinhoyi University of Technology</td>
<td>2001</td>
<td>Public</td>
</tr>
<tr>
<td>Great Zimbabwe University</td>
<td>2002</td>
<td>Public</td>
</tr>
<tr>
<td>Women’s University in Africa</td>
<td>2002</td>
<td>Private</td>
</tr>
<tr>
<td>Lupane State University</td>
<td>2005</td>
<td>Public</td>
</tr>
<tr>
<td>Harare Institute of Technology</td>
<td>2005</td>
<td>Public</td>
</tr>
</tbody>
</table>

Source: Southern African Regional Universities Association (2010)

The student population in the public university sector is about 50 000, while the combined student population in the private universities is about 5 000 (Ministry of Higher and Tertiary
All higher and tertiary education institutions are run by the Ministry of Higher and Tertiary Education (MHTE). The mission statement of the Ministry, vis-a-vis higher education reads:

[T]he mission of the Ministry of Higher and Tertiary Education is to provide, regulate and facilitate higher and tertiary education and training through the planning, development and implementation of effective policies, the provision of resources and management of institutions in order to meet the human resources requirements of the economy and equip individuals to realize their full potential (Zimbabwe National Commission for UNESCO, Ministry of Education, Sport and Culture and Ministry Higher Education and Technology, 2001; 5).

1.4. Statement of the Problem

Zimbabwe presents an interesting and somewhat unique case in the sense that cost-sharing in the financing of students' higher education in Zimbabwe is neither a new topic nor a recent experience. Cost-sharing dates back to the colonial period, starting with the establishment of the first university in the country in 1957, the University College of Rhodesia and Nyasaland, which is now the University of Zimbabwe. At independence in 1980, the new black government embraced the cost-sharing ideal and has since sustained it to date. Unlike those African countries that historically have had free higher education (Mamdani, 2007; Nyagoti-Chacha, 2007; World Bank, 2010), in Zimbabwe, cost-sharing has always been part of the higher education financing framework. As a result, while the challenge in other African countries has been that of shifting
from free higher education to cost-sharing (Mamdani, 2007, Wangenge-Ouma, 2008), the challenge in Zimbabwe has been that of moving from one cost-sharing model to another.

While numerous comprehensive studies have been undertaken to account for the shifts in higher education financing policies in Africa, for example, in Uganda (Court, 1999; Musisi and Muwanga, 2003; Mamdani, 2007; World Bank, 2010), in Kenya, (Wangenge-Ouma, 2008) and in Tanzania and Zambia (Maliyamkono and Ogbu, 1999), literature on cost-sharing in Zimbabwe is inadequate. There is limited documented literature that explains the shifts in the philosophy and practice of cost-sharing. The existing literature on education in the country has tended to dwell mainly on the primary and secondary levels of education (for example, Austin, 1975; Stoneman, 1981; Mandaza, 1986), on the growth and achievements of the University in the colonial period – hinting now and then at the academic problems and pressures of racial issues lying at the foundation of the system (Gelfand, 1978), and, more recently, on the transformation of higher education in the post-colonial period in areas of curriculum change, internationalization, governance, student participation, and human resources development (Zinyemba, 2010). The scarcity of literature on higher education includes the area of financing and, in particular, the subject of cost-sharing has received scant attention.

For example, no study known to the researcher has sought to explain why cost-sharing in higher education in Zimbabwe started at the very point of inception of the University College of Rhodesia and Nyasaland in 1957, then with only 68 students, if evidence globally suggests that cost-sharing in higher education is a function of a decline in public expenditure per student against an increasing student population (Johnstone, 2003; 2006). Similarly, it has not been shown why and how, in 1980 and to date, the independent government embraced and consistently implemented the cost-sharing policy in higher education when other, or most
countries on the continent, including Kenya, Malawi, Uganda, Tanzania and the francophone countries, adopted free higher education policies at least at independence (Mamdani, 2007, Musisi and Mutanga, 2003, Wangenge-Ouma, 2012; World Bank, 2010).

This study therefore is a response to the knowledge vacuum in existing literature on higher education financing in Zimbabwe. It seeks to identify and account for the policy shifts in the conceptualization and practice of cost-sharing in higher education financing in Zimbabwe.

1.5. Research Objectives

1.5.1. The Purpose of the Study
The primary objective of the study is to identify and account for the shifts in cost-sharing policy in financing higher education in Zimbabwe from 1957-2009.

1.5.2. Specific Objectives
The specific objectives are to,

(i) identify the cost-sharing epochs and identify the cost-sharing models and strategies adopted in specific epochs between 1957 and 2009;

(ii) explore and account for the logic underpinning the transition from one cost-sharing model to another; and

(iii) identify and discuss the mechanisms established to address issues of access to higher education following the adoption of cost-sharing as a strategy to finance students’ higher education.
1.6. Research Questions

The questions that guided the research study are:

(a) How has cost-sharing in higher education in Zimbabwe been defined, modelled and practised between 1957 and 2009?

(b) What logic determined the adoption of particular cost-sharing models and practices in particular epochs in this period of the history of higher education financing in Zimbabwe?

(c) How did the cost-sharing measures impact on access to higher education? What specific mechanisms were implemented to deal with the impact, and how successful were the interventions?

1.7. Rationale and Significance of the Study

The rationale for undertaking the study is twofold. Firstly, “higher education occupies a key and important place in the development of societies” (Barriga, Cardiel, Maldonado, Rojas and Lopez, 1998: 608). In that sense, a discussion and/or analysis of the characteristics of its financing constitutes a topic of great relevance. At the same time, it is necessary to acknowledge that, notwithstanding the identity of the global higher education financing systems, each country has developed peculiarities that make generalizations about the subject difficult (Schwarzenberger and Opheim, 2009; Wangenge-Ouma, 2008); hence this study, with its focus on Zimbabwe.

Secondly, existing literature on higher education financing in Zimbabwe, especially with
respect to cost-sharing in students’ financing of higher education has not received adequate attention. This has been found to be the case in an extensive review of literature. The study therefore seeks to fill this knowledge gap. It may therefore also be expected that findings of the research will add to the knowledge and understanding of the subject of cost-sharing and its practice in higher education in Zimbabwe. The study is significant in the sense that it generates empirical knowledge and understanding about the shifts in cost-sharing policy in students’ financing of higher education in Zimbabwe. As such, it:

a) supports and enriches the theory on cost-sharing in higher education;
b) provides practical insights that might be useful for national higher education financing policy in Zimbabwe; and it
c) provides insights or lessons from experience that might be valuable to other higher education systems that have adopted, or might consider cost-sharing as a vehicle for reforming their higher education financing systems.

1.8. Scope of the study

The study focuses on Zimbabwe and is restricted to 1957 to 2009, that is, from the time that cost-sharing was implemented as a strategy to finance students’ university education in Zimbabwe to the present, taken as 2009. The practice remains current, meaning that it is still in force as of 2009.

A second restriction to the study relates to its primary focus on cost-sharing as a strategy to finance university students’ education. That does not suggest however, that other issues relating to higher education financing in general, for example, research funding, infrastructural
development and staff remuneration are unimportant. These are discussed in the context of their relationship and relevance to the subject of students’ financing.

Lastly, the study is limited to the public university sector, which in Zimbabwe is made up of nine universities. Even then, emphasis is put on the UZ, which, being the oldest university in Zimbabwe, has experienced all the cost-sharing policy shifts in students’ financing of higher education.

1.9. Organization of the Thesis

The thesis is divided into five chapters. Chapter 1 sets out the perspective for the research as well as spelling out the motivation and inspiration for the study. The chapter shows that, for most countries, the encounter with cost-sharing in higher education financing is a relatively new experience occasioned by the ascendancy of neoliberalism and the rise in demand for higher education that occurred beginning about the late 1970s. In contradistinction, Zimbabwe’s experience with cost-sharing predates these developments. The chapter thus sets the ground for an interrogation of Zimbabwe’s experience in an area that for most countries is a recent phenomenon.

Chapter 2 sets out the theoretical direction for the thesis. The chapter is divided into three parts. The first part traces the historical global development of higher education financing and shows that, prior to the late 1970s, a combination of Keynesianism, the then dominant development paradigm, and the general consensus about the public good nature of higher education resulted in most governments investing heavily and voluntarily in higher education. However, the shift to neoliberalism at about the turn of the 1980s, ushered in a new development philosophy that not only challenged the predominant role of the state in development, and
therefore its huge presence in higher education financing, but also questioned the widely held view that higher education was a public good. As a result, a new higher education development creed that championed notions of the market and cost-sharing in higher education financing emerged that subsequently established itself firmly in higher education financing policy discourse and practice.

The second part of the chapter pitches the higher education funding debate at a theoretical level and explores the theoretical motivations for public and market funding of higher education. The debate is later narrowed to a discussion of the cost-sharing phenomenon in higher education funding. In particular, the gradual, but now forceful, pervasiveness and ubiquity of cost-sharing across global higher education systems since the 1980s is demonstrated. The chapter ends with an articulation of the conceptual framework within which to understand cost-sharing in higher education students’ funding.

Chapter 3 details the qualitative research approach adopted for the study. In particular, the chapter takes the reader through the historical research design used to conduct the study, the qualitative data analysis methods, and the ethical issues that govern the conduct of the study. Chapter 4 covers the presentation of data and analysis of the findings. The chapter demonstrates that Zimbabwe’s experience with cost-sharing in higher education financing is a ‘tale’ of shifts from one cost-sharing model to the other within specific historical epochs of the development of higher education. At the centre of the shifts were global, national and local factors that combined in specific ways in particular epochs to define and redefine the cost-sharing models.

The last chapter demonstrates that, while useful as an analytical tool to account for cost-sharing in post-colonial Zimbabwe, the utility of Johnstone’s (2009) cost-sharing conceptual model is limited when applied to the introduction and practice of cost-sharing in the colonial
period. The study also shows the existence of strong arguments for both the public subsidy and cost-sharing in students’ funding of higher education, and thus recommends the resuscitation of the loan system as a mechanism to promote access to higher education.
CHAPTER TWO
LITERATURE REVIEW

2.1. Introduction

The history of higher education funding is replete with tensions brought about by the lack of consensus on how best to finance it (Barriga, et. al., 1998; Stonis, 2009). As a result, across the globe, from one context to the other, and even within the same contexts, higher education funding is a subject that has been mired in debates and controversies. Indeed, while the intensity of the funding challenge has varied across contexts in history, the ‘one best financing model’ has remained elusive (Stonis, 2009). The following sections interrogate the issues that are at the centre of these tensions as well as trace the dynamics that have ensued in the search for the elusive one best model of financing higher education.

This chapter is divided into three parts. The first part traces the history of higher education funding and shows that globally, until the late 1970s, governments generally invested heavily in higher education. The change in development paradigms that then occurred marked the entry and subsequent consolidation of market forces in higher education financing. The first part of the chapter also explores the theoretical foundations of higher education funding. In the process, it interrogates the theoretical arguments for state funding of higher education, on the one hand, and the arguments for market intervention in higher education on the other. The second part of the chapter demonstrates that as a result of the global triumph of neoliberalism over Keynesianism and notions of the welfare state, cost-sharing is now a pervasive phenomenon in higher education systems globally. The last part summarizes the chapter, and, in the process, develops the conceptual framework for the study.
2.2. Higher Education Funding: Historical Trends

Until about the 1970s, higher education was highly valued as a great wealth in itself and a source of increase in wealth globally (Omari, 1991). As a result, societies invested in it gladly and voluntarily. Then, it was believed that the investments that governments made in education, and higher education in particular, could be recouped by society through the increased productivity of the labour force and through the resultant higher tax receipts (Tilak, 2004). There was therefore no need for any specific measures directly to recover the investment made in higher education from students or from any non-governmental sources (Tilak, 2004).

In many cases, where higher education was not entirely funded by the state, it was highly subsidized (Asian Development Bank, 2009; Tilak, 2004; World Bank, 2010). In those countries that pursued the socialist ideology, such as countries of the former Soviet Union and other countries in Eastern Europe, higher education and education in general, were viewed as an inalienable right that required full subsidization by the state (World Bank, 2010).

In the case of Africa, five major factors are keys to understanding trends in higher education development and its funding. These are: notions of the British civic universities (path dependencies); the envisaged role of higher education in the development of the post-colonial state (the developmentalist university); the need for highly skilled human resources (bureaucrats) to replace the departing colonial administrators; the democratization of access to education; and the then prevailing welfarist approach to development. The following sections discuss these factors in greater detail.
2.2.1. The British Civic University

Colonial higher education in Africa was a transplant of the higher education systems in the metropolitan countries (Ashby, 1964). In British colonial Africa, for example, university education was modelled on British universities. Such was the case with the University of the Gold Coast (Ghana), Ibadan (Nigeria), Khartoum (Sudan), Makerere (East Africa) and in Zimbabwe, the University of Rhodesia, first established, as stated above, as the UCRN in 1957. These universities were formed as a result of the recommendations of the Asquith Commission that was set up to consider “the principles which should guide the promotion of higher education learning and research and the development of universities in the colonies” (Atkinson, 1973:145). The universities had a special relationship with the University of London whose degrees they offered.

The establishment of these universities was premised on two assumptions about the philosophy of the social function of higher education (Ajayi, Goma and Johnson, 1996). The first assumption related to the elitist character of higher education access. The philosophy was such that only a select few students out of the larger pool of qualified students would gain admission to university on the basis of their performance in examinations. Once selected, this elite group of students would receive high quality education subsidized by the state. The philosophy also held that in addition to professional training, higher education bequeathed to students a higher moral ethic and attributes essential for producing future leaders and custodians of the cultural heritage (Ashby, 1964). Thus, writing on West African universities, Ashby notes that those founded by the British regarded themselves as elite (Ashby, 1964). These universities were also expected to create a small native middle class, which in turn would create a cadre of middle level technocrats and professionals in such areas as education, health, and agriculture for ‘native’ development.

2.2.2. The Developmentalist University

From the 1950s, Africa gradually gained independence from colonial rule. The attainment of independence on the continent generated optimistic expectations that the newly independent African nations would at last be able to find their own path to a future of progress and prosperity (Mamdani, 2007). For most countries, this would be based on an emphasis on meeting the people’s needs and greater public involvement as defined by the African governments themselves (Mahomedbhai, 2008).

At independence, many of these countries were faced with specific developmental demands and priorities that were unlikely to be realized if the countries did not radically break away from the legacy of the colonial socio-economic development frameworks (Mohomedbhai, 2008). To that end, countries formulated social and economic development plans that entailed ordering the pattern of development differently than it would be if it were left to the free forces of the economy (Mohomedbhai, 2008). The achievement of the new agenda required reorientation of the colonially inherited development policies through state intervention in economic activities (Mohomedbhai, 2008). Education, in particular higher education, was considered a critical vehicle for the achievement of the transformation process and, therefore, became a major part of the post-colonial national development project (Sawyerr, 2004).

Universities were expected to reflect the mood of the nation (Zinyemba, 2010): to help the new nations build up their capacity to develop and manage their resources; to alleviate the poverty of the majority of the people; and to close the gap between African nations and the developed world. The development of capacity in existing universities and the establishment of new universities in Africa, following independence, became a major element of nation building.
The university was considered to be a key instrument for national development, hence the notion of a ‘developmentalist university’, that is, “a university whose work and mission are directed toward the attainment of concrete and demonstrable development goals” (Sawyerr, 2004:4). Like all other national development initiatives, the African university was explicitly a public undertaking financed and supported from public sources (Sawyerr, 2004). In most cases, the financing of higher education became the entire responsibility of the state. Universities would receive generous state funding to support capital investments, recurrent expenditure, and funding for operations and research (Banya and Elu, 2001 in Wangenge Ouma, 2008).

2.2.3. The Human Resources Factor

Following independence, many African bureaucracies found themselves confronted by a crippling shortage of skilled technocrats and professionals following the departure of the colonial white experts and administrators. Governments naturally turned to universities to fill the gap by training the required person power (Wangenge-Ouma, 2008). Banya and Elu (2001, in Wangenge-Ouma, 2008: 218) argue,

[T]hroughout Sub-Saharan Africa in the 1960s, there was a critical shortage of administrative, scientific and technical manpower. The situation was particularly acute because higher education institutions had been established only recently and the senior ranks of the public services were staffed predominantly by expatriates. The newly independent African nations lacked personnel trained in many areas of high priority for their future development.

The emphasis on the need for skilled manpower also found support from two other forces. First,
the global thinking of the 1960s argued that an important obstacle to economic growth in the
developing countries was the absence of middle and high level human resources. The second
factor was “the then dominant application of human capital development theory to educational
investments” (Wangenge-Ouma, 2008: 221). This saw African governments not only assuming
direct responsibility for higher education funding, including student funding (Mamdani, 2007;
Omari, 1999), but also international finance capital, notably the World Bank, investing heavily in
higher education “based on the understanding that higher education was the development engine
of new political economies” (Banya and Elu, 2001 in Wangenge-Ouma, 2008: 218).

2.2.4. Democratization of Access to Higher Education

For many countries, the transformation of colonial education began with independence. The
primary objective of governments was to provide equality of educational opportunity in order to
facilitate rapid transformation of society and the economy (Zvobgo 1986, in Mandaza, 1986). As
a result, many countries placed education in the category of basic human rights in a bid to correct
the injustices of colonial education policies that had favoured whites to the neglect of the
majority black population (Zvobgo 1986, in Mandaza, 1986). In pursuit of the democratic ideal,
primary and secondary education was made free in most countries. The expansion of education
at these lower levels meant that universities had to develop corresponding absorptive capacity to
contain expansion generated from below (Zvobgo 1986, in Mandaza, 1986)

Accompanying the expansion in student numbers were financing policies that saw most
countries – Kenya, Uganda, Tanzania and many countries in Francophone Africa, for example --
providing free higher education (Wangenge-Ouma, 2008; 2012). In some cases, in addition to
free higher education, governments even provided a host of other allowances that included
clothing, bedding, food, transport, and en route food allowances to students when joining universities (Omari, 1991; Mamdani, 2007).

2.2.5. Welfarism and the Developmental State

For many countries in Africa, independence also coincided with the dominance of Keynesian economics and welfarism (the welfare state), a development paradigm that emphasized the key role of the state in socio-economic development (Wangenge-Ouma, 2008). The essential base of Keynesianism and state welfarism was the growth of the economy, which enabled the virtuous circle of increasing public services and full employment (Walsh, 1994). Keynesianism was premised on the notion that the state could manage macro-economic conditions in a way that would compensate for inadequacies created by the market (Walsh, 1994; 1995). State welfarism involved the extension of citizenship into social rights, on the grounds that full membership of society involved access to basic goods (such as education) that made effective involvement in social and community life possible (King and Waldron, 1988). The basis of citizenship was participation, as opposed to the contractarian, exchange-based approach that was to gain ground in the 1980s (Walsh, 1994).

While there were variations in the degree to which countries adopted Keynesianism and the institutions of the welfare state, the general result was the rapid growth of state activity and involvement in provisioning of services (Walsh, 1994; 1995). The basic policies of governments tended to converge on a common acceptance of the state’s role, both in the management of the economy and in providing public services (Walsh, 1995), hence the notion of the developmental state (Mamdani, 2007).
2.3. From State to Market

Starting about the mid-1970s, the overheating of the world economy that was evidenced by the global economic recession, the oil crisis of 1973, and declining terms of trade for Third World goods undermined the welfarist system of politico-economic management (Walsh, 1994). Virtuous circles began to give way to vicious circles of economic decline (Walsh, 1995). Unemployment rose, as did inflation (Walsh, 1994; 1995). The impact on public service provisioning was especially strong because the late 1960s and early 1970s had been a period of rapid public sector growth, which had become ingrained into expectations and patterns of budgeting. The public sector, unlike manufacturing, was particularly affected because it was not easy to raise productivity or to reduce levels of provision (Walsh, 1994).

While the extent of the crisis varied across countries globally, overall, public spending was widely argued to be a major factor in the global economic failure of the 1970s (Walsh, 1994). Further, the institutions of the welfare state came to be seen as destroying market incentive and weakening competitiveness (Walsh, 1994). Hence, the crisis of the 1970s was viewed as one of politics as well as economics, the more so given the greater role and involvement of the state in economic activity (Walsh, 1994).

Radical critics argued that the growth of the public sector created inflation and long term economic decline by destroying the disciplines of the market (Walsh, 1994). Those of a less radical persuasion contended that government was becoming overloaded (King, 1975) in trying to cope with many problems; that excessive public spending and unemployment was crowding out the private sector (Bacon and Eltis, 1976) and that the state was becoming bankrupt (Rose and Peters, 1978).
These criticisms led to the adoption of an alternative market approach that advocated for, beyond reduction of public expenditure, the rolling back of the state frontiers in development in favour of the private sector -- a market philosophy based on minimizing the role of the state rather than merely reducing its spending (Haynes, 2008). Commonly referred to as neoliberalism, this market philosophy is based on the virtues of the market and not simply the failure of the state (Walsh, 1994). Hence, beginning in the 1980s, a new development paradigm clothed in neoliberal economic policies gradually overshadowed Keynesianism and the welfare state (Haynes, 2008; Walsh, 1994; 1995). The paradigm shift from Keynesianism to neoliberalism was to have serious policy ramifications for higher education financing. This is the subject of the next section.

2.3.1. Neoliberalism

In response to the economic crisis of the 1970s, and at the instigation of the Bretton-Woods institutions – the World Bank and the International Monetary Fund -- neoliberal economic reform policies were unveiled in several developing countries in the form of stabilization and adjustment reform policies (Haynes, 2008; Wangenge-Ouma, 2008). Privatization, or movement towards privatization, became the most significant agenda of the World Bank (Richardson and Haralz, 1995). The underlying philosophy of the reform policies was that economic stagnation in developing countries was endogenous (Haynes, 2008). It was viewed as a by-product of poorly designed economic policies and excessive state interference in the economy (Haynes, 2008:30). It was argued that in order to stimulate the domestic economy and promote the creation of an efficient market, developing countries’ governments should eliminate market restrictions and limit government intervention in the economy (Haynes, 2008).

Reducing the state’s economic and developmental role was a uniform condition for the
receipt of external economic assistance in the form of Structural Adjustment Programme (SAP) loans (Haynes, 2008; Wangenge-Ouma, 2008)). The SAPs had several aims, namely, to encourage a high level of fiscal and monetary discipline, to advance and promote reforms leading towards market economies, as well as to encourage free trade, free capital flows and economic cooperation among nations (Haynes, 2008). The major argument was that it is market forces, not government intervention, that bring about development in stagnating economies (Haynes, 2008). As a result, the 1980s brought about a complete shift in development thinking. The pursuit of the public good and social justice that informed state welfarism gave way to the free market philosophy that stressed individual economic values and gains (Walsh, 1994, 1995; Haynes, 2008).

2.3.2. The World Bank

Linked to the pro-market philosophy was the argument by the World Bank that the rate of return to investment in higher education was much lower than in primary and secondary education (Pscharopoulos, 1994). According to the World Bank, the high net cost in higher education yielded fewer benefits. Even if the benefit was great, it was more private than social (Pscharopoulos, 1994; Mamdani, 2007:11). Thus, according to the Bank, the social group with access to higher education had already been beneficiaries of free education at lower levels, and it therefore argued that students must cover their own higher education expenses (Omari, 1991). The Bank strongly argued that basic education is the highest priority in developing countries (Omari, 1991).

4The rate of return to investment in education or, to be more precise, the internal rate of return to education is that rate of discount that equates the net present value of life time earnings of the individual, taken as the benefits of education, to the net present value of costs of education (Psacharopoulos and Patrinos, 2004).
These World Bank recommendations, cum conditionalities, argued for, firstly, the reduction of the role of the state in higher education and its financing, and, secondly, the shift of state funds from higher to lower levels of education (Omari, 1991). Since the mid-1980s, the World Bank has promoted reforms based on the need to restrict public higher education financing. Although the Bank has since softened its stance (World Bank, 1994; 2008; 2010), it continues to emphasize a series of modalities that are aimed at forcing HEIs to function according to market laws (World Bank, 2010). The Bank strongly argues for the need to diversify higher education and proposes the establishment of fees, sale of services, and ex alumni donations, etc. (World Bank, 1994). The target is for each institution to cover at least 30% of its expenditure with its own resources (World Bank, 1994). In this sense, higher education is observed through market standards.

The rate of return methodology has however not been free from criticism. In the early 1960s the method was subjected to severe criticism on the grounds that it assumes earnings of individuals as equivalent to their marginal productivity, or that differences in productivity of people are reflected in their earnings differentials (Merrett, 1966). It was also criticized for its inability to separate the influence of non-educational factors on earnings, and for its use of simulated life earnings (Omari, 1991). While later theoretical improvements answered some of the shortcomings, a criticism that still remains relates to the methodology’s inability to account for the non-economic benefits of higher education (Bennell, 1996a, 1996b, 1998; Omari, 1991).

These non-economic benefits - social, political, cultural, etc., accrue to society as a whole (Omari, 1991). While the economics of education now take note of these non-economic benefits (also called externalities), computations of rate of return rarely account for them because it is difficult to measure them with any acceptable level of precision (Barriga et al, 1998).
Notwithstanding the criticisms of neoliberalism, the shift in development paradigm is taking place all over (Haynes, 2008). Globally, countries, and, especially, developing countries, are in transition – a transition from a development paradigm based on Keynesianism to a neoliberal paradigm. The market philosophy now holds centre-stage (Haynes, 2008). This World Bank fronted philosophy has strongly entered the higher education sector. As a result, a reduced role of the state in education, more explicitly higher education, is being promoted as an economically and educationally efficient proposal (Mamdani, 2007). According to the World Bank, the role of government should be confined broadly to the formulation of a coherent policy framework (World Bank, 1994).

The preceding sections have traced the development of higher education from an historical perspective. In tracing the historical trajectories, it has been demonstrated that, globally, the reduced role of governments in the provisioning of higher education was occasioned by the shift in development paradigms from Keynesianism and the welfare state to neoliberalism that occurred about the beginning of the 1980s. It has also been shown that in Africa other factors--chief among them the notion of the British civic universities in former British colonies and the envisaged ‘new’ developmentalist role and related human power training function of the university brought about by the advent of independence--are also critical to understanding the history of the development of higher education and its funding on the continent. The next section now considers the higher education funding debate at a theoretical level. In doing so the guiding question is, what are the theoretical underpinnings of higher education funding?

2.4. The Case for Public Funding of Higher Education
There are several arguments that justify the ‘responsible’ sustentation of state contributions to
higher education provisioning. The basic rationale for state intervention in higher education financing, as is often the case with other social services such as health, is that in certain circumstances, the market fails to optimally produce such services (Walsh, 1995). As such, public provisioning through government planning, collective decisions and financing is deemed more effective in advancing social values and processes – equity, fairness and justice (Stonis, 2009) -- than would be the case if service production and distribution were to be left to the dictates of the market (Walsh, 1995). Hence, government intervenes in resource production and distribution “in order to right what are considered to be failures in the way the market distributes resources” (Walsh, 1995:4). The next sections explore this subject in more detail.

Tilak (2004) advances four major market failure related circumstances that necessitate government intervention in higher education funding. They are: the characterization of higher education as a public good, as a merit good, considerations of equity, and the existence of market imperfections in the higher education financing terrain.

2.4.1. Public Goods

To begin with, the private market will not provide adequately for public goods, that is, goods that are non-excludable and non-rivalrous in consumption (Hufner, 2003), or “goods which are inherently available to all and for which one person’s use does not preclude their availability to another” (Walsh, 1995:7). Because of the non-rivalrousness and non-excludability of public goods, the market, left to itself, will under-produce or totally fail to produce them ((Hufner, 2003). Hence, in theory, the state can ascertain the optimum level of demand and then produce appropriate levels of public goods that maximize welfare (Walsh, 1995). The questions that then arise are, is higher education a public good, and, what does the answer to this question imply for higher education financing?
The common characterization of higher education as a public good derives from the recognition that such education generates indirect and shared benefits whose impacts are more social than private (Barriga, et al. 1998). This recognition is premised on the social profitability or externalities that accrue to society from higher education (Omari, 1991, Mamdani, 2007). Quoting Lucas (1988), Romer (1986), and Schultz (1988), Barriga et al. (1998) aggregate the benefits as including: improvement in health, reduction in population growth, reduction in poverty, improvement in income distribution, reduction in crime, strengthening of democracy, and the ensuring of civil liberties and technological externalities that are necessary for technical progress and economic growth. For example, the attainment of independence in many African countries was a result of opposition to colonial rule that was often led by graduates who were able to articulate criticism of colonial political and socio-economic systems and to champion liberal values such as self-rule (Omari, 1999; Tilak, 2004). The consumption by society of these ‘soft’ benefits is, as stated above, neither excludable nor rivalrous. Thus, this public good characteristic of higher education constitutes a powerful logic for state intervention in higher education provisioning and financing. If it is agreed that society as a whole benefits from the externalities of higher education, then the state must pay for such benefits through financing higher education (Nerlove, 1972; Tilak, 2004).

While it is agreed that higher education generates positive externalities to society as a whole, it is also true that such education generates private benefits through its training function. This private profitability of higher education resides in the internal (private) rate of return that is measured in terms of graduate earnings (Psacharopoulous, 1994). Hildago (1998:674) argues,

[T]he University is a production unit in which training is an input and the professional
graduate is the output. During the learning process – i.e., when knowledge is produced – the student receiving training increases his/her productivity, thereby raising his/her remuneration since his/her work is more qualified.

Empirically however, pure public goods are thin on the ground. A good example of a pure public good is clean air. Often, goods fulfill one criterion (non-rivalrousness) or the other (non-excludability) and vice versa, or sometimes goods are public and sometimes they are not, varying with different modes of the good. In short, it is common to find goods that have public aspects but are also partly private goods and vice versa (Barzel, 1989).

From the foregoing, it is evident that it would not be accurate to argue with a direct affirmative that higher education is a public good. It is equally true that it would also be inaccurate to argue outright that it is not. Amidst the controversy surrounding the public or private good nature of higher education is the agreement that it is at least a mixed or quasi-public good that produces a wide variety of both private and public benefits.

2.4.2. Market Imperfections

Imperfections that exist in capital markets make another strong argument for public financing of higher education. As Arrow (1993) observes, imperfect capital markets, in particular credit markets for education, as well as lack of market information are a common feature of many developing countries. The imperfections that characterize education credit markets in many of these countries dissuade students from borrowing against uncertain future returns of higher education. Woodhall (1990), for example, argues that people may not be inclined to borrow to finance higher education not only because of the uncertainty of its benefits, but also because of the relatively long gestation period that may be associated with it. Equally, lenders are
commonly averse to accepting risk backed only by uncertain future incomes of the reluctant debtors (Arrow, 1993). Imperfect capital markets and dearth of capital market information are thus a strong justification for public financing of higher education, particularly in developing countries.

2.4.3. Education as a Merit Good

Closely linked to the public good dimension of education is the recognition that higher education is a merit good, and that its consumption needs to be promoted (Barriga et al, 1998). The merit good perspective argues that in general people may lack the rationality to fully understand and appreciate the value and benefits of higher education (Tilak, 2004). As such, leaving higher education investment choices entirely to individuals would lead to low uptake, and therefore low consumption of higher education. However, the state, by virtue of it being enlightened and in possession of better information about the merits of investment in higher education, can in theory counter people’s irrationality regarding investment in higher education by financing it (Tilak, 2004).

For example, while people may be aware of the positive effect of higher education on wages, they may not be conscious of the likely impact of higher education on the broader society in terms of its social profitability. Thus, government intervenes by way of higher education financing in a bid to cushion students and their families against consumer ignorance, and therefore promote consumption of higher education (Barriga et al, 1998).
2.4.4. Education Provides Equality of Opportunity

Public financing of higher education is also advocated on the basis of equity considerations. Proponents of the equity perspective argue that, in the absence of state intervention, higher education becomes a preserve of the ‘haves’ (Omari, 1991; Tilak, 2004). Thus, the democratization of higher education in order to provide equal opportunity to all irrespective of socio-economic background is viewed as an indispensable role of the modern state (Omari, 1999; Tilak, 2004). As such, proponents of equity in higher education argue that it is important and necessary for the state to subsidize education at all levels in order to ensure equality of educational opportunity (Blaug and Woodhall, 1979; Johnstone, 2003; 2006; 2009).

From about the 1980s, however, there has been a forceful argument against the role of government in economic activity, and more importantly on its role in social services provisioning as discussed in the beginning of this chapter. The debate has not been just about how the state’s activities can be limited and controlled, but also about the institutional character of the state. Generally referred to as the neo-liberal or market philosophy, this ‘new’ wave of economic thinking has become firmly established in higher education financing discourse. The next section explores in more detail the theoretical foundations of the philosophy vis-à-vis higher education financing.

2.5. The Case for Market Funding of Higher Education

Proponents of the market philosophy contend that the state must not only roll back its frontiers in development, including in public service provisioning, and therefore become smaller, but that it should also be different; it must become market orientated, fired by the spirit of entrepreneurship
(Osborne and Gaebler, 1992).

The major argument informing the philosophy is the contention that without a price and market mechanism, there will inevitably be state failure (Walsh, 1994; 1995). The argument goes further, to suggest that the state will only be able to operate effectively if it manages to mimic the operation of the market. In the market, it is argued, at least in theory, the system of prices and the exchange process allow individuals to make effective choices, which determine levels of production (Walsh, 1994). As such, it is argued that the state needs some mechanism of pricing that provides information on the value of the goods and services it produces.

Support for the market has, since the 1980s, forcefully entered the higher education sector. The long cherished and well established view that higher education is a public good that should be publicly financed has since come under challenge from an alternative view that champions marketization of higher education and advances the treatment of higher education as a private good (World Bank, 1994). This view is gaining ground globally as a result of, firstly, the phenomenon of globalization that has ushered in the widespread introduction of market-related, neoliberal economic policies and, secondly, a shortage of public funds for higher education across most national systems of higher education (Omari, 1991).

Several arguments are raised against public provisioning of education, particularly higher education. There are essentially three perspectives to the arguments, namely: efficiency, equity and pragmatic considerations.

2.5.1. Efficiency

The fundamental rationale for the introduction of market principles in the management of the public sector, and therefore of higher education, is the assumption that marketization improves the efficiency and quality of service and reduce costs (Cook and Kirkpatrick, 1988). Market
principles, it is suggested, will improve allocative and technical efficiency. The introduction of internal competition and market pressures, the separation of the political and managerial levels of control, and the establishment of clear standards and performance measurement systems will, it is claimed, improve technical efficiency in higher education through the elimination of waste and restrictive policies (Johnstone, 2003; 2006). Secondly, the introduction of user choice will ensure that higher education consumers will be able to get what they want and that higher education providers will become responsive to consumers’ wishes, thus improving allocative efficiency (Johnstone, 2006).

Another rationale associated with efficiency, hence justifying market intervention in higher education provisioning, relates to estimates of rates of return to education. It is argued that the social rates of return to investment in higher education are lower than private rates of return. It is therefore recommended that public subsidies could be reduced and individuals asked to pay for their education (Psacharopoulos, 1994; World Bank, 1994)

2.5.2. Equity

Arguing from the perspective of equity, proponents of the market maintain that public subsidization of education distorts patterns of resource distribution (Johnstone, 2006). They argue that it (public subsidization of education, especially higher education) increases income disparities by transferring resources from the poor to the rich, since, they argue, education subsidies accrue more to the rich than to the poor (Johnstone, 2006; Jimenez and Osaiasi, 2006; World Bank, 2000). As such, they argue, education subsidies are regressive. They further argue that education subsidies could be targeted at the poor only (Asian Development Bank, 2009; World Bank, 1994)
2.5.3. Pragmatic considerations

From a pragmatic point of view, governments in developing countries in particular can ill afford public subsidization of higher education because of increasing resource challenges (Johnstone, 2003). The introduction of the market mechanism in higher education is therefore considered as the solution to the resource crunch they are faced with (Johnstone, 2003; 2006; World Bank, 2010). This in fact is the philosophy underpinning economic reform policies adopted in many developing countries. The policies, coming in the form of stabilization and structural adjustment policies, are aimed at the reduction of state involvement in social services provisioning, including higher education (Haynes, 2008).

There are also several other arguments informing the drive to marketization of higher education. Arguing on the basis of pragmatic considerations, advocates of the market do not agree that public subsidies are needed to promote equity or to promote democracy (Tooley, 2000). Rather, they argue that reducing the role of the state in higher education financing would not negatively affect the growth of higher education, since cost recovery measures can be adopted (Johnstone, 2003; 2006). It is also felt that since higher education may not be price elastic, cost-recovery measures would not result in reduced enrolments since cost recovery measures would improve access (World Bank, 2010). The argument further maintains that public subsidies reduce the autonomy of higher education institutions by exposing them to government control (Johnstone, 2006). It is also argued that public subsidies in the form of grants to higher education institutions promote inefficiency in higher education delivery since these subsidies are seen as removing institutional incentives to allocate resources efficiently (Johnstone, 2006). Some even go further to question the rationality of subsidizing higher education when basic needs such as basic education and health care are not adequately funded. In short, this amounts to
misallocation of resources (Tooley, 2000).

In sum, according to the market philosophy, it is difficult to justify the action of the state in services production and distribution on the grounds that it produces public goods, because it is difficult to discover such goods in pure form. Proponents of the market mechanism argue that there is no such thing as a public good in an objective sense. “It is a purely cultural construct” (Malkin and Wildavsky, 1991 in Walsh, 1995:7) that cannot justify government activity on the basis of the production of public goods, which, in fact, “are only secondary effects of what are essentially private goods” (Walsh, 1995:7).

A global consequence of the market philosophy has been the search for a new approach to public sector management, and, more importantly, for the “reinvention” of government (Osborne and Gaebler, 1992). In that context, cost-sharing has become a significant aspect of the reform of higher education financing (Johnstone, 2003; 2006). The next sections interrogate the subject of cost-sharing in higher education finance in greater detail, and, in the process, a theoretical framework for the study is developed.

2.6. Theoretical Framework: Cost-Sharing in Financing Higher Education

Cost-sharing in higher education generally refers to a shift in the burden of higher education costs from its being borne exclusively by government, or taxpayers, to its being shared with students and/or their parents. Maliyamkono and Ogbu (1999) define it as the introduction of shared responsibilities of education expenses between the government and the beneficiaries, who are the students and their families. More specifically, it is so defined:

[T]he introduction of, or especially sharp increases in, tuition to cover part of the costs of instruction or of user charges to cover more of the costs of lodging, food,
and other expenses of student living that may hitherto been borne substantially by
governments (taxpayers) or institutions (Johnstone, 2006:16).

### Table 2.1: Cost-Sharing Implementation in Selected African Countries (As of 2003)

<table>
<thead>
<tr>
<th>Country</th>
<th>Cost-Sharing Policies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Botswana</td>
<td>In 2002-2003, limited cost-sharing measures were introduced with plans to improve collection of loans</td>
</tr>
<tr>
<td>Burkina Faso</td>
<td>The country started to reduce grants and charge modest tuition fees in 1990s despite the no-fee tradition in Francophone Africa</td>
</tr>
<tr>
<td>Ghana</td>
<td>Introduction of cost-sharing was limited to small user fees for lodging and food. No tuition fees as of 2003.</td>
</tr>
<tr>
<td>Kenya</td>
<td>Government introduced tuition and user fees for lodging and food in 1992. However, tuition fees were later rolled back due to student opposition. The University of Nairobi introduced dual track tuition in 1992.</td>
</tr>
<tr>
<td>Mozambique</td>
<td>Cost-sharing introduced through tuition fees, though with reluctance</td>
</tr>
<tr>
<td>Nigeria</td>
<td>Government expects higher education institutions to cover at least 10% of costs from non-governmental revenue. While cost-sharing is contested ground, state universities charge nominal fees to cover lodging, food and tuition. Federal universities do not charge fees.</td>
</tr>
<tr>
<td>Tanzania</td>
<td>The country introduced cost-sharing in 1992. In mid 1990s, maintenance grants and lodging/food subsidies were reduced. Only dual track tuition fees were charged while comprehensive tuition was planned for the future</td>
</tr>
<tr>
<td>Uganda</td>
<td>An aggressive and financially successful dual track tuition system was introduced at Makererere University with 75% of students paying tuition fees.</td>
</tr>
<tr>
<td>South Africa</td>
<td>Though resisted, tuition fees and cost-sharing are generally a tradition in South Africa.</td>
</tr>
</tbody>
</table>

*Source: Johnstone (2004)*
While cost-sharing now features prominently in many countries as part of the regime to reform higher education financing, there do however exist large differences among countries in the nature and levels of its implementation across nations and even within the same national contexts. The select African cases presented in Table 2.1 are illustrative.

Cost-sharing in higher education can take different forms. Examples are: the introduction of tuition fees where they previously did not exist; a steep rise in tuition fees where they are already in existence; or public HEIs charging more or nearly break-even or full cost fees for accommodation, board, books and other ancillary costs that may hitherto have been borne by government (Johnstone, 2003; 2006). It may also take the form of a reduction, or even the abolition of student grants (Johnstone, 2006).

2.6.1. Rationale for Cost-Sharing

Stakeholders in the higher education financing debate are agreed that higher education financing needs to be increased, yet general disagreement exists as to the best means of doing so (Johnstone, 2003; 2006). There is also an interesting dynamic in policy debates on the financing of education. While there is growing support for a decrease or elimination of cost-sharing at the primary and secondary (basic) levels of education in order to promote equity and access to education, there are pressures at the post-secondary level, particularly in higher education, to introduce or increase cost-sharing (Asian Development Bank, 2009; Psacharopoulos, 1994; World Bank, 1994; 2008; 2010).

As noted in the preceding chapter, the issues that are central to, and therefore inform debates about the desirability of cost-sharing in higher education are: higher education is

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5 This is evidenced by the UNESCO Education For All (EFA) and Millennium Development Goals development frameworks (Asian Development Bank, 2009).
globally considered important for its private and public benefits (Tilak, 2004). As a result, higher education is in increasing demand across nations globally. At the same time, however, governments are faced with the challenge of accommodating and sustaining the rising demand against diminishing resources and ever-rising per student costs (Johnstone, 2003; 2006; World Bank, 1994; 2010). Under the circumstances, the issue becomes one of how best to reconcile the forces. These circumstances anchor the contextual backdrop under which the cost-sharing logic is being promoted globally (Johnstone, 2003; 2006).

Support for cost-sharing in higher education financing is influenced by three broad considerations that derive from the context cited above. They are: the pressing need to diversify higher education revenue, concerns about equity, and lastly considerations of efficiency (Johnstone, 2003; 2006).

Support for diversification of higher education financing, also referred to as “the sheer need for other than governmental revenue” (Johnstone, 2003:3) is a function of the rise in the demand for higher education against governments’ or taxpayers’ inability to meet expanding revenue requirements (Johnstone, 2003; 2006). Most countries, particularly those in the developing world, are faced with severe budgetary constraints resulting from the decline in taxable revenue and often rising competition from other pressing and compelling (largely political) public needs (Johnstone, 2003). As a result, national systems of higher education are having to seriously consider alternative sources to supplement governmental revenue, not only with cost-sharing, but with other activities such as entrepreneurship, sale of faculty services, fundraising, etc. (Mamdani, 2007). As such, tuition and other fees from students and parents are deemed to constitute a potentially rich source of additional revenue (Johnstone 2003; 2006;
The philosophy behind revenue diversification underscores the notion that the alternative to substantial revenue supplementation through cost-sharing is worsening austerity in higher education institutions (Johnstone, 2003; 2006; 2009; Woodhall, 2009).

Considerations of equity in higher education financing demand that students, by virtue of their being beneficiaries of higher education, should at least share in the cost of their education (Hildago, 1997; Johnstone, 2003; 2006). This view is anchored in the arguments that (a) there is nothing like free higher education (Johnstone, 2006), and (b) the large number of higher education students are from middle, upper middle and upper income families (Douglass and Keeling, 2008:1; Johnstone, 2006) who ordinarily can afford to pay at least a portion of the costs of their education if they have to (Johnstone, 2006).

From an efficiency point of view, cost-sharing is supported by the argument that the payment of some tuition by higher education students promotes efficiency in higher education financing and delivery, as such payments make students and families more discerning consumers, while universities become more responsive and conscious providers (Hildago, 1997; Johnstone, 2003; 2006).

The sections below discuss these rationales in greater detail. An attempt is also made to juxtapose the arguments for cost-sharing with counter-arguments for public subsidization of higher education.

2.6.1.1. Financing demand for higher education

Proponents of cost-sharing argue that the major impediment to higher education access is limited supply of places, rather than limited demand (Johnstone, 2006). Dependence on public subsidies
is largely seen as severely limiting the number of places that can be provided by HEIs (Asian Development Bank, 2009; World Bank, 2010). It is further argued that, under the right conditions, students and their families are willing and able to pay for higher education, and cost recovery will increase both the resources available for higher education and enrolments (World Bank, 1994; 2010).

Advocates of the public subsidy on the other hand argue that subsidies increase higher education enrolment by lowering private costs and thus increasing access (Tilak, 2004; Mohamedbhai, 2008). The underlying principle for public subsidy is the perception of investment in human capital (Amy, 2010). As such, without subsidies, it is argued, the cost of higher education would be prohibitively high and the demand for higher education would be insufficient to meet national manpower needs (Omari, 1991). Therefore, public assistance in the form of grants and loans for tuition and living expenses, for example, is seen as allowing low-income group students to have access to higher education without serious financial burden (Amy, 2010).

Evidence that supports both arguments at the empirical level is mired in controversy. For instance, a study by Bergh and Fink (2004) that used cross-country data for over a 100 countries in both developed and developing countries, including Africa, concluded that subsidized primary and secondary education leads to increased tertiary enrolment, while tertiary education subsidies do not appear to have any significant impact on enrolment (Bergh and Fink, 2004). This finding is supported by the assertions of both the Asian Development Bank (2009) and the World Bank (2010) that public expenditure on higher education does not necessarily translate to increased enrolments. Based on these findings, it can be argued that, in situations of constrained public resources, increasing public allocations to higher education at the expense of basic education
may actually be counterproductive. Yet, Amy (2010), in a study of higher education financing in Hong Kong, concluded that subsidies do have a positive impact on higher education enrolment. In view of the different and conflicting findings, one is tempted to conclude that there is lack of conclusiveness on what impact both subsidies and cost-sharing have on higher education enrolments.

In supporting cost-sharing in higher education, Fielden and La Rocque (2008) argue that the rapid proliferation of private higher education globally is proof of the inability of public provision to keep pace with demand. At the same time, the rise in private higher education institutions is also seen as vindicating the assertion that students and their families are able and willing to pay for higher education (Kapur and Crowley, 2008). However, while this argument may be true, it is also not uncommon, particularly in developing countries, to find the state also subsidizing private higher education.

2.6.1.2. Equity

Proponents of cost-sharing, arguing from the perspective of equity, argue that social justice (Clark, 1983) demands that students, by virtue of being beneficiaries of higher education, should at least share in its costs. The argument is rooted in the following considerations: (a) that there is nothing like free higher education: the assumed free higher education is in fact paid for by all citizens via the tax burden; and (b), that students from middle and upper income families constitute the greater number of higher education students (Douglass and Keeling, 2008:1) and that these groups of students can afford to pay at least a portion of the costs of instruction, if they are made to. Instead, these students and their families prefer that the general taxpayer bears the cost burden for a benefit that ultimately accrues to them. Yet whether higher education is subsidized or not has no impact on the enrollment patterns of students from more affluent
families (Johnstone, 2006). As such, public subsidies for higher education translate to a transfer payment from the state to the ‘haves’ - middle and upper income class families (Asian Development Bank, 2009; Johnstone, 2009; World Bank, 2010). This school of thought also maintains that the main obstacle to equitable access to higher education is the poor quality of basic and secondary education available to students from disadvantaged backgrounds, rather than the costs associated with higher education.

This being the case, to the extent that there are likely to be students from low income families who potentially would be excluded from higher education by the introduction of tuition fees, a portion of the fees collected can easily (at least in theory) support means-tested grants and loan subsidies, which, in turn, can maintain and even enhance the accessibility of higher education to the disadvantaged (Woodhall, 2004).

However, and to the contrary, proponents of the subsidy are of the view that in the absence of public subsidies students from poor or disadvantaged backgrounds would be excluded from accessing higher education because of cost barriers (Johnstone, 2003; 2006; Woodhall, 2004). It is argued therefore that public subsidies do have a positive impact on equitable access. It is further argued that subsidies will eventually be repaid by the students through higher income taxes since they will be better qualified and more productive (Omari, 1991).

At the empirical level, the impacts of both cost-sharing and the public subsidy on higher education access are debatable. A study conducted by Bergh and Fink (2008) dismissed the claim that public subsidization of higher education translates to increased enrolments as well as lower inequality. The findings corroborated earlier findings by Dabla-Norris and Gradstein (2004) and the World Bank (2003) that concluded that in cases where higher education fees were eliminated, there was not a significant positive impact on enrolment patterns vis-à-vis the socio-
economic composition of the student body. Instead, the study established that it was the income related difference in access to quality basic and secondary education that was the main barrier to equitable access to higher education. As noted in the preceding section, however, these findings contrast sharply with Amy’s (2010) study in Hong Kong that established a direct correlation between public subsidies and increased higher education enrolments.

2.6.1.3. Efficiency

Neoliberal ideology requires of higher education some of the virtues of the market. One such virtue is the assumption of greater efficiency (Seco, 1998:23). Neoliberalists maintain that, under a regime of institutional grants from governments, incentives are available for higher education institutions to focus on bureaucratic and political interests. A shift to market-orientated provision of higher education is also deemed consistent with the global trend of market-based provision of services (Tiongson, 2006). It is also argued that cost-sharing solves the problem of academic malingering\(^6\) (or ‘professional students’) among the student population since fee-paying students are likely to be more conscientious (World Bank, 2010). The perspective holds that, in general, consumption of free goods is wasteful (Oosterbeek and Patrinos, 2008). Countries such as Germany, the Netherlands and the US have responded to the problem by, among other methods, eliminating or reducing student aid after insufficient progress towards completion of a university programme (Oosterbeek and Patrinos, 2008).

It is also argued from the perspective of efficiency that that higher education is expensive as compared to the primary and secondary education sub-sectors. This is particularly the case in developing countries where it is reported that the ratio of unit costs of higher education to

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\(^6\) This is a practice by some students where they take unnecessarily long to complete programmes of study because the cost of tuition is paid for or highly subsidized by the state (World Bank, 2010).
primary schooling is in the order of 34:1. This is almost 20 times the comparable ratio in higher income countries (Asian Development Bank, 2008).

The argument for the public subsidy in this context is that access to subsidized higher education places is based on merit (Tilak, 2004). As such, public resources are channeled to the most able students with the highest probability of success. In the process, the social efficiency of investments is maximized (Johnstone, 2006). Empirically, data on the efficiency of higher education institutions are severely limited. This is especially so because institutions differ markedly in their student intake as well as the comparable weight they give to instruction versus research and the competencies of graduates (World Bank, 2010). However, analysis of data from the US indicates that highly subsidized public institutions have lower graduation rates than private institutions (Woessmann, 2008). Some evidence points to an improvement in students’ commitment to their studies as a result of cost-sharing. For example, after introduction of a student loan programme in Mexico, loan recipients attained higher grade point averages and lower repetition rates than other students. In one study, Canton and Bloom (2004) found out that sixty percent of the students reported that they had increased their efforts because of the loan.

Notwithstanding the arguments for cost-sharing, it should be acknowledged that it remains highly contested across higher education systems. Not all stakeholders in higher education are convinced that it is desirable (Johnstone, 2006). As a result, cost-sharing may not be easily accepted. The probability of resistance to cost-sharing is likely to be higher and more forceful in poorly performing economies and in countries where higher education is traditionally viewed as a social entitlement (Johnstone, 2004:21). The next section discusses resistance to cost-sharing in more detail.
2.6.2. Resistance to Cost-sharing.

Free higher education is supported by the view that society is the major beneficiary of higher education. As a result, proponents of this argument, particularly those in leftwing and radical political systems, are quick to ride on this economic rationale in resisting cost-sharing. Resistance to cost-sharing can also be severe in cases where students are a strong political force. For example, student opposition to the introduction of loans in Ghana contributed to the fall of the government in 1971, and to the abandonment of the scheme in the following year (Woodhall, 2004).

Resistance to cost-sharing can also emanate from academic leaders and faculty’s strongly-held traditional view that a proper higher education should be insulated from market forces such as privatization and commercialization, which in their view leads to academic mediocrity (Mamdani, 2007).

2.6.3. Cost-Sharing Financing Options

Johnstone (2003) notes that the introduction of cost-sharing as a reform measure is likely to meet with resistance and is therefore best implemented incrementally over time. He (2003) therefore advances a typology of cost-sharing that consists of eleven stages. At the lower end of the cost-sharing implementation matrix are reforms that seek to introduce small, non-instructional costs such as application, registration, examination, student activity and other small fees. The introduction of these small earmarked or ancillary fees easily lends itself to political acceptability and is therefore easier to implement as a first step in the direction of establishing a culture of cost-sharing (Johnstone, 2003). However, while meeting relatively little resistance, these small fees generate little revenue. At the upper end are reforms aimed at full cost-recovery of higher
education expenses such as will effect large increases beyond the rate of unit cost increases. While these have a huge potential for revenue generation, they are prone to political and public resistance (Johnstone, 2003; 2006; 2009; World Bank, 2010).

Another option for countries where students traditionally receive generous living allowances is to reduce the level of subsidy provided for food and lodging (Ziderman, 2002). Similarly, for countries operating in volatile and inflationary environments, simply freezing the nominal level of grants effectively reduces the level of subsidy over time (Johnstone, 2006).

A number of countries in sub-Saharan Africa, for example, Uganda, Ghana, Kenya and Tanzania (World Bank, 2010), and of late some universities in Zimbabwe (Dembe, 2009), have experimented with dual pricing systems. Under this approach, fully subsidized places are allocated based on secondary school-leaving examination results, while students who have acceptable grades but miss the subsidy ‘cut off’ are admitted as fee paying students. Despite being seen as somewhat arbitrary and prone to corruption (Johnstone, 2003), the introduction of dual pricing systems is spreading globally. The People’s Republic of China introduced a version of this dual track system in 1985 but suspended it under the 1997 reforms (Asian Development Bank, 2009). Elsewhere, as in the Russian Federation where free higher education is enshrined in the constitution, fees were imposed with a supporting voucher system that provided five bands of support (ranging from 0% to 100%) based on the students’ performance on the university entrance examination. About 50% of total revenue for higher education in the Russian Federation now comes from fees under this dual track system (Johnstone, 2004). A variant of the dual pricing system involves the introduction of fee-based programmes in specific disciplines within the overall framework of a fully subsidized system (Organization for Economic Co-operation and Developnet, 2003).
Globally, the introduction of cost-sharing through tuition and other fees is commonly followed by a corresponding establishing of student grants and/or loans to mitigate the impact on students. Grant and loan programmes are ordinarily designed to support only some students, with allocations tied to performance on entrance examinations (merit), or to socio-economic status (financial need). The programmes can also be targeted to increase access or participation of underrepresented populations, such as women or minorities, or can be linked to specific human resources requirements (Asian Development Bank, 2009).

2.6.4. Options for Student and/or Family Financing of Costs.

In cases where an increased share of total costs is borne by the beneficiaries, cost-sharing raises three key questions, namely: (a) how should the costs be financed without excluding students from economically vulnerable backgrounds; (b) who should pay these costs (students or parents/families); and (c) when should the costs be paid (during the duration of study or later in life after graduation)? The type of cost-sharing, especially the type of tuition fee policy adopted by a country, has implications for the assistance policies that are put in place to ensure equity and access for the socio-economically disadvantaged groups (World Bank, 2010).

An up-front tuition fee policy requires students and/or families to pay a tuition fee for a semester or academic year at the beginning of that semester or academic year. The number of countries in Africa where up-front tuition fees have been introduced is increasing. This includes even some Francophone African countries where, traditionally, fully subsidized higher education was the norm. Other countries on the continent have resorted to the dual track system, usually as a result of either prohibitive legal frameworks or strong political and/or popular resistance to tuition fees (Mamdani, 2007; World Bank, 2010). Table 2.2 is illustrative.
Table 2.2: Types of tuition fees in public higher institutions in selected African Countries

<table>
<thead>
<tr>
<th>Country</th>
<th>Type of Tuition Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Angola, Benin, Burkina Faso, Ghana, Malawi, Mauritius, Senegal, Uganda, Zambia</td>
<td>Dual Track</td>
</tr>
<tr>
<td>Botswana, Ethiopia, Lesotho, Swaziland</td>
<td>Deferred</td>
</tr>
<tr>
<td>Kenya, Rwanda</td>
<td>Dual Track and Deferred</td>
</tr>
<tr>
<td>Cote d’Ivoire, The Gambia, Liberia, Mozambique, Nigeria (at State level), Sierra Leone, South Africa</td>
<td>Upfront</td>
</tr>
<tr>
<td>Tanzania, Zimbabwe</td>
<td>Upfront and Dual Track</td>
</tr>
<tr>
<td>Namibia</td>
<td>Upfront and Deferred</td>
</tr>
</tbody>
</table>

Source: World Bank, 2010

Two types of dual-track fee policies are identifiable in sub-Saharan Africa. The first type, practiced in such countries as Ghana, Uganda, Tanzania, and Kenya provides free or low cost places to a limited number of students on the basis of their performance in the secondary school-leaving examination, and fee-paying places to others who score lower but however meet requirements for admission into university. In the case of Angola, Ethiopia (World Bank, 2010), and lately Zimbabwe (Dembe, 2009), fee paying places are offered to “parallel” students, that is, those who score lower and study in the evening, weekends or during the summer.

The second type, implemented in Benin, Madagascar and Senegal, for example, awards free places to all students passing the secondary school-leaving baccalaureate examinations in faculties with open access, while fee paying places are offered in more competitive professional faculties or institutions (World Bank, 2010).

Another type of tuition fee policy in implementation in sub-Saharan Africa is a “deferred” tuition fee policy (World Bank, 2010). Here, the tuition fee is expected from the
student rather than the family but is deferred as a loan to be repaid after graduation or upon exit from the university. The advantage of the deferred tuition fee is that it disguises the implantation of cost-sharing. Its disadvantage however is that it foregoes the revenue that might otherwise be forthcoming from family contributions that are tied to an “up-front” tuition fee (World Bank, 2010).

2.6.5. Student Financial Assistance

While cost-sharing can bring the much needed resources to higher education to expand accessibility and equity and even improve the quality of higher education delivery, it is important that safety nets are correspondingly established to mitigate its potential negative impacts on students from socio-economically disadvantaged backgrounds (Woodhall, 2004). Woodhall (2004: 38) says that

[A]s higher education systems everywhere face the twin pressures of financial austerity and rising demand, financial assistance to enable students to pay direct and indirect costs of higher education (tuition fees, books, and living expenses) has become an urgent issue in many countries; and the case for some form of student support to ensure equality of opportunity, equity, and social justice is rarely questioned.

Woodhall (2004) further argues that while the need for financial assistance for vulnerable students is widely recognized, there is no consensus on what form the assistance should take. Various options exist. Table 2.3 provides examples of the range of student assistance programmes in sub-Saharan African countries.
Table 2.3: Student Financial Assistance Programmes in African Countries

<table>
<thead>
<tr>
<th>Country</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Angola</td>
<td>Government grants for living costs</td>
</tr>
<tr>
<td>Botswana</td>
<td>Grant-loan scheme</td>
</tr>
<tr>
<td>Burundi</td>
<td>Students receive little direct financial assistance</td>
</tr>
<tr>
<td>Cameroon</td>
<td>Financial assistance is based on need and merit</td>
</tr>
<tr>
<td>Cote d’Ivoire</td>
<td>Government grants for all qualified students</td>
</tr>
<tr>
<td>Ethiopia</td>
<td>Deferred tuition fees and deferred maintenance costs for all qualified students</td>
</tr>
<tr>
<td>Kenya</td>
<td>HELB loans. Needy students also receive means tested financial aid</td>
</tr>
<tr>
<td>Mali</td>
<td>National grants based on results and age</td>
</tr>
<tr>
<td>Mauritius</td>
<td>Means-tested grants covering tuition fees, books, living costs and exam fees</td>
</tr>
<tr>
<td>Namibia</td>
<td>Means-tested financial assistance scheme</td>
</tr>
<tr>
<td>Nigeria</td>
<td>Needs-based financial assistance and student loans</td>
</tr>
<tr>
<td>Senegal</td>
<td>Grants covering tuition fees and living costs based on academic merit</td>
</tr>
<tr>
<td>South Africa</td>
<td>Loan scheme with a possibility of conversion of 40% of the loan to a grant depending on student academic results</td>
</tr>
<tr>
<td>Tanzania</td>
<td>Means-tested deferred tuition fees and deferred maintenance costs</td>
</tr>
<tr>
<td>Uganda</td>
<td>Government sponsored students receive free tuition, room and board</td>
</tr>
<tr>
<td>Zimbabwe</td>
<td>Needy students receive financial support from government and are in turn bonded to work in Zimbabwe after graduation for a fixed number of years</td>
</tr>
</tbody>
</table>


The options include universal or means-tested grants or bursaries, scholarships, sponsorship by employers, subsidized job opportunities or student loans (Woodhall, 2004). With respect to loan systems, their feasibility and appropriate design is contested ground.

Globally, most governments either provide grants in the form of scholarships or bursaries that may be means-tested or targeted to specific groups of students or provide and guarantee loans that must be repaid after graduation (Woodhall, 2004). Alternatively, some governments provide a combination of grants for the neediest students and loans for others (Woodhall, 2004).
2.6.6. Student Loan Schemes

Loan systems are now ubiquitous in higher education systems the world over. Depending on how they are structured, loans can address equity, access, and sustainability concerns in higher education. However, experience drawn from a wide cross-section of particularly African countries reveals the failure of loans, and therefore cost-sharing, to shift a significant share of costs from governments to students (Johnstone, 2004; World Bank, 2010). Table 3.4 is illustrative.

Table 2.4: Financial Significance of Tuition Fees in Selected African Countries

<table>
<thead>
<tr>
<th>Insignificant (≤10%)</th>
<th>Significant (11-29%)</th>
<th>Very Significant (≥30%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tanzania+</td>
<td>Namibia*</td>
<td>Benin (selective programs)+</td>
</tr>
<tr>
<td>Zimbabwe+</td>
<td>South Africa*</td>
<td>Kenya (module II)+</td>
</tr>
<tr>
<td>Madagascar*</td>
<td>Swaziland*</td>
<td>Uganda (fee paying)+</td>
</tr>
<tr>
<td>Malawi (residential)+</td>
<td>Ethiopia#</td>
<td>Zambia (fee paying)+</td>
</tr>
<tr>
<td>Mozambique*</td>
<td>Kenya (module 1)+</td>
<td>Burkina Faso (elite institutions)*</td>
</tr>
<tr>
<td>Rwanda (government supported)#</td>
<td>Rwanda (privately paying science courses)#</td>
<td>Ghana*</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Kenya*</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Malawi (non residential)+</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rwanda (privately paying non science courses)*</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Nigeria (state universities)+</td>
</tr>
</tbody>
</table>

#significance based on % of instructional cost;  
+significance based on % of recurrent unit cost;  
*significance based on % of institutional income

Source: World Bank, 2010

Ideally, the design of a loan programme should reflect the policy objectives of the scheme. Ziderman (2004) identifies five general objectives that loan programmes may be intended to serve, namely, income generation, expansion of higher education, equity improvement, meeting specific human resources needs, and easing students’ financial burdens.
A fundamental question in the loan debate (to which answers will be country specific) is whether investments in higher education provide a reasonable private rate of return. If the private rate of return is high, and perfect education credit markets exist, some form of loan (rather than grant) is appropriate. If however, returns are unacceptably low, a loan based solution is not likely to be viable (Asian Development Bank, 2009).

Loans take different forms, with equally differing degrees of subsidy and methods of repayment. For example, student borrowers may be required to repay the loan over a fixed period of time (mortgage type) or to commit a fixed fraction of their income until the loan is repaid (income-contingent). In some countries, a graduate tax has been considered and, in yet others, graduates are expected to repay their loans by being bonded to work in specific occupations (for example, teaching), in a specific area (for example, home area or rural areas) or through national service for a fixed period of time (Woodhall, 2004; World Bank, 2010).

Broadly, loan repayment plans fall into two categories, namely, the mortgage type and the income contingent.

2.6.6.1. Mortgage Type of Loan Scheme

The mortgage loan is the commonest type of loan scheme available in most countries. Ordinarily, the mortgage type loan has a fixed repayment schedule over a specified period. The student pays a fixed installment calculated on the borrowed loan over a fixed period of time (Woodhall, 2004). Repayments can be made monthly, quarterly, etc., depending on the requirements of a particular loan scheme (Chapman, 1998). The main disadvantage of the mortgage loan type is that usually repayment starts soon after graduation when incomes are usually lower than in later years (Chapman, 1998).
2.6.6.2. Income Contingent Loans

Developed by the University of Chicago economist Milton Friedman in 1955 and first introduced in Australia in 1989, the income contingent (or income related or contingent repayment) loan is the second most common form of student loan (Johnstone, 2009). This loan system is premised on the assumption that loan viability and recovery can be improved if the borrower is allowed to make repayments that are dependent or contingent on one’s income after graduation rather than on the borrowed loan.

In an income contingent loan, what is fixed is the monthly or annual repayment burden, along with the interest rate (Johnstone, 2009). What varies, however, is the repayment period, which is determined by the borrowers’ earning levels. Given that repayment is contingent on one’s earnings, it is possible that some lifetime low-earning borrowers might end their repayment obligations without having repaid the loan in full (Johnstone, 1972; Barr, 2001). The income-contingent loan concept also suggests full cost recovery fees, that is, that institutions should hike and charge full cost fees that cushion them from budget deficits. Similarly, students must have access to huge amounts of loans since repayment, based as it is on the borrower’s income, is not punitive.

Advocates of income-contingent loans claim that this type of loan is superior to other loan systems in that it affords borrowers easy repayment plans. Repayments are structured in such a way that they do not exceed a percentage of income that is deemed manageable. Secondly, loan recovery costs and default levels are low because repayments are collected from the borrower’s pay by the employer (Barr, 2001).
2.6.6.3. Private Provision of Higher Education

One other way to finance cost-sharing is to encourage private providers to support students’ funding of higher education. Two common options exist. They are: the graduate tax and human capital contracts (World Bank, 2010).

The Graduate Tax option involves levying an additional surcharge on the graduate’s income in return for government scholarships. However, a number of problems come with this option. The major problems are that this approach may serve as a disincentive to increase earnings through extra work, or it may serve as an incentive for emigration to avoid the surcharge. No country has instituted a graduate tax system. (Asian Development Bank, 2009).

Under the Human Capital Contracts system, a private sector investor finances a student’s higher education in exchange for a percentage of later earnings, usually for a fixed period. This option is common in such countries as Chile, Colombia, Germany, and the United States of America (Chapman, 2005; Salmi and Hauptman, 2006; Oosterbeek and Patrinos, 2008).

2.6.7. Problems Associated with Student Loans

The design and implementation of loan programmes are not without problems and controversy. Woodhall (2004) cites a number of problems encountered by loan programmes around the world, which relate to (a) undercapitalization of loan systems; (b) administrative incapacity to secure repayment and minimize default; and (c) how to make student loans politically acceptable. The World Bank (2010) reports that in general, the record of student loan recovery in sub-Saharan African countries is exceedingly poor. Table 2.5 provides an indication of the record.
<table>
<thead>
<tr>
<th>Country</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Botswana</td>
<td>As of 2009, only P20 million had been recovered out of more than P4 billion loaned over the past 15 years</td>
</tr>
<tr>
<td>Burkina Faso</td>
<td>As of 2003, out of the 9,917 beneficiaries of FONER (loans and grants), 1,189 borrowers are in arrears, and bad debts amount to CFAF 818,270,000 plus CFAF 245,481,000 in interest.</td>
</tr>
<tr>
<td>Kenya</td>
<td>26,720 graduates have fully repaid their loans. Another 57,000 have not yet begun servicing their loans.</td>
</tr>
<tr>
<td>Lesotho</td>
<td>The recovery rate is so low that loans are essentially a grant.</td>
</tr>
<tr>
<td>Namibia</td>
<td>Loan recovery was very low until 2006. 10,478 students owe money; and of these, 1,153 are paying back their loans, while the rest are either unemployed, have extended their loans, or their files are at the Attorney’s office</td>
</tr>
<tr>
<td>South Africa</td>
<td>Since 40% of the loan is converted to a grant if academic performance is good, recovery per se is not a good measure of success.</td>
</tr>
<tr>
<td>Swaziland</td>
<td>As of 2006, E289 million was owed</td>
</tr>
</tbody>
</table>

**Source:** World Bank, 2010.

The Bank further argues that cost (loan) recovery primarily depends on loan programme design, particularly important being an interest rate that can recover all or most of the initial cost (World Bank, 2010; Woodhall, 2004) and cost effective collection. The following are cited by the World Bank (2010) as key to the failure to recover payment and ensure the financial
sustainability of student loans.

2.6.7.1. Inadequate Means Testing

It is argued that most of the loan programmes in Africa are generally available (Woodhall, 2004), suggesting that their allocation is made without due consideration of the student’s financial or economic status. Rather, allocations are made in some cases to all students regardless of financial need. For example, in Ethiopia, Lesotho, and Swaziland loans are available to all higher education students (World Bank, 2010).

2.6.7.2. Low Interest Rates

The politically-related fear of students’ resistance to cost-sharing is cited as one of the major reasons for interest rates that are set far too low. Woodhall (2004) notes that in many loan schemes governments not only provide student loan guarantees but also subsidize the interest rate charged on the loans. Some schemes provide interest free loans while others charge only the current rate of inflation, thus making the loans interest free in real terms (Woodhall, 2004). The problem is that in such cases the often substantial and costly interest on the loans becomes a “hidden grant” eventually borne by government (Woodhall, 2004). In Botswana, Lesotho, and Tanzania, for example, no interest is charged on student loans (although the Higher Education Students Loan Board [HESLB] in Tanzania is working to change this) (World Bank, 2010). Only three countries in sub-Saharan Africa, namely Ghana, Ethiopia, and South Africa charge a real interest rate that is greater than the prevailing inflation rate (World Bank, 2010).

In general, in more than half of the loan programmes have significant interest subsidies built in (World Bank, 2010). While this obviously has a negative effect on cost recovery, advocates of the subsidy argue that subsidization of interest on loans encourages students from
poor socio-economic backgrounds who would otherwise be afraid to borrow because of the loans’ prohibitive costs to access higher education (Woodhall, 2004).

### 2.6.7.3. Unnecessarily Long Repayment Periods

From the World Bank’s (2010) point of view, grace and repayment periods for student loans in Africa are unnecessarily long. This, according to the Bank, exacerbates the losses from excessive subsidization of interest. The repayment periods range from very short, as in Lesotho and Namibia, to indefinite, as in South Africa (Shen and Ziderman, 2007).

### 2.6.7.4. Prohibitive Legal Environments

Some student loan programmes, such as in Kenya, Ghana, Tanzania, and Rwanda, were established with weak or non-existent enabling legislation. This often left the boards charged with the administration of student loans without the legal muscle to enforce loan repayment. The situation has been changing, however, with the establishment of semi-autonomous boards that have the legal power to enforce loan recovery (the HELB in Kenya, for example). Another example is that of the Fond National pour l’Education et la Recherche (FONER) loans in Burkina Faso, whose major weakness is the lack of legal provision for recovery to the extent that even when debtors are tracked down, the government does not have the legal power to enforce employers to deduct repayments from the borrowers’ wages (Some, 2006).

### 2.6.7.5. Administrative Incapacity to Manage Loan Recovery

The success or failure of a loan programme is largely a function of effective collection, which in turn depends on the quality of administration, the availability of information, and the incentives of the lending authority (Asian Development Bank, 2009:18). Johnstone (2003:10) observes that “student loan programmes globally have registered an impressive record of failure”. In
developing countries, repayment rates are typically less than 50%. Even successful systems rarely collect more than 70% of funds lent (Ziderman, 2002). In most African countries loan recovery is weak (Pillay, 2008). In most cases, too, the funding for loans comes from governments through annual appropriations. This generates little capacity or incentive to track and enforce repayment. In other cases, loans are often administered by understaffed, inadequately resourced and weak state and/or university bureaucracies. In yet others, the loans are administered by private banks (Woodhall, 2009).

To be successful, a loan programme needs a collection authority that is professional, incorruptible, and with the requisite technical expertise. This suggests distancing the collection function from government or university bureaucracies (World Bank, 2010). Such is the case with the Student Financing Agency for Rwanda (SFAR), the HESLB in Tanzania and HELB in Kenya (World Bank, 2010). Other options include contracting out the function to private firms with experience in capitalizing on loan recovery, sale of loans to secondary markets, and “securitization” (Salmi and Hauptman, 2006).

Collection of income-contingent loans is even more complex since it requires reliable information on graduates’ annual earnings as the basis for determining repayment (Chapman and Ray, 2002). The problem is more pronounced in developing countries, where income is often not accurately reported, given the prevalence of graduate employment in the informal sector (World Bank, 2010). At the minimum, a workable recovery mechanism calls for a national system for monitoring incomes and a unique identification number that tracks graduates through their working lifetime (Chapman and Ray, 2002). Another problem area vis-à-vis loan recovery is collection from graduates who emigrate or work abroad for extended periods of time. Barr (2007) describes emigration as the repayment “black hole”.

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7 Issuing bonds financed by anticipated loan repayment.
The other factors that contribute to poor loan recovery relate to disbursements of loans in such a way that students are frequently unaware that they are incurring a real payment obligation (Woodhall, 2009). Such is the case when the loans are disbursed direct to higher education institutions to cover tuition and other related costs. In countries with fully deferred tuition fees, such as Botswana, Ethiopia, and Lesotho, students never see any of the money (World Bank, 2010). This may limit their understanding of their repayment obligations. In extreme cases, students may construe this to mean free higher education, thus creating problems for future loan recovery initiatives (World Bank, 2010). In Tanzania, while the HESLB pays the loans direct to the higher education institutions, the student borrowers are, however, required to acknowledge receipt of the funds by signing a copy of the payment list issued by HESLB (World Bank, 2010). However, while the disbursement of loans direct to institutions may make the concept of the loan less real to students, it removes the risk that the money will not be used by students for purposes other than education (World Bank, 2010).

Following the global rise in the adopting of cost-sharing as a higher education funding strategy, it is pertinent to ask: How has the introduction of cost-sharing impacted on access to higher education across nations? What are the lessons from the global patterns? The next section addresses these questions using evidence from comparative studies.

2.7. Higher Education Access

Access has not been defined clearly in existing literature. While there are multiple assumptions about what access to higher education means (Hasley, 1993), a closer analysis of the literature reveals three major strands of definitions. Each strand posits different underlying assumptions about access. The first cluster of definitions views access from a socio-political perspective and
explores the relationship between social inequality and access. Grounded upon Trow’s (1973)
celebrated typology of the stages of development of higher education systems from elite to mass
and then to universal access, the literature argues for an equal representation of social groups in
higher education as the ultimate goal of access policy. In each of the three stages – elite, mass,
and universal – higher education access resembles the fundamental social structure of countries.

In the elite and mass systems, those who gain access to higher education are mostly from
the upper or middle class. It is only at the universal stage that higher education entry selection is
removed and the composition of the higher education student body represents the social
composition of a nation’s population. According to the literature (Brown, 1992; Hasley, 1993;
Trow, 1973), the aim of universal access is towards the equality of social group achievement
rather than the equality of individual opportunity as in the elite or mass systems. Trow’s
typology has been used extensively in access research and has become a significant evaluative
criterion of access in addition to the traditional evaluation of college enrolment numbers and/or
ratios (Yang, 2011).

The second cluster of literature (Clark, 1978; Furth, 1973; Scott, 1995) defines access
from an education-system perspective that locates the access debate within national education
systems. According to this perspective, higher education access is a function of stratification of
higher education institutions, tracking systems in secondary schools, and rigid higher education
entry selection. According to the literature, since differences in quality of programmes, size, and
funding resources are characteristic of stratified or tiered higher education institutions, students
do not have equal opportunity to access the best higher education institutions with more funding
resources (Yang, 2011). Jallade (1989) also notes that the differentiation of secondary education
into academic and vocational tracks limits access, since graduates from vocational schools are
often denied access to universities.

In addition, rigid higher education selection processes form legitimate barriers to access by forcing out a large number of students with lower academic preparation at the secondary school level (Clark, 1985). Thus, viewed from an education-system perspective, access is regarded as the pathway from secondary schools to higher education institutions. As such, access evaluation should interrogate such factors as institutional stratification, secondary tracking systems, and (rigid) higher education entry requirements (Yang, 2011).

The third strand that has assumed prominence in comparative access research in recent years is the economic perspective. Scholars in this group focus on the role of higher education finance policies in relation to students’ economic disposition to financing their access to higher education (Baber and Lindsay, 2006; Blondal, Field and Girod, 2002; Dolton, Greenaway and Vignoles, 1997; Johnstone, 2002; Kim and Lee, 2006; Vossensteyn, 2004). Most of these authors argue that tuition costs impede access, especially for students from disadvantaged economic backgrounds.

For example, Barr (1993) laments the detrimental effects of reduced grants on access of low-income students. Similarly, Albrecht and Ziderman (1993:86) found that student loan programmes mostly “bestow large subsidies on the wealthier groups”, resulting in lower-income group students often lacking access to higher education regardless of student loan programmes. Studies by Heller (2006), Johnstone, (1986; 2003) and Palfreyman (2004) also concluded that as the costs of higher education are shifted from the government to students, it is the lower-income students who are most likely to be forced out of higher education, or, at the very least, forced to attend lower-cost or less prestigious institutions. Thus, from an economic perspective, access is an opportunity to pursue higher education that should not be constrained by family inability to
pay. Further, academically qualified students should be able to access higher education regardless of their economic circumstances (Palfreyman, 2004).

Overall, the concept of access is better understood in specific contexts. It varies by countries’ socio-political structures, national educational systems, and economic growth (Yan, 2011). Secondly, while higher education access can be evaluated on the basis of perspective-specific factors, at times the interaction of factors from different perspectives can combine to either promote or create even more barriers to access to higher education.

2.8. Conceptual Framework

The conceptual framework for this study is derived from the preceding discussion on cost-sharing theory. The literature on cost-sharing in higher education finance (Johnstone, 2006; Asian Development Bank, 2009; Woodhall, 2009; World Bank, 1994, 2010) views cost-sharing as a function of the costs-revenue disequilibrium resulting from the failure of national budgets to keep pace with the costs associated with the rapid expansion of national higher education systems.

According to Johnstone (2006), at the centre of and propelling the drive towards cost-sharing in higher education finance are two global forces. The first is the growing incapacity of tax revenue to meet the ever increasing higher education costs. As a result, HEIs are faced with a resource crunch that is manifest in low and declining per student expenditures and increasingly deteriorating quality of higher education (Johnstone, 2006; Woodhall, 2009; World Bank, 1994, 2010). The second (directly giving rise to the former) is the global increase in higher education enrolments. The rapid expansion in enrolments is attributable to (a) the growth in the number of traditional university age cohorts; (b) increases in secondary school enrolments; (c) the value attached to the private rate of return to investment in higher education; and (d) equity policies
that seek to promote access to higher education by previously disadvantaged groups (Johnstone, 2003;2006). Johnstone (2006) also sees the global rise of the knowledge economy and the attendant expectations placed on higher education as a key vehicle for economic development as yet another force moving national systems of higher education towards rapid expansion and diversification of access and institutions.

For most countries globally, the rapid expansion and diversification of higher education access and institutions has resulted in a cost-revenue squeeze that is characterized by the incapacity of public outlays via national budgets to meet the ever rising costs of financing higher education. It is within this cost-revenue gap that Johnstone (2003, 2006), Woodhall (2009); Asian Development Bank (2009) and the World Bank (2010), for example, situate cost-sharing as the most sustainable and potentially lucrative option to adopt when rising to the challenge of financing higher education. Advocates of cost-sharing however recognize its potential negative impacts on students from socio-economically disadvantaged backgrounds (Johnstone, 2003; Woodhall, 2009; World Bank, 20101).

As may be inferring from the discussion, when the expansion of access entails movement from elite to mass and then to universal access (Trow, 1973; Brown, 1993; Hasley, 1993) severe fiscal constraints shift the higher education financing burden to students (Baber and Lindsay, 2006; Blondal et al, 2002; Vossensteyn, 2004), and, in the process, it is the lower income group of students that is likely to suffer the consequences (Barr, 1993; Heller, 2006; Palfreyman, 2004). Thus proponents of cost-sharing argue that its introduction be accompanied by safety nets in the form of student support mechanisms to cushion vulnerable students from its potentially harsh effects. Such support (student financial assistance) programmes would include universal or means tested grants and/or loans, bursaries, scholarships, sponsorships by employers, and part-
time student job opportunities.

It has been demonstrated previously that student loan programmes are essentially of two types, the mortgage and contingent, and that the design and implementation of loan programmes the world over are replete with challenges stemming from, for example, under capitalization, inadequate means testing, incompatible and prohibitive legal frameworks as well as weak administrative capacity to manage loan recovery (Woodhall, 2009; World Bank, 2010). The discussion has also shown that the record of loan recovery in sub-Saharan Africa is generally weak (Pillay, 2009) and that successful loan recovery requires a collecting authority that is professional and incorruptible as well as a supportive legal framework (Woodhall, 2009).

2.9. Conclusion

This literature review has demonstrated that an understanding of the trajectories driving shifts in higher education funding policy requires a critical analysis of a number of factors. At the base of global shifts is a convergence of global-national-local (glonacal) factors (Marginson and Rhoades, 2002) combining in specific ways in particular periods in the history of the development of higher education to define and shape higher education financing patterns.

It has also been shown that higher education financing is indeed a controversial subject. While there is general agreement as to the existence of historical, contemporary and strategic challenges to the reform of higher education financing, particularly in Africa, there is however no consensus at both the level of diagnosis of the financing problem and in the suggested remedies for the ‘crisis’. Equally, the literature on relative efficiency between market (private) and public delivery of higher education shows inconclusive evidence. This underscores the fact
that one cannot generalize as to which model, whether public or market, is best across countries, or even within countries over time. It is also a truism that, in Africa today, the role of both the public and private sectors in higher education delivery is undeniable. As such, in the case of cost-sharing and the public subsidy in higher education provisioning, it is necessary that the two not be treated as alternatives, as is often the case, but rather as potentially complementary forms of financing. It is no longer a question of public versus private, but rather, the best and most efficient mix for specific contexts (Stonis, 2009).
CHAPTER THREE
METHODOLOGY

3.1. Introduction

It would be recalled that the study was aimed at identifying and accounting for the shifts in cost-sharing policy in financing higher education in Zimbabwe from 1957-2009. As such, this chapter describes and justifies the research processes and procedures that were adopted for the study. It details the research paradigm and research design adopted, the strategies used, the research informants (participants) and how they were selected, the tools used to collect data, how data was collected, and the techniques used to analyze the data.

3.2. Research Approach

The study adopted a qualitative approach to examining and describing the shifts in the conceptualization and practice of cost-sharing in financing students’ higher education in Zimbabwe.

Literature on qualitative research shows that such terms as interpretive, naturalistic, constructivist, ethnographic and fieldwork are used to designate the spectrum of approaches that fall under the rubric of qualitative research (Locke, et al, 2000). While there is no universally accepted definition of qualitative research, the literature points to three major characteristics that define it, namely, that qualitative researchers (a) seek to describe and understand human behaviour rather than explain it; (b) study phenomena in their natural settings; and (c) assume that those phenomena are multifaceted and complex (Babbie and Mouton, 1998; Ross, 1999; Locke, et al, 2000; Denzin and Lincoln, 2005).

Babbie and Mouton (1998) contend that the term qualitative research paradigm refers to social science research that attempts to always study human action from the insider’s
perspective. It attempts “to view the world through the eyes (perspective) of the actors themselves” (p.270), hence there is a preference for understanding events, actions, and processes in the concrete, natural setting in which they occur. Secondly, “the goal of research is defined as describing and understanding, rather than the explanation and prediction of human behavior” (p.53). In other words, qualitative research involves a naturalistic, interpretive approach to its subject matter (Hiatt (1986) and qualitative researchers seek to explore meaning, purpose and reality (Denzin and Lincoln, 2005).

Against the foregoing background, the choice of a qualitative approach for the study was informed by two major considerations. Firstly, the approach, with its emphasis on understanding and describing phenomena in their natural setting, was deemed consistent with the study’s major objective, which sought to understand and describe the shifts in cost-sharing policy in financing students’ higher education in a specific (naturalistic) context – Zimbabwe. Secondly, the appropriateness of a qualitative approach to the research process lay in the study’s aim to make sense of, or to interpret events, namely, shifts in cost-sharing policy, in higher education students’ funding in Zimbabwe in terms of the meanings or subjective reality, that is, the various conceptualizations of the shifts in cost-sharing policy that key actors, such as Government, university officials, and university students ascribed to them.

3.3. Research Design.

The study used an historical research design to examine and explain the shifts in the conceptualization and practice of cost-sharing in the financing of students’ higher education in Zimbabwe from the inception of the first university, the University College of Rhodesia and
Nyasaland in 1957 to the present, 2009.

Babbie and Mouton (1998: 74) define a research design as a “plan or blueprint of how you intend conducting the research”. Similarly, Cheek (2008: 761) describes qualitative research design as “the way in which a research idea is transformed into a research project or plan that can be carried out in practice by a research or research team.” Maxwell (2005) offers a more elaborate definition that views a qualitative research design as a set of advance decisions that constitute the master plan, setting and specifying the methods and procedures to be used in collecting and analyzing the needed information. Among the most common qualitative research designs are historical studies, phenomenology, ethnography, grounded theory and case study (Babbie and Mouton, 1998; Maxwell, 2005; Blanche et. al, 2006).

Wiersma (1995) points out that an historical research design provides a critical contextual link of the past to the present. It involves the systematic collection and evaluation of data related to the development of phenomena for the purpose of describing causes, effects or trends of those occurrences. Wiersma (1995) further notes that the design is ideal for studies that seek to trace, understand, and/or describe the evolution of an idea, theme or phenomena through history. The design relies on records, documents, oral histories, relics, and artefacts to describe and analyze historical events, philosophies, etc. It also relies significantly on inductive, logical reasoning (Babbie and Mouton, 1998; Blanche et. al, 2006). Sources of historical data are normally grouped into primary and secondary sources (Babbie and Mouton, 1998). The process of conducting historical research involves four steps, with considerable overlap. The sequence consists of (a) identification of the research problem; (b) collection and evaluation of data; (c) synthesis of data; (d) data analysis, interpretation, and formulation of conclusions (Wiersma, 1995).
Noting the study’s objective to trace, describe, and understand the shifts in the conceptualization of cost-sharing policy in higher education students’ financing in Zimbabwe through history, an historical research design was considered the most relevant and appropriate. The use of an historical approach allowed the researcher to trace the development of higher education financing in Zimbabwe in general and the conceptualization and practice of cost-sharing in higher education in particular over time, from the inception of higher education in Zimbabwe in 1957 to 2009. The choice of a historical research design lay in the focus of the study inter alia on the subjective reality of individual actors (read government), vis-a-vis cost-sharing policy, as well as the ability of a longitudinal-historical and qualitative approach to offer insights into the agent-relative conceptualizations and the philosophy involved in processes and change that occurs over long periods (Babbie and Mouton, 1998:284).

3.4. Unit of Analysis and Selection of Research Sites

Babbie and Mouton (1998: 84) define a unit of analysis as constituted by the ‘what’ of a study. In other words, it refers to the research object, phenomenon, entity or process that is the object of study. According to Babbie and Mouton (1998:85), units of analysis are essentially the things that a study examines in order to develop summary descriptions of them and explain differences among them. The WEB Centre for Social Science Research Methods defines the unit of analysis as the major entity that a study seeks to analyze. Thus, Babbie and Mouton (1998) identify the following as common units of analysis in social science research: individuals, groups, organizations and institutions, social artefacts/cultural objects, social actions, and interventions. With reference to interventions (policies) as units of analysis, Babbie and Mouton (1998:90) note, “Interventions are studied to establish whether they have been properly implemented
successfully in terms of the intended outcomes and beneficial to the target group.”

Babbie and Mouton (1998:174) further note that units of analysis should not be confused with units of observation, which are the elements or aggregations of elements from which information is collected. Thus, in short, the unit of analysis is the level at which a study pitches its conclusions while the unit of observation is the level at which data is collected. Noting the study’s focus on describing and understanding the shifts in cost-sharing policies (interventions) in the financing of students’ higher education in Zimbabwe, the units of analysis for the study are thus the higher education student funding policies in Zimbabwe in the period 1957-2009.

Babbie and Mouton (1998) say that, unlike quantitative studies that commonly use random sampling, qualitative researches typically use small samples to enhance “depth” of understanding. They thus seek “to maximize the range of specific information that can be obtained from and about that context by purposively selecting locations and informants that differ from one another” (Babbie and Mouton, 1998: 277). Hence, while the level of analysis (Yurdusev, 1993; Blalock, 1972)\(^8\) for the study was the higher education system in Zimbabwe, the research was restricted to Government, particularly the Ministry of Higher and Tertiary Education and the Ministry of Finance, and the University of Zimbabwe. Since the mission of the Ministry of Higher and Tertiary Education is stated as:

[T]o provide, regulate and facilitate higher and tertiary education and training and through the planning, development and implementation of effective policies, the provision of resources and management of institutions in order to meet the human resources requirements of the economy and equip individuals to realize their full

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\(^8\) The level of analysis is distinct from unit of analysis and unit of observation. It generally refers to the location, size or scale of a study. Thus such terms as micro, meso or macro levels when referring to levels of analysis.
and the Ministry of Finance’s key mandate is the mobilization, allocation, management and accounting for public resources including the formulation and administration of the national budget (Ministry of Finance), these two ministries were included in the sample.

Lastly, the University of Zimbabwe was selected for the study by virtue of it being the oldest university in the country and therefore the only one to have experienced all the shifts in cost-sharing policy since its establishment in 1957.

3.4.1. Selection of Informants
Consistent with the search for “deep” understanding of the subject, those who were selected for the study as informants were those that were thought to be highly knowledgeable on the issues relevant to the research problem. Key informants are shown in Table 3.1.

Table 3.1: List of Selected Key Informants

<table>
<thead>
<tr>
<th>Ministry of Higher and Tertiary Education</th>
<th>University of Zimbabwe</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minister</td>
<td>Vice Chancellor</td>
</tr>
<tr>
<td>Former Ministers</td>
<td>Former Vice Chancellors</td>
</tr>
<tr>
<td>Permanent Secretary</td>
<td>Registrar</td>
</tr>
<tr>
<td>Former Permanent Secretaries</td>
<td>Former Students</td>
</tr>
</tbody>
</table>

3.5. Data Collection Sources and Procedures
The forms of data collection in qualitative research vary widely, depending on the research design adopted (Creswell, 1994; Babbie and Mouton, 1998; Yin, 2003). They include document search, interviews, participant observation, oral histories, archival records, and physical artefacts (Creswell, 1994; Yin, 2003). The data available for analysis in historical research are extensive (Babbie and Mouton 1998). They include the works of historians who may already have reported on the subject, letters, newspapers and magazines, official government documents, diaries, interviews, archival records, physical artefacts and focus group discussions (Babbie and Mouton, 1998; Creswell, 1994).

Data collection for this study involved a document search, semi-structured interviews, and focus group discussions, thus adhering to the principles of triangulation. The next sections provide detailed accounts of the research methods used.

3.5.1. Documents

Documents were used as the primary source of data. Examining the functions of documents as a source of data in qualitative research, Bowen (2009:27) notes that,

"Organizational and institutional documents have been a staple in qualitative research for many years. In recent years, there has been an increase in the number of research reports and journal articles that mention document analysis as part of the methodology."

Bowen (2009) further says that, as with other analytical methods in qualitative research, the examination and interpretation of data collected through the document method can “elicit
meaning, gain understanding, and develop empirical knowledge” (Corbin and Strauss, 2008; Rapley, 2007, in Bowen, 2009:27). Quoting Atkinson (1997:47), Bowen (2009:27) refers to documents “as ‘social facts’, which are produced, shared, and used in socially organized ways”. Various forms of documents can be used to provide data for systematic analysis in qualitative research (Bowen, 2009). Such documents are found in libraries, archives, historical society offices, and organizational or institutional files (Bowen, 2009; Babbie and Mouton, 1998).

While noting the immense value of documents as a data source particularly in historical or cross-cultural studies, where, for example, events can no longer be observed or when informants have forgotten the details, proponents of this method of data collection are quick to throw in a word of caution – the need to use document analysis in combination with other qualitative research methods as a means of triangulation (Babbie and Mouton, 1998; Denzin, 1970). Thus Atkinson and Coffey note that

[W]e cannot, for instance, learn through records alone how an organization actually operates day-by-day. Equally, we cannot treat records – however ‘official’ – as firm evidence of what they report…. That strong reservation does not mean that we should ignore or downgrade documentary data. On the contrary, our recognition of their existence as social facts alerts us to the necessity to treat them very seriously indeed. We have to approach them for what they are and what they are used to accomplish (Atkinson and Coffey, 1997:47 in Bowen, 2009:30).

Triangulation is considered to be one of the best ways to ensure validity and reliability in qualitative research (Babbie and Mouton, 1998). It breeds credibility of a study by providing a
confluence of evidence that corroborates findings across data sets. Thus, triangulation, “the combination of methodologies in the study of the same phenomenon” (Denzin, 1970:291), minimizes the impact of potential biases and guards against accusations of a study having been simply an artefact of a single method, a single source, or a single researcher’s biases (Patton, 1990 in Bowen, 2009; Babbie and Mouton, 1998).

Thus, the document search involved the collection of data from primary sources, secondary sources, running records, and recollections. The primary sources were collected from the National Archives of Zimbabwe, the University of Zimbabwe Library, Parliament of Zimbabwe Library, and the Ministry of Higher and Tertiary Education Library. These mainly consisted of Government and University of Zimbabwe documents, records, and related information on higher education financing in Zimbabwe from 1957-2009. The major data sources were Government macro-economic policy documents, higher education financing policy documents, annual reports of the Ministry of Higher and Tertiary Education and the University of Zimbabwe, national and institutional higher education budgets, University of Zimbabwe and national student enrolment and retention statistics, and ministerial reports on the development of higher education in Zimbabwe.

Secondary sources of data were gathered from the works of historians who had written on the subject of education in general and, in particular, higher education financing in Zimbabwe. The sources of evidence were reviewed from time to time throughout the data collection process in order to ensure the availability of adequate and reliable data. Care was taken to check and double-check the data sources in order to ensure the reliability and validity of conclusions to be generated in the study.
3.5.2. Semi-Structured Interviews

Additional and complementary data were gathered through in-depth semi-structured interviews with key role-players in higher education financing in Zimbabwe. The actors included relevant officials in the Ministry of Higher and Tertiary Education, in the Ministry of Finance, and at the University of Zimbabwe. At the University of Zimbabwe, interviews were held with both University officials and former and current students of the University. The interviews provided more insights into the philosophy of historical shifts in cost-sharing policy. They commenced as soon as ‘saturated’ documentary data had been collected (Babbie and Mouton, 1998).

The interviews served two purposes. Firstly, they were used to validate the data generated by documentary sources. Secondly, the interviews served to address issues and gaps emerging from documentary sources. All interviews were conducted in order to examine more closely and to find explanations for the shifts in cost-sharing policy in Zimbabwean higher education over time. The number of interviews conducted was guided by the extent to which they could address important gaps in the data. All interviews were conducted using a basic interview schedule that outlined the key issues to be addressed in the interview as had been identified in the prior analysis of documentary data. The interview schedules are shown in Appendices I-III.

3.5.3. Focus Group Discussions

Focus group discussions were used to tap into the students’ attitudes and beliefs about cost-sharing in higher education in general, and the Cadetship Scheme\(^9\) in particular. Appendix

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\(^9\) The Cadetship Scheme is a needs-based student grant scheme that was introduced in 2006 following the collapse of the loan and grant scheme. A cadet is a beneficiary of the cadetship grant. Under the scheme, government pays
IV provides the guidelines for focus group discussions. Babbie and Mouton (1998) contend that focus groups provide a platform for participants to get together and create meaning about phenomena among themselves, rather than individually. Kitzinger (1995) concurs, and further notes that the advantage of the focus group method is that the interactive or group process that characterize the method allows participants to explore and clarify their views, an outcome that is not easily achievable in a one to one interview.

In addition, focus groups allow the researcher to tap into the various forms of communication that participants use in everyday interaction. These include jokes, anecdotes, teasing and arguing, thus revealing people’s knowledge of, and attitudes about phenomena in a manner that reasoned responses to direct questions cannot adequately capture. Kitzinger (1995) argues that the analysis of such interpersonal communication – humour, consensus, dissent and the various narratives used within the group -- enables the researcher to identify shared and common knowledge about the phenomena under research.

Brotherson (1994) identifies a six-component process that guides the conduct of focus group research. The steps, in chronological order are (a) formulation of research questions; (b) selection of participants; (c) development of protocol; (d) conduct focus group; (e) analysis of data; and (f) reporting of findings.

3.6. Description of Data Collection Process

Data collection consisted of the document collection, interviews, and focus group discussions. It is important to reiterate at this point that documentary sources were used as the primary source of tuition fees for financially disadvantaged higher education students (cadets). The scheme pays for tuition fees only. Cadets (students) on the scheme are required to meet their living costs as well as ancillary fees. In return for government assistance, the students are bonded to work in Zimbabwe for a number of years equal to those for which they received funding.
data, with interviews and focus group discussions being used to contextualize and validate data generated from document sources. Thus, in the main, the process started with document collection followed by interviews and the focus group. However, in practice, the process did not always follow that sequence. There were cases when data from document sources and interviews were contradictory rather than corroboratory. Such instances necessarily required further investigation of the contradictions. In turn, that entailed movement back and forth between document collection and interviews until there was corroboration in the data sets. For example, documentary evidence clearly pointed to the existence of a student loan and grant scheme from the time of the establishment of the University College of Rhodesia and Nyasaland, yet Government, through the Ministry of Higher and Tertiary Education’s Memorandum to Cabinet (2002), implied that students were funded through grants only up to the time of independence in 1980. It was only after the documentary sources were presented to the Ministry of Higher and Tertiary Education that agreement on the existence of cost-sharing from the inception of the University College of Rhodesia and Nyasaland was reached. Following is a detailed account of the data gathering process.

There were two related phases to document collection. Preliminary collection and review of relevant documents that were in the public domain, for example, in public libraries and archives, commenced as soon as the thrust of the study in terms of its objectives and research questions had been established and approved by the thesis supervisor. The second phase, which involved the collection of confidential documents only began, after the research and relevant protocols had been approved and sanctioned by the relevant committees of the University of the Western Cape.

Before collection of the confidential documents, a research clearance to start data
collection was obtained from the Research Committee of the Faculty of Education and the Senate Research Committee of the University of the Western Cape. This followed the approval of the research proposal, a statement detailing the data collection instruments as well as a statement detailing the research ethics to be observed during the data collection process. Once permission to conduct the research had been granted by the relevant committees of the University of the Western Cape, applications to conduct research at the Ministry of Higher and Tertiary Education and at the University of Zimbabwe were made and subsequently approved by the relevant authorities of the institutions. Following the granting of permission to conduct research, data collection at the institutions, the Ministry of Higher and Tertiary Education and the University of Zimbabwe commenced. The Bursar’s and Academic Registry Departments at the University of Zimbabwe and the Ministry of Higher and Tertiary Education library provided useful documents covering the funding of higher education, particularly in the post-colonial period. Most of the documentary data relating to the funding of the University College of Rhodesia and Nyasaland, and later the University of Rhodesia, were obtained from the National Archives of Zimbabwe.

Noting the need to treat documents with a critical eye (Atkinson and Coffey, 1997 in Bowen, 2009), and in particular with respect to Bowen’s assertion that, “Documents should not be treated as necessarily precise, accurate, or complete readings of events that have occurred” (Bowen, 2009: 33), document sources were subjected to external and internal criticism (Wiersma, 1995)\(^\text{10}\) to establish the authenticity, credibility, and accuracy of each document. Measures were also taken to determine the original purpose of the documents, that is, the reason why specific documents were produced, and, thus, their relevance to the research.

\(^{10}\text{Wiersma (1995) asserts that external criticism – determination of the authenticity/genuineness of a document -- and internal criticism – assessment of the degree, if any, of bias within the content of a document -- are essential to the use of documents in research.}\)
<table>
<thead>
<tr>
<th>Period</th>
<th>Documents Selected</th>
<th>Data Analyzed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1957-1979</td>
<td>Government of Rhodesia and Nyasaland. University College of Rhodesia and Nyasaland, 1957-1968</td>
<td>Development of the University College of Rhodesia and Nyasaland</td>
</tr>
<tr>
<td></td>
<td>Government of Rhodesia. University College of Rhodesia and Nyasaland, Estimates of Income and Expenditure 1957-1969</td>
<td>University College of Rhodesia and Nyasaland budget allocations</td>
</tr>
<tr>
<td></td>
<td>University of Rhodesia. Annual Statements and Accounts 1970-1979</td>
<td>Audited Financial Statements</td>
</tr>
<tr>
<td></td>
<td>Government of Zimbabwe Estimates of Income and Expenditure, 1980-1990</td>
<td>Budgetary allocations to sectors of economy</td>
</tr>
<tr>
<td></td>
<td>Government of Zimbabwe Estimates of Income and Expenditure 1991-2009</td>
<td>Budgetary allocations to sectors of economy</td>
</tr>
</tbody>
</table>
Table 3.1 shows a sample of the documents collected for the study. Interviews with officials of the Ministry of Higher and Tertiary Education and of the University of Zimbabwe played a significant role in the verification and assessment of documents collected.

Interviews followed document collection. Requests to interview informants were made in advance by letters. The letters to informants detailed the purpose of the research, ethical considerations, and what was expected of the informants in the interviews. A sample of the letter (which was addressed appropriately to specific informants) is attached as Appendix V. Interviews were conducted with the Minister of Higher and Tertiary Education (the political head of the Ministry) and other relevant officials of the Ministry of Higher and Tertiary Education. While an appointment to interview the Permanent Secretary of the Ministry of Higher and Tertiary Education had been secured, the interview did not materialize on two occasions as he had to attend to other pressing business at the time the interview had been scheduled.

At the University of Zimbabwe, interviews were carried out with the Deputy Registrar, Academic, under whose jurisdiction policies regarding student academic matters, such as student admissions, records and registration, examinations, and fees are implemented. Additional data were gathered from interviews with former students of the University.

An interview guide containing information about the broad issues to be covered in the interviews was sent in advance to all interviewees in order to allow them time to think through the questions and so prepare adequately for the interview. The interview guides are contained in Appendices I, II and III. While a notebook was used (by the researcher) to capture interview responses, some of the interviews were audio recorded, transcribed and safely secured on tape. Other interviewees however declined to be audio recorded.

The Focus Group was conducted with a group of nine final year students who joined the
University in 2008. Discussions revolved around the students’ experience with cost-sharing and their perceptions of the Cadetship Scheme.

3.7. Addressing Rigour

Qualitative research, especially qualitative data analysis and interpretation procedures are often seen as ad hoc, intuitive, unsystematic and therefore without academic rigour (de Wet and Erasmus, 2005:27). Underlying such criticism is the suspicion that, unlike quantitative research, qualitative studies lack reliability and validity.

Reliability in research is defined by Blanche et al (2006:563) as, “The dependability of a measurement instrument, that is, the extent to which the instrument yields the same results on repeated trials – thus allowing for generalizations”. Similarly, Babbie and Mouton (1998:119) contend that “in the abstract, reliability is a matter of whether a particular technique, applied repeatedly to the same object, would yield the same result each time”. Validity on the other hand is defined as a term describing a measure that accurately reflects the concept it is intended to measure (Blanche et al, 2006:561).

The criticism about the lack of validity and reliability in social research is not without merit. As regards reliability, Babbie and Mouton (1998) provide supporting evidence where, in a research on Health Hazard Appraisal (HHA), a repeat of the same study with the same respondents yielded different results. Against this backdrop, the need for rigour in social sciences becomes evident. Generally, the subjectivist nature of social science inquiry defies the application of reliability and validity in their purest form, as applied in quantitative studies (Babbie and Mouton, 1998). If pure reliability and validity are the hallmarks of quantitative research, so is rigour with regards qualitative inquiry.
Morse et al define rigour as “researchers' adoption of verification strategies and self-correcting mechanisms (at each stage during the research process) to actively work towards reliability and validity in the analysis of qualitative data” (Morse et al, 2002 in de Wet, 2005:28).

In arguing for an approach that builds into the research process strategies for ensuring rigour, Morse et al identify the following strategies: investigator responsiveness, methodological coherence, theoretical sampling and sampling adequacy, an active analytical stance, and saturation (Morse et al, 2002:9). The authors argue that, when used appropriately, these strategies force the researcher to correct both the direction of the analysis and the development of the study as necessary, thus ensuring reliability and validity of the completed project. To Morse et al, reliability and validity are defined by adherence to these strategies.

Followed appropriately, these principles allow the researcher to move back and forth between design and implementation to ensure congruence among question formulation, literature, recruitment, data collection strategies, and analysis. Morse et. al, observe that

[D]ata are systematically checked, focus is maintained, and the fit of data and the conceptual work of analysis and interpretation are monitored and confirmed constantly. Verification strategies help the researcher identify when to continue, stop or modify the research process in order to achieve reliability and validity and ensure rigor (Morse et al, 2002 in de Wet, 2005:10).

Consistent with these strategies, this study employed triangulation, the subjection of documents to external and internal criticism, member checks, and prolonged engagement with data to ensure rigour, and therefore reliability and validity of the research results. The specific application of these strategies is discussed in detail in the next chapter.
3.8. Data Analysis

Babbie and Mouton (1998: 490) view qualitative data analysis as subsuming all forms of analysis of data gathered by way of qualitative techniques, regardless of the paradigmatic grounding of the research. Thus, according to these authors, data gathered by qualitative techniques is analyzed qualitatively. Taylor and Gibbs (2010) ascribe an interpretive philosophy to qualitative data analysis. They define data analysis as encompassing the range of processes and procedures involved in the movement from the qualitative data that has been collected to explanation, understanding or interpretation of the phenomena under investigation.

With respect to the analysis of documents, Bowen (2009), quoting Corbin and Strauss (2008) and Rapley (2007), notes that document analysis is

[A] systematic procedure for reviewing or evaluating documents…. Like other analytical methods in qualitative research, document analysis requires that data be examined and interpreted in order to elicit meaning, gain understanding, and develop empirical knowledge (Bowen, 2009:27).

Bowen further notes that the analysis of documents is an iterative process that combines elements of content and thematic analysis. It involves three broad stages, namely, skimming, thorough examination, and interpretation. The following sections describe the analytical process adopted.

The data from documents were analyzed together with interviews and focus group data that had been transcribed into text. Themes thus emerged from the three data sets. The analysis started with a superficial examination of all documents collected in order to identify and
therefore select only those documents that were considered to contain data that were relevant to the study. This stage was followed by a thorough, in-depth, and systematic review of the remaining documents. The review served to contextualize the study in terms of providing understanding of the political and socio-economic dynamics of higher education funding in Zimbabwe during the study time frame, 1957 to 2009. In particular, the review helped to situate the development of higher education and its funding in Zimbabwe within specific historical epochs.

The next stage involved coding the data into themes. Three substantive codes, namely, government funding of higher education, student funding, and access to higher education emerged from the data. Documents were thoroughly reviewed segment by segment, document against document, and document against interview transcript as well as vice versa to organize data under the substantive codes. The data in each code were also compared in order to identify similarities, differences, and emerging patterns. Interview transcripts and analyzed texts were taken back to informants to check with them whether what had been constructed was consistent with their responses. Where differences emerged, further investigation was undertaken until data corroboration was achieved. For example, initial data sourced from the Ministry of Higher and Tertiary Education had suggested free higher education in Zimbabwe during the colonial period, yet financial records of the University College of Rhodesia and Nyasaland explicitly pointed to the existence of cost-sharing, a contradiction in data that necessitated triangulation of sources until corroboration in the data was achieved.

The last stage, interpretation of data, involved the scrutiny of the data through an interpretive lens, and in the process creating understanding and meaning out of the data. Commenting on data interpretation, Bowen (2009: 36) says,
In qualitative inquiry, the investigator is the primary instrument of data collection and analysis. As such, the researcher/analyst relies on skills as well as intuition and filters data through an interpretive lens.

The theoretical and conceptual frameworks developed in the literature review chapter were also used to interpret and analyze the data.

3.9. Ethical Issues

Safeguarding the rights and well-being of research subjects is a fundamental tenet of ethical research (Katz, 1972). While scientific investigation has enhanced understanding of phenomena, natural, social or otherwise, and while such investigation is one of the pillars of societal progress and development (Beecher, 1966), yet the idea of gaining such valuable scientific knowledge through research involving human subjects need not, and should not, be pursued to the neglect of, or at the expense of human rights or human dignity (Faden and Beauchamp, 1986). It is no wonder therefore that many professional associations, government agencies, and universities, for example, have adopted specific codes, rules, and policies to systematically and rigorously regulate the conduct of research involving human subjects (Beecher, 1966; Jones, 1981, Faden and Beauchamp 1986).

Accordingly, the research set out to ensure that the rights and interests of those participating in the study were fully protected. To that end, the key ethical principles that are common to research involving human subjects, namely, (a) informed and voluntary consent; (b) confidentiality of information shared; (c) anonymity of research participants; and (d) beneficence or no harm to participants (Babbie and Mouton, 1998), were observed throughout the research.
3.9.1. Informed and Voluntary Consent

The researcher sought informed consent from all participants, thus ensuring that they participated voluntarily in the research with full knowledge of what they were getting involved with before they committed themselves. Thus, informants were supplied with all the information that was considered critical to influencing their willingness to participate in the research, and it was supplied in a form that they could understand and comprehend. They were advised of the purpose of the research, its expected duration and procedures, their rights to participate and to withdraw from the research once it had started, as well as the consequences of doing so. The informants were also advised about who to contact should they have questions, want clarification, etc. about the researcher and/or the research. All interview and focus group participants were requested to sign an informed consent form when they were first approached. This form is attached as Appendix VI. Refer also to Appendix V. In addition to providing information about the purpose and aims of the study, procedures, risks and benefits of participation, the form also had a clause stipulating that participation was voluntary and that participants had the right to withdraw from the study.

Permission to access documentary sources was also sought from all the relevant offices and officials.

3.9.2. Confidentiality of Information Shared and Anonymity of Research Informants

Measures were taken to uphold the participants’ rights to confidentiality and privacy. Participants were given information about their freedom to choose how much information they
wanted to reveal and under what circumstances. They also received information about how their data would be used, and what would be done with audio recordings. Measures were also put in place to ensure that confidential records were secured in a safe place and that interview excerpts quoted in the study were stripped of personally identifiable details, unless permission to disclose the details had been granted from the source. Appendices V and VI provide more information about the measures that were taken to ensure the confidentiality of information shared and the anonymity of research informants.

3.9.3. No Harm to Participants, Beneficence and Reciprocity

The data sought was generally assumed not to be sensitive. Hence, prospects of harm to informants as a result of their participation were deemed to be very minimal at most. However, informants were provided with an outline of the potential risks involved, and the ways through which they could be compensated for their time and effort. That information was contained in the consent form (shown in Appendix VI) as well as in the introductory letter to the informants contained in Appendix V.

This chapter has detailed the research process and procedures adopted for the study. In the next chapter, the discussion now shifts to the presentation of findings where Zimbabwe’s experience with cost-sharing in higher education finance is explored.
CHAPTER FOUR
ZIMBABWE’S EXPERIENCE WITH COST-SHARING IN HIGHER EDUCATION FINANCING

4.1. Introduction

Noting the study’s aim to identify and account for the shifts in cost-sharing policy in higher education financing in Zimbabwe from 1957-2009, this chapter presents and analyses the findings generated in this study. The aim was two-fold. Firstly, it sought to identify and account for the policy shifts in student financing in Zimbabwe’s higher education from 1957-2009. The second objective was to identify and assess the performance of policy interventions that were adopted to cushion vulnerable students against the potential negative effects of cost-sharing. Figure 4.1 presents a global picture of student funding trajectories throughout the period 1957-2009.

Table 4.1: Trends in Higher Education Student Funding 1957-2009

<table>
<thead>
<tr>
<th>Historical Epoch</th>
<th>Year</th>
<th>Grants</th>
<th>Loans</th>
<th>Number of Universities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Colonial Period (1957-1979)</td>
<td>1957</td>
<td>50%</td>
<td>50%</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>1968</td>
<td>25%</td>
<td>75%</td>
<td>1</td>
</tr>
<tr>
<td>Post-Colonial Period (1980-2006)</td>
<td>1980</td>
<td>50%</td>
<td>50%</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>1992</td>
<td>25%</td>
<td>75%</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>1998</td>
<td>20%</td>
<td>80%</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>2002</td>
<td>0%</td>
<td>100%</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>2006</td>
<td>0% *</td>
<td>0%</td>
<td>9</td>
</tr>
</tbody>
</table>
*the Cadetship Scheme is introduced.


The discussion is organized around three historical epochs in the development of higher education in Zimbabwe, namely, the colonial period (1957-1979), the first decade of independence (1980-1990), and the transition to neoliberalism (1991-2009). The presentation and analysis of data revolve around three key themes in each of the historical epochs. The themes are government funding, student funding, and access to higher education.

The chapter shows that the development of policy for higher education students’ funding in Zimbabwe from 1957-2009 and shifts in that policy can be divided into two broad historical epochs. They are, firstly, the colonial era, from the time of the establishment of the University College of Rhodesia and Nyasaland (now the University of Zimbabwe) in 1957 to the attainment of independence in 1980 and, secondly, the post-colonial period from 1980 to 2009.

The post-colonial period further divides into the periods 1980-1990, the first decade of independence, and 1991-2009, the transition to, and consolidation of neoliberalism. The following sections explore these trends in depth.

**4.2. The Colonial Period: 1957-1979**

Two major factors are critical to understanding the nature and dynamics of education development during the colonial period. The first was the reluctance by successive colonial governments to develop and therefore fund education, in particular, African education. Accompanying this inertia was the deeply rooted racism that formed the core of colonial governments’ education policies (Austin, 1975; Mandaza, 1986).
4.2.1. Government Funding

After the arrival of European settlers in 1890, the provision of formal education was left to missionaries and mission schools, with government assuming responsibility for the education of white children (Austin, 1975; Stoneman, 1981; Mandaza, 1986). In the area of curricula, measures were effected to ensure that the training that Africans received was limited to elementary knowledge of agriculture, carpentry, building, and other practical orientations that would prepare Africans for manual work as labourers in industry and agriculture (Mandaza, 1986). Hence, a dual system of education, one for Africans and the other for whites, was created to “ensure that there was no competition between blacks and whites” (Zvobgo, in Mandaza, 1986:319).

Austin (1975:43) succinctly captures the nature of education development in colonial Zimbabwe thus, “….Education in Rhodesia typifies a combination of deliberate discrimination and subtle management, political ruthlessness …which confuses both the practitioners and the victims of minority government and outside observers of the phenomenon”. The colonial government established two separate education departments, one for Africans and the other for Europeans (including Asians and people described as ‘Coloureds’). Government expenditure on the education of a European child was ten times the amount spent on an African child (Stoneman, 1981). In the African sector, over 75% of government spending went to primary education (Austin, 1975). Education was made compulsory for all Europeans between the ages of six and fifteen through the Education Act of 1930, and for Asians and Coloureds in 1938 (Stoneman, 1981).
For Africans, education was voluntary and, as confirmed by the Lewis Report of 1974, the colonial government was keen to curtail its provision to the African majority: “….for many years to come, primary education must be terminated for a majority, albeit a decreasing majority of pupils” (Lewis Report, 1974 in Austin, 1981).

In this regard, Stoneman (1981) observes that 75% of African children of school going age were eligible for enrolment in primary school. Of these, 45% dropped out of school during primary school, so that only 41% of the population group completed primary school. Of the 41%, only 19% proceeded to secondary school, with 42% of them dropping out before Form IV, leaving only 4% to reach Form VI (Stoneman, 1981). Thus, out of every 1000 African children, 250 never went to school, 340 did not complete primary school, and 410 completed primary school. Then, 78 went to secondary school, and of these 45 reached Form IV and less than four reached Form VI (Stoneman, 1981). For example, in 1971, of the 127 790 pupils that enrolled for grade I, only 10 360 of them got to Form I. Of those 10 360, an insignificant 1 525 got to Form IV, with a mere 183 succeeding in getting to Form VI, the entry level for university education upon passing the General Certificate Advanced Level examinations. By comparison, the enrolment patterns for European children were such that thirty-six times as many African children as European children reached school age each year, but by Form IV of secondary school, the numbers in each racial group had become almost the same (Austin, 1975).

Austin (1981) further notes that whereas parents of African children had to pay fees at both mission and government primary and secondary schools, white education was free until the 1960s. It is at the secondary school education level that the colonial governments’ discriminatory education policies became most apparent (Austin, 1975). The first secondary school for Africans was opened by the Anglican Church in 1939. In 1946, the first government secondary school for
Africans, Goromonzi High School, was opened and it was not until 1957 that the second, Fletcher High School, was opened (Stoneman, 1981). Yet, government secondary schools for white children had been in existence from as far back as the 1920s. Up until 1977 there were 156 secondary schools for Africans, broken down as follows: 81 (F1) (academic) and 57 (F2) (junior or technical). Of these schools, government was responsible for only 28. For European education, there were 43 European (all academic) secondary schools and government was directly responsible for 37 out of the 43 schools (Stoneman, 1981). Table 4.2 provides an example of funding patterns for white and African education during the colonial period.

Table 4.2: Government Estimates of Expenditure on Primary and Secondary Education 1971/72

<table>
<thead>
<tr>
<th></th>
<th>Number</th>
<th>Rhodesian Dollars</th>
<th>Pounds Sterling</th>
<th>Expenditure Per Student in Pounds Sterling</th>
</tr>
</thead>
<tbody>
<tr>
<td>African</td>
<td>747 537</td>
<td>21 400 000</td>
<td>12 412 000</td>
<td>16.60</td>
</tr>
<tr>
<td>European</td>
<td>58 503</td>
<td>18 732 000</td>
<td>10 864 000</td>
<td>160.70</td>
</tr>
<tr>
<td>Asian &amp; Coloured</td>
<td>8 994</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Adapted from Austin, 1981

It is this background that anchored, and to a large extent patterned, the development of higher education and the financing of higher education students in colonial Zimbabwe.

4.2.2. Student Funding

As noted in earlier chapters, university education in Zimbabwe dates back to 1955 when the then
The Government of Southern Rhodesia established the University College of Rhodesia and Nyasaland (UCRN). The UCRN was established through the Royal Charter of 1955 as a university college of the University of London. Teaching at UCRN began in March 1957 (Birley, 1966:3). As was the case with all British university colleges, the UCRN had to be modelled after the English universities of the 1950s (Birley, 1966). For example, the Inaugural Board had already decided in June 1953 that the sole test for admission to the UCRN should be educational attainments (that is, successful completion of Form VI) and good character (Birley, 1966). The same tests for admission applied at that time at English-language universities in South Africa, and at other recently established universities such as Makerere University College in Uganda (Birley, 1966).

Table 4.3: Student Enrolment at UCRN (1958-1972)

<table>
<thead>
<tr>
<th>YEAR</th>
<th>Whites</th>
<th>African</th>
<th>Asian/Coloured</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1958</td>
<td>102</td>
<td>19</td>
<td>3</td>
<td>124</td>
</tr>
<tr>
<td>1959</td>
<td>132</td>
<td>32</td>
<td>3</td>
<td>167</td>
</tr>
<tr>
<td>1961</td>
<td>173</td>
<td>64</td>
<td>11</td>
<td>248</td>
</tr>
<tr>
<td>1963</td>
<td>331</td>
<td>150</td>
<td>20</td>
<td>481</td>
</tr>
<tr>
<td>1965</td>
<td>454</td>
<td>174</td>
<td>43</td>
<td>671</td>
</tr>
<tr>
<td>1967</td>
<td>432</td>
<td>211</td>
<td>74</td>
<td>717</td>
</tr>
<tr>
<td>1969</td>
<td>464</td>
<td>309</td>
<td>84</td>
<td>857</td>
</tr>
<tr>
<td>1971</td>
<td>510</td>
<td>407</td>
<td>76</td>
<td>993</td>
</tr>
<tr>
<td>1973</td>
<td>586</td>
<td>417</td>
<td>73</td>
<td>1076</td>
</tr>
</tbody>
</table>


- In 1970, the UCRN became the University of Rhodesia.
The UCRN opened its doors to the first intake of full time students in 1957 with an initial enrolment of 68 students comprising eight Africans, one Asian and fifty-nine whites. The teaching facilities were limited to a narrow range of subjects in the faculties of Arts, Science and Education. The enrolment growth over the next years was as shown in Table 4.3.

Available records also indicate that prior to and after the inception of the UCRN, the Rhodesian government sponsored white Rhodesians for university education at universities in South Africa, namely, the Universities of Cape Town, Rhodes, Witwatersrand, Natal, and beginning in 1969, at the Universities of Pretoria and Stellenbosch. Table 4.4 shows statistics of Government sponsored white Rhodesian students at universities in South Africa between 1950 and 1972.

Table 4.4: Rhodesian Government Sponsored White Students at South African Universities (1950-1972)

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Students</th>
</tr>
</thead>
<tbody>
<tr>
<td>1950</td>
<td>836</td>
</tr>
<tr>
<td>1955</td>
<td>972</td>
</tr>
<tr>
<td>1960</td>
<td>1 021</td>
</tr>
<tr>
<td>1965</td>
<td>1 178</td>
</tr>
<tr>
<td>1970</td>
<td>1 762</td>
</tr>
<tr>
<td>1972</td>
<td>1 908</td>
</tr>
</tbody>
</table>

Source: UCRN (1961) Estimates of Recurrent Income and Expenditure, Appendix XVI; Austin, 1975

Government support for these students came in the form of grants and loans to cover the costs of tuition, accommodation, and ancillary expenses. The loans were repayable upon completion of studies (UCRN Estimates of Income and Expenditure, 1957-1966). The grant and loan provisions however bonded recipients to a period of service in Government. (UCRN
Estimates of Income and Expenditure, 1957-1966). Attaching them to the civil service or to serving the country in general, was meant to make sure that repayment of loans would be possible. At the same time, the grants and loans were meant to encourage and ensure manpower was being trained for posts which would otherwise have to be filled by trained personnel from other countries (UCRN Estimates of Income and Expenditure, 1957-1966).

At the UCRN, the same financing pattern was adopted, albeit with significant differences in financing options for European and African students. It is important to highlight at this point the initial discrepancy (later resolved through triangulation) that existed in data collected from the Ministry of Higher and Tertiary Education and that from records on funding of UCRN and, later, University of Rhodesia students collected from the National Archives of Zimbabwe. While the Ministry of Higher and Tertiary Education’s Memorandum to Cabinet implied no cost-sharing in higher education during the colonial period, by putting the student support levels at 0% loan and 100% grant, records of the colonial Ministry of Education vis-à-vis student funding at the UCRN and later the University of Rhodesia clearly pointed to the existence of a loan system, which evidence was also corroborated by former students of the UCRN in interviews. Below are a few direct quotes from the records of the colonial Ministry of Education clearly showing the existence of a loan system at the UCRN:

[D]emand for loan assistance continued unabated and the Ministry’s records indicate that a total of 230 applications for loans for 1965 were approved, at a total cost of approximately £23,000. This represents a record number of applications approved for any year .... (Government of Rhodesia, 1965:3)
Similarly,

[T]here was no slackening in the demand for loan assistance and some 360 applications for 1967 were considered. As a result, a little over £37,000 was paid in new awards, this figure being the highest ever approved for any one year. It is worth repeating, perhaps, that the loans are made to encourage boys and girls to undergo training for posts which would otherwise have to be filled by trained personnel from other countries. The scheme, therefore, plays a vital role in meeting the country’s manpower requirements. (Government of Rhodesia, 1967:5)

The Report for 1970 also states, “Some 370 applications for loan assistance were considered. As a result, approximately $80 000 was paid in new awards” (Government of Rhodesia, 1970:7).

At the UCRN, fee structures for different disciplines were differentiated; the costs of pursuing science related disciplines were significantly higher than the costs for Arts and related disciplines. For example, students studying the Arts would receive less in grants and loans than would students in medicine. In an interview, a former student of the UCRN said that white (European, Asian and Coloured) students received more in grants and loans than African students.¹¹

Thus, while African students accepted for admission to UCRN received grants and loans to cover tuition and accommodation (UCRN Estimates of Income and Expenditure, 1957-1966),¹² their white counterparts were also eligible for additional grants and loans to cover costs.

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¹¹ Interview with a former student, 4 January 2013, at the University of Zimbabwe. Now a Senior Research Fellow at the University of Zimbabwe, the former student joined the UCRN as a mature entry student in 1967.

¹² Interview with the Minister of Higher and Tertiary Education, 23 November 2011. The information was corroborated by the former student in an interview (referred to above) with the author on 4 January 2013 at UZ.
of books and other costs of student living. Again, grant and loan recipients would be bonded to government service.\textsuperscript{13} The same student further recalled that even within the African student population itself, students from Northern Rhodesia (Zambia) received more in loans and grants than their African counterparts from Southern Rhodesia. Students from Northern Rhodesia were funded under a Northern Rhodesia government (federal) grant administered by the Government of Rhodesia and Nyasaland. The year 1965 saw the College expanding in scope. Two more faculties – medicine and social studies -- were introduced. Student enrolment also rose to 671 from 551 in 1964. The major share of the cost of maintaining the College and continuing its development was borne by Government.

### Table 4.5: Scholarship Awards to European, Asian and Coloured Students in 1965

<table>
<thead>
<tr>
<th>Scholarships</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beit Scholarships of £250 each per annum</td>
<td>5</td>
</tr>
<tr>
<td>National War Fund Scholarships (two of £300 each, two of £200 each)</td>
<td>4</td>
</tr>
<tr>
<td>Government Scholarships of £300 each per annum</td>
<td>3</td>
</tr>
<tr>
<td>Government Scholarships of £200 each per annum</td>
<td>3</td>
</tr>
<tr>
<td>Government Scholarships of £120 each per annum</td>
<td>28</td>
</tr>
</tbody>
</table>

Source: Government of Rhodesia (1965)

In 1965, thirty African students accepted by the UCRN received full financial support to cover tuition and accommodation. European, Asian and Coloured students also received awards

\textsuperscript{13} In an interview with the researcher on 10 December 2012, an official in the University of Zimbabwe Deputy Registrar (Academic)’s Department, herself a former student of the University of Rhodesia revealed that interviews for government grants at the UCRN were held between government and University officials with prospective students while the students were in Form VI. Those chosen would be eligible for government grants, and for most African students, the grants were tied to teaching in Rhodesia. Most students thus found themselves in teaching related programmes like BA, BEd and, to a limited extent, BSc.
shown in Table 4.5 from the Ministry’s Scholarship Board. In addition to these scholarship awards, a number of government grants ranging in value from £50 to £80 per annum were approved in respect of certain students who had shown themselves to be of good character.

**Table 4.6: Private Sector Contributions to Supporting the UCRN**

<table>
<thead>
<tr>
<th>Name of Scholarship Fund</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Three Further Scholarship</td>
<td>First fund received for scholarships by the College. Valued at £150 and £300 per annum for undergraduate and postgraduate studies respectively.</td>
</tr>
<tr>
<td>Bata Bursary</td>
<td>Tenable at College and valued at £200 per annum.</td>
</tr>
<tr>
<td>Booker Scholarship</td>
<td>Two scholarships tenable at College and valued at £200 per annum.</td>
</tr>
<tr>
<td>Horaic Hickling Scholarship</td>
<td>Valued at £200 per annum. For students in Agriculture or related subject.</td>
</tr>
<tr>
<td>Milward Bursary</td>
<td>Valued at £300 per annum. Preference for students from Nyasaland.</td>
</tr>
<tr>
<td>Deborah Trica Bursary</td>
<td>-</td>
</tr>
<tr>
<td>Milne-Manro Research Fellowship</td>
<td>Valued at £10,000 and targeted at students in Agriculture and/or cognate subject.</td>
</tr>
<tr>
<td>Lever Brothers (Rhodesia) Fellowship</td>
<td>Valued at £650 per annum plus 10% annuation. For male students.</td>
</tr>
<tr>
<td>Red Locust Fellowship</td>
<td>Valued at £3,305 over 3 years. For research into locust physiology.</td>
</tr>
<tr>
<td>Welcome Research Fellowship</td>
<td>-</td>
</tr>
<tr>
<td>Nuffield Research Fellowship</td>
<td>For research into biology of monogenetic parasites of fresh water fish in Central Africa.</td>
</tr>
<tr>
<td>Glavo Fund</td>
<td>Valued at £46,000. For medical education and research.</td>
</tr>
<tr>
<td>Wernicks and Micks Fund</td>
<td>Valued at £5,000. For medical research.</td>
</tr>
<tr>
<td>Mobil Scholarship</td>
<td>For chemistry students.</td>
</tr>
</tbody>
</table>

**Source:** Government of Rhodesia, Report on Education, 1966
It is important to note at this point that, since its inception in 1957, policy provided for separate scholarship competitions for European, Asian and Coloured students, on the one hand, and African students on the other (UCRN Estimates of Income and Expenditure, 1957-1967). During the colonial period 1957-1965, although Government bore the major responsibilities of financing students and University developmental projects, the private sector was also active as is evidenced by the huge private sector donations to the state to finance students’ education. Table 4.6 is illustrative of this fact.

Most scholarships, bursaries, and fellowships were in the fields of agriculture, medicine, and the sciences. As a result, most African students could not access such financing as they were deliberately admitted into the Arts (particularly languages) and Education disciplines. (See Table 4.7).

<table>
<thead>
<tr>
<th>Year</th>
<th>Education</th>
<th>BA</th>
<th>BSc (Econ)</th>
<th>LLB</th>
<th>BSc</th>
<th>Medicine</th>
<th>BSc Agric</th>
</tr>
</thead>
<tbody>
<tr>
<td>1967</td>
<td>60</td>
<td>18</td>
<td>4</td>
<td>5</td>
<td>12</td>
<td>16</td>
<td></td>
</tr>
<tr>
<td>1968</td>
<td>92</td>
<td>13</td>
<td>4</td>
<td>8</td>
<td>12</td>
<td>19</td>
<td>1</td>
</tr>
<tr>
<td>1969</td>
<td>99</td>
<td>36</td>
<td>5</td>
<td>8</td>
<td>14</td>
<td>23</td>
<td>2</td>
</tr>
<tr>
<td>1970</td>
<td>112</td>
<td>27</td>
<td>2</td>
<td>5</td>
<td>7</td>
<td>32</td>
<td>6</td>
</tr>
</tbody>
</table>


In another interview, a former student\(^4\) who was admitted into the BSc degree at the UCRN in 1961 said that while companies appeared to be generous with scholarships, they were also discriminatory. Table 4.6, for example, shows the number of African students who received

\[^4\] The former student of the UCRN, who is now a lecturer at UZ, was interviewed on 19 October 2012.
financial support from Government in the form of grants, scholarships, and loans. The concentration of African students in the Education and Arts related disciplines is evident.\(^{15}\)

While the funding pattern continued at 50% grant and 50% loan levels until 1967, from 1965, it was becoming evident that Government had financial difficulties owing to the withdrawal of support from Northern Rhodesia and Nyasaland following the collapse of the Federation in 1963. The expansion of the College also coincided with the imposition of economic sanctions on Rhodesia as a result of its Unilateral Declaration of Independence (UDI) in 1964 by Ian Smith’s Rhodesian Front Government. 1965 also saw the withdrawal of Commonwealth Scholarships from the College by Commonwealth countries, notably Britain, Australia, New Zealand, and Canada, who were those countries with which Rhodesia mainly dealt concerning matters of Commonwealth education (UCRN, Annual Report, 1965).

1968 saw the reduction of the grant component of student funding reducing to 25% and the loan component increasing to 75%. The Minister of Higher and Tertiary Education and former students interviewed attributed the fall in student funding to the collapse of the Federation, the withdrawal of international donor funding to UCRN and the imposition of international sanctions that accompanied UDI, as well as the costs of sustaining the war against African nationalism led by the Zimbabwe African National Union (ZANU) and the Zimbabwe African People’s Union (ZAPU). Manungo (in Zinyemba, 2010:40) also observes that “Most donors left after UDI had been declared in 1965 and the United Nations also imposed sanctions against the illegal regime of Ian Smith”. In 1968, the practice of conducting separate scholarship competitions for European, Asian and Coloured students, on the one hand, and African students

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\(^{15}\) The former student interviewed on 4 January 2013 attributed the policy change to the 1967 violent student demonstration waged by African students against the discriminatory funding policies that were biased against African students.
on the other was discontinued (Government of Rhodesia, 1968). For the first time in the history of the institution, awards were made on a non-racial basis by the Trustees of the National Bursary Fund as shown in Table 4.8.

Table 4.8: Scholarship Awards to Students in 1968

<table>
<thead>
<tr>
<th>Scholarships</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beit scholarships of £300 each per annum</td>
<td>8</td>
</tr>
<tr>
<td>Government scholarships of £300 each per annum</td>
<td>4</td>
</tr>
<tr>
<td>Joseph Gordon Scholarship of £250 per annum</td>
<td>1</td>
</tr>
<tr>
<td>Government Scholarships of £200 each per annum</td>
<td>48</td>
</tr>
</tbody>
</table>

Source: Government of Rhodesia (1968) Report on Education

The student funding regime adopted in 1968 was maintained until Zimbabwe’s independence in 1980.

Interviews conducted with former students of the UCRN and the University of Rhodesia reveal that loan recovery was very efficient during the colonial period. Upon completion of studies, graduates were compelled to negotiate and agree on a loan repayment plan with the University and Government. The bonding mechanism that was built into the loan conditionalities ensured that graduates got employment soon after completion of studies. For most graduates, arrangements were made with the employing government ministries or companies to directly remit to Government an agreed portion of the graduate’s salary towards
loan repayment (Interview with former student on 4 January 2013). This former student said that, short of skipping the country, which in any case was unlikely at that time, it was not possible to evade the loan repayment mechanisms built into the funding conditionalities.

Discussion now turns to the critical question of what philosophy underpinned the adoption of cost-sharing at the very inception of the UCRN in 1957. The data did not generate conclusive evidence in terms of providing a direct and clear-cut answer to the question. However, close analysis of the data reveals that four propositions are possible.

The first proposition is that the grant and loan support to students by Government was consistent with the traditions of the British civic universities to which the UCRN belonged. It will be recalled from Chapter 2 that the philosophical assumptions at the base of the founding of these universities included the view that out of the pool of qualified students, only a select few should be admitted to university and that the education of this elite group should be subsidized by the state (Ashby, 1964). Indeed the UCRN met this criterion on the basis of its elitist character in student selection and subsidization of their education through the 50% government non repayable grant.

Another argument for the introduction of cost-sharing in 1957, though debatable, seems to be located in the role the UCRN performed in training highly qualified personnel who would otherwise be imported from other countries. Taken on its own, the argument, with its basis in the training function of universities (Castells, 1991), appears to weigh more towards the introduction of free higher education with the establishment of the UCRN in 1957, noting the ‘public good’ element in “training highly qualified personnel who would otherwise be imported from other countries”.

The former student noted that colonial laws were readily invoked when it came to dealing with students’ breaches of loan repayment contracts. The official in the Deputy Registrar (Academic)’s Department of UZ (interviewed on 10 December 2012) also recalled the case of a female graduate who upon completing her BA degree, did not want to go into teaching, whereupon it was demanded that she pay back the total loan amount due with the agreed interest. With no immediate income to offset the loan amount, the graduate was forced to join the teaching profession, where deductions were made by the Ministry of Education towards her loan repayment.
countries”.

Recognizing that students were highly subsidized, the argument cannot be discounted outright, bearing in mind the private rate of returns to higher education accruing to the students through the training function (Psacharopoulos and Patrinos (2004).

The third argument drawn from the evidence is that the introduction of cost-sharing at UCRN at its founding was a mere adoption of an already existing model of higher education student funding. It has been shown that both prior to and subsequent to the establishment of the UCRN, there was in existence a cost-sharing model for white Rhodesian students at South African universities. The argument thus suggests that the introduction of cost-sharing at the UCRN in 1957 was the extension into the UCRN of a cost-sharing model developed earlier for government supported white Rhodesian students studying at South African universities. The fact that up until 1972 the population of Rhodesian government supported white students (on the cost-sharing model) at universities in South Africa constituted a bigger ‘university’ than the UCRN in terms of student numbers seems to strengthen the argument.

The fourth and last proposition posits that the introduction of cost-sharing at the inception of the UCRN was a deliberate policy mechanism by the colonial government to restrict access to higher education by Africans. There is merit in this argument. For example, funding was effectively used to deny African students admission into programmes of their choice. Secondly, until 1976, white students outnumbered African students at the University of Rhodesia. More importantly, at the time that the establishing of a university was mooted, the idea that such an institution should be non racial university was not widely shared among the Europeans, including some government officials, due to beliefs that:

[T]he African population was in a backward state and had no tradition of
civilization enabling it to support high standards of culture in a university…. The majority of European students would refuse to attend a university swamped by African students, as their backwardness would inevitably lower its standards and culture…. [T]wo federal colleges should be started with the European one coming first and in time an African one which took into account their lower living standards (Manungo in Zinyemba, 2010:29).

While a confluence of the four propositions provides persuasive logic for the introduction of cost-sharing with the establishment of the UCRN, the notion of influence of the British civic universities appears more persuasive, yet a combination of the notion of the British civic universities and the existence of a model for cost-sharing prior to the inception of the UCRN appears to be the most convincing rationale.

4.2.3. Access to Higher Education

Preceding sections of this chapter have shown that racism formed the core of colonial education policy and led to the inequality that characterized colonial education policies. This can be equated to the categorization of Trow (1973) as socio-political categorization of the development of access patterns in higher education. The dual system of education was a reflection of the existing inequality between the races and the stratification of society along racial lines. Minority whites and only a few Africans could access higher education, which was therefore elitist. Similarly, the bottlenecks built into the African education system meant that only a small number would reach Form VI, the entry level for university education (Clark, 1978; Furth, 1973; Scott, 1995).
Zvobgo says, regarding the pathway from primary to secondary school,

[The] 85% intake of African children swiftly fell to 1% in the 10th year of schooling. On the whole, 80% of African children in Southern Rhodesia, got schooling up to standard 2, 36% of 80% went up to standard 4 and 18% of 36% were able to get full primary education. Of these, only 4% got to Form 4 while only 1% of 2% got to Form 6….This means that the number of African pupils was drastically reduced at every stage of the school system (Zvobgo, in Mandaza, 1986)

A second factor influencing access to higher education was the differentiation of secondary education into academic (F1) and vocational (F2): this meant that those in the vocational stream would have no chance at all to access higher education. The tracking system in secondary education became a barrier to the pathway to higher education. It has been demonstrated in Table 4.3 that well into the 1970s, white students constituted the majority of the student population at the University of Rhodesia yet the ratio of Africans to Whites in Rhodesia then was in the order of 20:1 (Cefkin, 1975). Chetsanga, for example notes that,

[T]he limited high school access for black students during the pre-independence years kept the number of black students with high school “A” level qualification very low. Racial segregation barred qualified black students from enrolling in high school…. [A]s the black high schools providing the feeding streams into university enrolments were much fewer than needed, this resulted in a proportional mismatch between the number of
white students and that of black students qualifying to enter the university (Chetsanga in Zinyemba, 2010).

At the second level of analysis, that is, access to programmes of choice at university, one could argue that the only reason why African students were forced into the Arts and related disciplines was because of their poor economic backgrounds. The interview with the official in the Deputy Registrar (Academic)’s Department at the University of Zimbabwe revealed that, in principle, African students who could fund their education could pursue programmes of their choice for as long as they met the admission requirements for such programmes. Thus, the economic perspective advanced by Barber and Lindsay (2006), Blondal et al, 2002 and Vossensteyn, 2004) that views access to higher education as a function of one’s ability to pay is applicable here.

Factors relating to access to higher education access during the colonial period can thus be analyzed at two levels. The first is the matter of access to higher education in general while the second level relates to access to programmes of choice upon admission to university. While all three perspectives are critical to understanding the colonial governments’ higher education policies, vis-à-vis access, the socio-political perspective (Trow, 1973) and the higher education stratification/tracking systems perspective (Clark, 1978; Furth, 1973; Scott, 1995) are applicable to the first level of analysis while the third, the economic perspective (Baber and Lindsay, 2006, Blondal, Field, Giroad; 2002; Vossensteyn, 2004), applies to the second level.
4.3. The First Decade of Independence: 1980-1990

The first decade of independence (1980-1990) was characterized by concerted efforts toward nation building and transformation of the inherited colonial political and socio-economic landscape. At that time, socialism and nationalism were the buzzwords in political and socio-economic discourses.

4.3.1. Government Funding

The attainment of independence in 1980 ushered in a new dispensation that sought to break away radically from the existing political and socio-economic order. Thus the major defining characteristic of the state in Zimbabwe in the 1980s was its developmental nature. This was seen in the government’s commitment to implementing a broad based developmental and welfarist social programme that was aimed at redressing colonial injustices and at bringing about a socialist and egalitarian society (Muzondidya in Raftopoulos and Mlambo, 2009). The reform of the education sector was deemed critical to the success of the process. The cornerstone of policy direction in the transformation project was the ZANU (PF) Constitution and the 1980 ZANU (PF) Election Manifesto. These documents articulated the vision for the transformation of the education system thus,

[T]o strive for the promotion of the social, educational and cultural welfare of the people of Zimbabwe; to reconstruct Zimbabwe’s economy and evolve a socialistic pattern in which the country’s resources are fully tapped for the common benefit of all the people of Zimbabwe... (Constitution of ZANU (PF) Part
II. Aims and Objectives).

The declarations of the 1980 election manifesto included commitment by ZANU (PF) to:

(a) abolish racial education and utilize the education system to develop in the younger generation a non-racial attitude and a common loyalty to the state;
(b) establish a system of free and compulsory primary and secondary education;
(c) orient the education system to national goals;
(d) give every adult who had no or little educational opportunity the right to literacy and adult education;
(e) make education play an important role in transforming society;
(f) place education in the category of basic human rights and strive to ensure that every child had an educational opportunity to develop his mental, physical and emotional faculties (Zvobgo in Mandaza, 1986: 332).

Consistent with the declarations enunciated in the 1980 ZANU (PF) Election Manifesto and subsequent policy documents, notably *Growth With Equity* (1981) and the *Transitional National Development Plan* (1982-85), the ZANU (PF) government adopted socialism based on Marxist-Leninist principles as the ideology that would define and direct the constitution of the state and national development processes. In the overall scheme of the development thrust, government was aware that education was critical, and therefore at the centre of national development, and hence had to be extended to every citizen (Zvobgo in Mandaza, 1986). Further notes Zvobgo,

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17 Press Statement 922/82/DB, 8 October 1982, Prime Minister Robert Mugabe on “School Curricula should orient children to Zimbabwe’s new order”.
[I]t was this awareness which led to the implementation of an educational system which was both revolutionary and ambitious. The government was convinced that nothing short of an educational revolution would produce the kind of changes necessary for effecting a social and economic revolution. The task of transforming an essentially capitalist economic system would not be achieved except through a socialist education and through socialism itself. Educational reform was seen as part of the struggle against capitalism, and socialism as the effective way of dismantling it (Zvobgo in Mandaza, 1986:333).

The first decade of independence in Zimbabwe was consequently characterized by massive and radical transformation of the education system. Primary education was made free and compulsory (Zvobgo in Mandaza, 1986). The decision to democratize education led to in quantitative results of significant proportions. For example, following the declaration of free primary education, enrolment in the sector increased by 232% between 1980 and 1982. The secondary education and university sectors also recorded increases of 330% and 145% respectively during the same period (Quarterly Digest of Statistics, 1980). Table 4.9 is illustrative. The trend continued into the late 1980s. The greatest and most significant development of the decade was the expansion of the secondary school sector. Whereas there were 197 secondary schools at independence in 1980, the number had risen to 694 in 1981. A further jump saw the number reaching 738 by 1982.
Table 4.9: Secondary School Enrolment

<table>
<thead>
<tr>
<th></th>
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<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Grade 8/Form I</td>
<td>19962</td>
<td>22201</td>
<td>82262</td>
<td>94841</td>
<td>110725</td>
<td>140045</td>
<td>153439</td>
</tr>
<tr>
<td>Grade 9/Form 2</td>
<td>18094</td>
<td>17251</td>
<td>24855</td>
<td>79465</td>
<td>95539</td>
<td>107052</td>
<td>137943</td>
</tr>
<tr>
<td>Grade 10/ Form 3</td>
<td>14720</td>
<td>15891</td>
<td>15478</td>
<td>26572</td>
<td>93232</td>
<td>93232</td>
<td>101970</td>
</tr>
<tr>
<td>Grade 11/ Form 4</td>
<td>13294</td>
<td>12926</td>
<td>15547</td>
<td>16416</td>
<td>24509</td>
<td>71632</td>
<td>91723</td>
</tr>
<tr>
<td>Form 5 (Matric)</td>
<td>3202</td>
<td>1815</td>
<td>1893</td>
<td>1858</td>
<td>2189</td>
<td>3164</td>
<td>3246</td>
</tr>
<tr>
<td>Form 6 (Lower)</td>
<td>1594</td>
<td>2641</td>
<td>2751</td>
<td>3243</td>
<td>3680</td>
<td>4218</td>
<td>5957</td>
</tr>
<tr>
<td>Form 6 (Upper)</td>
<td>1432</td>
<td>1413</td>
<td>1667</td>
<td>2220</td>
<td>2890</td>
<td>2962</td>
<td>3200</td>
</tr>
</tbody>
</table>

Source: Zvobgo in Mandaza, 1986

In 1983, the number stood at 790 and by 1985 had soared to over 1200 schools (Zvobgo in Mandaza, 1986: 342). Most of the secondary schools were established in rural and farming areas, localities that had hitherto suffered neglect by the colonial education system (Levine, 2001).

Student enrolment at the University, now the UZ, also soared significantly, rising from 2 240 students in 1979 to over 9 000 by 1990 (Muzvidziwa in Zinyemba, 2010: 73). (See Table 4.10).
### Table 4.10: Growth in Enrolments at the University of Zimbabwe: 1981-1992

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Agric</td>
<td>112</td>
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<td>610</td>
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<td>1234</td>
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<td>664</td>
<td>791</td>
<td>871</td>
<td>927</td>
<td>1136</td>
<td>1348</td>
<td>1120</td>
<td>1187</td>
<td>1027</td>
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<td>172</td>
<td>294</td>
<td>566</td>
<td>533</td>
<td>705</td>
<td>672</td>
<td>926</td>
<td>835</td>
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<td>148</td>
<td>186</td>
<td>232</td>
<td>262</td>
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<td>392</td>
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<td>578</td>
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<td>290</td>
<td>329</td>
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<td>383</td>
<td>419</td>
<td>484</td>
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<td>557</td>
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<td>618</td>
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<td>250</td>
<td>309</td>
<td>392</td>
<td>471</td>
<td>595</td>
<td>709</td>
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<td>Social Science</td>
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<td>627</td>
<td>766</td>
<td>807</td>
<td>1008</td>
<td>1207</td>
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<td>89</td>
<td>102</td>
<td>120</td>
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<td>135</td>
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<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1201</td>
<td>1353</td>
</tr>
<tr>
<td>Totals</td>
<td>2525</td>
<td>3091</td>
<td>3620</td>
<td>4131</td>
<td>5162</td>
<td>5843</td>
<td>6721</td>
<td>7385</td>
<td>9073</td>
<td>9017</td>
</tr>
</tbody>
</table>

Agric – Agriculture  Com- Commerce  Edu- Education  Eng- Engineering  Med- Medicine  Vet- Veterinary  B/Tech- Bachelor of Technology

**Source:** Zinyemba, 2010

In view of the unprecedented rise in student numbers at the University, the question to be answered is, What factors explain this new dynamic? One obvious reason is that, with the phenomenal growth in primary and secondary school enrolments, the University had to develop corresponding capacity to absorb the rising student numbers. There were, however, more compelling reasons. As noted in earlier sections of the Chapter, the rise in student numbers at the University, as indeed in the lower levels of education, was a response to education goals set in
the country’s policy documents, for example, *Growth with Equity (1981)*, the three year *National Transitional Development Plan (1982-83)*, the first *Five Year Development Plan (1985-1990)*, and the second *Five Year Development Plan (1990-1995)*.

These documents put education in general at the forefront of the national response to the development agenda. Thus education\(^{18}\) received a boost in the national budgets, receiving the highest budgetary allocation throughout the 1981-1990 period. See Table 4.11.

**Table 4.11: Budgetary Allocations to Education 1981-1990**

<table>
<thead>
<tr>
<th>Year</th>
<th>Budgetary Allocations</th>
<th>Total Government Expenditure</th>
<th>Education Budget as % of Total Government Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Education</td>
<td>Health</td>
<td></td>
</tr>
<tr>
<td>1980/81</td>
<td>184712000</td>
<td>83729000</td>
<td>1627534995</td>
</tr>
<tr>
<td>1981/82</td>
<td>290070000</td>
<td>108936000</td>
<td>2013484000</td>
</tr>
<tr>
<td>1982/83</td>
<td>408400000</td>
<td>130300000</td>
<td>2798775000</td>
</tr>
<tr>
<td>1983/84</td>
<td>502628605</td>
<td>138999787</td>
<td>3052688909</td>
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<tr>
<td>1984/85</td>
<td>456000000</td>
<td>131374000</td>
<td>3389163000</td>
</tr>
<tr>
<td>1985/86</td>
<td>639919000</td>
<td>196233000</td>
<td>3875288741</td>
</tr>
<tr>
<td>1986/87</td>
<td>704510000</td>
<td>229398000</td>
<td>4573809900</td>
</tr>
<tr>
<td>1987/88</td>
<td>783966000</td>
<td>261689000</td>
<td>5173629600</td>
</tr>
</tbody>
</table>

**Source:** Estimates of Income and Expenditure, 1980-1990, Government of Zimbabwe

The second and major reason for the extraordinary growth of the University is discernible from the following pronouncements made by the first black vice-chancellor of the University of

\(^{18}\) Until 1987, primary, secondary, and higher education fell under one Ministry, the Ministry of Education. In 1988 a separate Ministry of Higher Education and Technology was created. The Ministry has since been renamed Higher and Tertiary Education.
Zimbabwe and by the Prime Minister of Zimbabwe respectively:-

[N]ow, with the dramatic political change and the concomitant change…there is need for a new orientation…a need for a radical orientation on the part of the University….It must now have its feet down on Zimbabwean ground….There is therefore urgent need for the University of Zimbabwe to play a more active and meaningful role in the development of Zimbabwe…. (Chideya, et al, 1981 in Zinyemba, 2010: 100)\(^\text{19}\)

And:

[T]his institution [the university] must relate adequately, positively and meaningfully to our society now caught in the throes of a multi-sided process of transformation. Our own university must transcend its foreign origins and identify and become fully integrated into the new socio-cultural environment. In particular, we insist that our own university shall convert itself from a university in Zimbabwe into a genuine and authentic university of Zimbabwe….Its structure and procedures must be rationalized and infused with a democratic content. Its curriculum…must necessarily lay considerable emphasis on our national realities in all their diversity and interconnections…. (Chideya, et al, 1981 in Zinyemba, 2010:100)\(^\text{20}\)

The University was thus under pressure to shift towards reflecting the demands of the new social, economic, and political order, “which determined the new direction of national development if it was to remain relevant” (Zinyemba, 2010:18). Indeed, the University had to assume a developmentalist role and significant milestones were recorded in that direction. The

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\(^{19}\) Professor Walter Kamba articulating a vision for the University at his inauguration as the first (black) Vice-Chancellor of the University of Zimbabwe in 1981.

\(^{20}\) The then Prime Minister, Robert Gabriel Mugabe, in a speech at the international conference on “The Role of the University and its Future in Zimbabwe”, held at the University of Zimbabwe, 1981.
democratization of access that resulted in expansion in student numbers being one such milestone. Another area of note, and one that was linked to the rise in student numbers was the review and broadening of the curricula in keeping with the new dispensation. This saw the establishment of new faculties, for example, Veterinary Science (1982) and Engineering (1986) as well as a host of new departments in existing faculties (Zinyemba, 2010).

4.3.2. Student Funding.

In the area of student funding, the new government adopted the cost-sharing model as a mechanism to finance students’ university education. Whereas in 1979 students received a 75% loan and a 25% grant to finance their education, in 1980 support levels to a 50% loan and a 50% grant (Ministry of Higher and Tertiary Education Memorandum to Cabinet, 2000). The loan and grant support was differentiated and fell into three categories – Humanities (for students in the Faculties of Arts, Commerce, Education, Law, and Social Studies), Sciences (Engineering, Natural Sciences, and Agriculture) and Health Sciences (for students in the then Faculty of Medicine and Veterinary Sciences). Students in the Health Sciences received the highest loan and grant rates, followed by science students, while humanities students received the least. The support levels were determined by the costs of running the respective disciplines, with that the costs of students’ training rising from the humanities to sciences and then to health sciences.

Only the loan component was repayable, at 5% interest per annum over three to five years after graduation. The repayment period was pegged at least the duration of students’ degree programmes. Students admitted to three year degree programmes for example, would be required to repay the loan over three years. A two year grace period was built into the repayment plan for the three categories. The combined loan and grant allocation provided full sponsorship for tuition
fees, full board (accommodation and meals), ancillary fees, and a sizeable ‘payout’ for books and other student expenses.

Every student admitted to the University was entitled to the loan and grant provisions irrespective of ability to pay, race or programme of study. In other words, the loans were universal and generally available to all students (Woodhall, 2004). In a marked departure from the colonial model of cost-sharing, the model adopted at independence, apart from lowering the loan levels from 75% to 50% and raising the grant from 25% to 50%, was “now clear and definitive” (Interview with former UCRN student on 4 January 2013). For the first time in the history of higher education in the country, a policy of non discrimination was adopted and implemented. Secondly, unlike the colonial cost-sharing strategy that was used to ‘channel’ students (especially African students) into specific programmes, particularly education and the arts, the model adopted immediately after independence allowed students to seek admission into, and pursue, programmes of their choice.

The adopting of the student 50% loan and 50% grant provisions by Government at independence raises two pertinent questions. The first is: Why Government embraced the colonial practice of cost-sharing in higher education, noting the societal expectations for free higher education that had been heightened, at least by the ZANU (PF) 1980 election manifesto pronouncements on education, on the one hand, and the euphoria of independence on the other? The second question is: What factors explain government’s ability to sustain the cost-sharing project in the first decade of independence?

The response of the Minister of Higher and Tertiary Education response to the first question was that, although free higher education at independence was the ideal and politically feasible, the objective demands placed on the economy suggested otherwise. There were other
more pressing demands on the fiscus than higher education (Johnstone, 2006). The burden on the state could prove too much.\textsuperscript{21} Under the prevailing economic conditions, it was not even economically feasible to make secondary education free, despite the earlier political rhetoric pointing in that direction. The economic constraint to making higher education free seems to be implied in Zvobgo’s observation thus,

\begin{quote}
[T]he ambition to provide free and compulsory primary education implied a heavy financial, material and human resource burden on the state. While the democratization of education at primary level is a sound democratic ideal, a commitment to do the same at the secondary level, at the very early stages of independence, was both impractical and unrealistic. The resources needed to implement that declaration were beyond the reach of the government. At independence government was not looking at the transformation of education only; it was involved in a massive network of other development programmes such as the resettlement of persons displaced by the war, Agriculture, Health, Defence, Telecommunications etc, It was a campaign to achieve broad-based development….(Zvobgo in Mandaza, 1986:333).
\end{quote}

While policy was intended to make primary and secondary education free at independence as explicitly stated in the 1980 ZANU (PF) Election Manifesto and in subsequent policy documents, regarding primary education in particular, the same case was not made for higher education. It thus appears that, under the circumstances, reducing the loan component to 50% and raising the grant to 50% accompanied by democratization of access to government

\textsuperscript{21} Interview with Minister of Higher and Tertiary Education on 23 November 2011.
financial support was the optimum policy offer to higher education students’ funding that was practicable.

4.3.3. Access to Higher Education

With the attainment of independence, radical reforms were implemented to dismantle the racist socio-political inequalities and to transform the education sector to promote access, first into the school system, which access then fed into the higher education sector. Between 1980 and 1997, Government implemented policies aimed at transforming higher education from the elite to the mass kind (Trow, 1973). Favourable cost-sharing policies were put in place to promote access to higher education. Grants and loans were made available to all students. Any prospective student who met university admission requirements could access university education with full support from government in the form of loans and grants. Accordingly, there were no cases of students dropping out of university for lack of financial support. Further, with weak loan recovery mechanisms in place, higher education in fact became free by default (Interview with former student of UCRN on 4 January 2013). As a result, the stratification/tracking systems (Clark, 1978; Furth, 1973; Scott, 1995) in secondary schools and the economic (Baber and Lindsay, 2006; Blondal et al, 2002; Vossensteyn, 2004) perspectives become irrelevant in the analysis of access to higher education in Zimbabwe during the first decade of independence.

4.4. The Transition to Neoliberalism 1990-2009

The period spanning from about 1990 to 2009 was marked by a paradigmatic shift from socialism to capitalism. This ideological shift followed the adopting by Government of economic reforms impelled by globalization and the Bretton Woods institutions’ neoliberal economic
reforms, commonly referred to as the Economic Structural Adjustment Programme.

4.4.1. Government Funding

It is important to note that the populist and pro-welfare policies and plans that propelled Government involvement in social services provisioning were formulated in the early years of independence. This was a period of record-breaking economic growth that rode on the back of transient factors -- the return to peace after the war of liberation and a once-off trade ‘gain’ that followed the lifting of international economic sanctions imposed on the Rhodesia Front government following UDI. There were also other factors, namely, renewed access to sources of borrowed external capital, record high gold prices, and remarkably good rains in 1980 and 1981 that impacted favourably on agriculture. (Kadhani in Mandaza, 1986). These factors were among those that led the first five years of independence to be characterized by an economic boom that saw GDP growing phenomenally to reach 26% over 1981 and 1982 (Dansereau and Zamponi, 2005).

However, beginning about the mid-1980s, the combination of international recession, the failure of important sectors of the domestic market to perform as expected, and the vulnerability of the economy to outside shocks imposed serious limits on economic transformation (Kadhani in Mandaza, 1986). A surge in the economic problems prompted government to adopt a World Bank and IMF induced Economic Structural Adjustment Programme (ESAP) in 1990.

The ESAP was first announced in the Budget Statement of 1990 and in an accompanying policy statement titled Economic Policy Statement: Macroeconomic Adjustment and Trade Liberalization (Government of Zimbabwe, 1990), in July 1990. These policy pronouncements were followed by an elaborate document, Zimbabwe: A Framework for Economic Reform 1991-
in early 1991. While at the time the Government claimed that the reform package was homegrown, it (ESAP) contained most of the prescriptions typical of World Bank SAPS seen elsewhere in Africa – trade liberalization; reduction of the budget deficit; cutbacks to social services (including education and health) and food subsidies; deregulation of prices, wages, transport and investment; and commercialization and improved efficiency of the parastatal sector.

Government and its financiers, the World Bank and IMF, argued that the new programme would be focused on creating a modern economy that in turn would be able to pay back ESAP’s underpinning foreign loans (Dansereau and Zamponi, 2005). An optimistic 5% annual growth rate in GDP was set by government and the Bretton Woods institutions. Additionally, it was envisaged that fiscal restraint involving reduction in social expenditure (including education), divestment of public enterprises, and rationalization of the public sector would reduce the government deficit from the usual 10% to 5% or less (Government of Zimbabwe, 1991). It was estimated that about USD3 billion over five years would be needed from donors to implement the reforms. Thus Zimbabwe would ‘leap’ into a free market economy on borrowed money (Saunders, 1996).

The ESAP thus ushered in a paradigm shift which ended the state’s populist developmental policy orientation and the accompanying socialist rhetoric. In came market philosophy. The Bretton Woods’ institutions’ loan conditionalities compelled the state to withdraw from its role as principal economic agent, ceding the role to the private sector which was now the new partner in development. The state would now perform a regulatory function. It would provide broad regulations on economic activity with market forces determining the direction and pace of economic development ((Dansereau and Zamponi, 2005).
However, the market reforms did not go according to plan. The economy grew at an average rate of 1% in real terms during 1991-1995 compared to 4% during the pre-ESAP period (1985-1990). Further, throughout the ESAP period, the budget deficit exceeded the targeted 5% of GDP. The performance of the public enterprise sector worsened (Dhliwayo, 2001). Public debt skyrocketed and the private sector began to record significant signs of disindustrialization. In addition, massive rises in inflation followed relaxation of price controls resulting in consumer demand shrinking by well over 30%. In 1992, after two consecutive droughts, the economy contracted by at least 7.5%. Average real wages declined sharply by the mid-1990s, falling to the lowest levels ever recorded since the early 1970s (Saunders, 1996).

Faced with worsening government deficit and climbing debt servicing, Government responded by cutting real spending on public services, including education. The total education vote declined gradually as a percentage of GDP from 6.29% in 1986/87 to 4.82% in 1999 (Makamure and Muzuwa, in Dhliwayo, 2001). User fees were reintroduced in the school sector, thus placing barriers to access to education for thousands of pupils from poor backgrounds (Saunders, 1996).

4.4.2. Student Funding

In the university sector, Government’s response to the economic malaise was to cut down on student funding. To that end, in 1992, the loan and grant components of student funding were revised to 75% loan and 25% grant. This marked the first significant change to the hitherto 50% loan and 50% grant levels that had prevailed since the early 1980s. A further review that saw the loan component rise to 80% and the grant reduce to 20% was effected in 1998. The funding challenge was exacerbated by poor loan recovery that virtually made higher education free from
the 1980s into the 1990s. Thus observes Muzvidziwa,

[E]SAP resulted in reduced expenditure on education. Cost recovery and cost-sharing strategies were adopted. While students continued to get a government loan, the proportions changed downward significantly. Prior to 1990, university education in Zimbabwe was virtually free as all students qualified to get assistance under the government grant and loan scheme. This was in essence free money as most students never bothered to repay the loan. Otieno (2004:75) observed that the student loan scheme in Kenya “was criticized for its poor administration, high costs and low recovery rates”. This was the situation obtaining then with regards to loan recovery by Government for UZ graduates (Muzvidziwa in Zinyemba, 2010: 89).

The change in the support levels implemented in 1998 brought with it a new dimension into higher education student funding. Whereas loans had been readily available to all students since 1980, 1998 saw the introduction of means tests for loan applicants. The next section examines this new phenomenon in detail.


With the macroeconomic conditions worsening, Government responded by introducing means testing of loan applicants. This policy shift was aimed at providing loans only to those students

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22 Johnstone (2006) and (Woodhall, 2009) also lament the weak loan recovery machinery that is characteristic of most African loan systems. Pillay (2008) makes a similar observation and concludes that in most African countries no serious effort is made to collect loans.
who could not afford to pay for their university education. With the establishment of a second public university, the National University of Science and Technology (NUST), the number of university students had risen. A Means Test Committee was constituted by the Ministry of Higher and Tertiary Education. Its terms of reference were to:

1. adjudicate on applications for loan funding;
2. select deserving cases;
3. assess level of financial support needed;
4. make recommendations to the Minister of Higher and Tertiary Education; and
5. advise the Minister on specific issues related to student funding.

Source: Interview with Minister of Higher and Tertiary Education on 23 November 2011.

Payment of loans was to be conducted through the Commercial Bank of Zimbabwe (CBZ). The only criterion used in the means test for loans was the Gross Income of the applicant or his/her parents/guardians. The formula used by the Committee had four bands as shown in Table 4.12. Evidently, the Means Test Committee used gross income (see point above) as the only parameter to vet applications, despite the availability of better means test formulae such as the Per Capita Means Test Formula (Woodhall, 2009) that determines rightful targeting. In criticism of the formula used, the University of Zimbabwe Student Representative Council (SRC) directed a Memorandum to the Means Test Committee in which it charged that:

1. the Means Test Committee was improperly constituted as it did not include all relevant stakeholders;
2. there was inconsistency in the awarding of student loans as twins of identical economic status got different awards;
3. the Means Test instrument should be substituted with a more appropriate and comprehensive formula that takes into account students’ objective socio-economic backgrounds;

4. that the entire loan disbursement system be overhauled as there was a lot of procrastination in the processing of loans, and therefore resulting in student strikes;

5. the application process was also strenuous as it required costly and time consuming documentation;

6. the tripartite loan disbursement arrangement that involved higher education institutions, the Ministry of Higher and Tertiary Education and the Bank was resulting in unnecessary delays in loan disbursements, and therefore needed to be disbanded (SRC Memorandum to Means Test Committee, 15 March 1997).

### Table 4.12: Gross Income Bands

<table>
<thead>
<tr>
<th>Salary Scale</th>
<th>% Award</th>
<th>Loan Award in dollars (Z$)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 – 50 000.00</td>
<td>100%</td>
<td>12 800.00 Arts</td>
</tr>
<tr>
<td></td>
<td></td>
<td>13 435.00 Sciences</td>
</tr>
<tr>
<td>50 001 – 100 000.00</td>
<td>50%</td>
<td>6 400.00 Arts</td>
</tr>
<tr>
<td></td>
<td></td>
<td>6 718.00 Sciences</td>
</tr>
<tr>
<td>100 001 – 150 000.00</td>
<td>25%</td>
<td>3 200.00 Arts</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3 359.00 Sciences</td>
</tr>
<tr>
<td>150 001 – Infinity</td>
<td>NIL</td>
<td>NIL</td>
</tr>
</tbody>
</table>

At its meeting on 21 June 1999, the University of Zimbabwe Senate also noted that the system of loan disbursement continued to be cumbersome, with UZ submitting the schedules to the CBZ and CBZ in turn sending the documentation to the Ministry of Higher and Tertiary Education for authorization and payment. However, following the application of the Means Test, 95% of the students received loans (Means Test Annual Report, 1999), suggesting that most of the students lacked the financial ability to pay for their education.

### 4.4.2.2. Introduction of Loan Funding by Banking Sector (2001)

In 2001, the Ministry of Higher and Tertiary Education sought to privatize the funding of higher and tertiary education students to commercial banks with effect from the beginning of the 2001/2002 academic year (in August 2001). Most banks, except the CBZ and Metropolitan Bank, however declined involvement in the higher education student loan project citing viability and sustainability of the proposed loan programme as well as the associated risk to shareholders.

The new funding policy was based on three fundamental assumptions, namely, (a) that private sector driven funding of students would be efficient and effective; (b) that by transferring the funding of students to the banking sector, the Ministry of Higher and Tertiary Education would be able to concentrate on its core business; and (c), that loan recovery would improve in view of the banking sector’s enhanced risk management infrastructure and competence in dealing with loan recovery.

To that end, a Higher Education Bond (HEB) was to be floated in the market in

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23 Referred to by Salmi and Hauptman (2006) as sale of student loans to secondary markets.
September 2001 to raise the Z$1.3 billion required for disbursement as loans to students for the academic year that had already begun in August. The CBZ was to raise 80% of the sum, with the Metropolitan Bank raising the remaining 20%. The first flotation of the HEB came in September 2001. The return to investors on the bond was pegged at 10%. The market rejected the bond outright, citing low returns. Government requested the CBZ to conduct a second flotation, now with returns at 20%. Again, the bond did not attract any meaningful market response. It was still perceived as having low returns, hence the second market rejection. At the end of November through to 18 December 2001, a third flotation was conducted with returns raised to 35% (Minutes of Special Meeting of Senate, University of Zimbabwe, 19 December 2001). While the offer appeared attractive, considering that the highest returns on the market at that time were around 30%, the two banks only managed to raise Z$481 million out of the anticipated Z$1.3 billion, thus leaving the Ministry of Higher and Tertiary Education with the burden of raising the Z$900 million shortfall, otherwise the new funding formula would have collapsed at inception.

By 2002, it had become evident that the idea of transferring student financing to the private sector was not achieving the intended results. Meanwhile, five new public universities had come on board, the Zimbabwe Open University (1999), Midlands State University (2000), Bindura University of Science Education (2001), Chinhoyi University of Technology (2001), and Great Zimbabwe University (2002). In all, there were now seven public universities, including the already existing University of Zimbabwe and the National University of Science and Technology. In the private university sector, four universities had been established by 2002, namely Africa University (1992), Solusi University (1994), Catholic University (1999), and the Women’s University in Africa (2002).

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24 The amount would be enough to cover the students’ loan requirements for the 2001/2002 academic year.
4.4.2.3. End of Grant Funding (2002)

With the collapse of attempts to privatize student funding, government abolished grant funding to higher education students in 2002. A new financing policy was introduced in that same year. The Ministry of Higher and Tertiary Education claimed that the aim was to broaden opportunities for higher education and introduced a 100% loan system that would be open to all students in higher and tertiary education. The Ministry announced that the previous grant and loan system “was placing a heavy burden on the state and limiting the scope of student funding” (Ministry of Higher and Tertiary Education, 2004: 13). Under the new scheme, students in private universities would also be eligible for state assistance. The Ministry emphasized that the new funding formula would have the effect of increasing access to tertiary education and training (Ministry of Higher and Tertiary Education, 2004).

The abolition of the grant and introduction of the 100% loan policy was accompanied by the privatization of students’ common services. For example, accommodation and catering services at universities were wholly privatized. At the University of Zimbabwe the entire staff of the Department of Accommodation and Catering Services was retrenched and all equipment auctioned (Human Resources Department, University of Zimbabwe).

4.4.2.4. End of the Loan System (2006)

By the mid 2000s, signs of cataclysmic decline of the Zimbabwean economy were evidently showing (Raftopoulos, in Raftopoulos and Mlambo, 2009). By 2006, GDP per capita was 47% lower than the 1980 level. Formal sector income levels declined drastically, as did employment levels in the sector. Whereas formal sector employment stood at about 1.4 million in 1998, the levels had shrunk to about 998 000 by 2004. Hyperinflation reached unprecedented levels, with
official records putting it at 230 million per cent by the end of 2008 (Raftopoulos and Mlambo, 2009). Raftopoulos observes that by 2006, 85% of Zimbabweans were living below the Poverty Datum Line (Raftopoulos, in Raftopoulos and Mlambo, 2009).

The world-record decline of the Zimbabwean economy is attributable to a number of factors. First were the legacies of the narrow forms of capital accumulation created by colonialism and the problematic development strategies in both the welfarist and the neoliberal regimes of the 1980s and 1990s respectively (Raftopoulos, in Raftopoulos and Mlambo, 2009). Weighing in on these factors were immediate causes: these included the Government’s controversial land reform programme that attracted the imposition of international economic sanctions on Zimbabwe by the USA and the EU bloc in early 2000; Zimbabwe’s costly involvement in the conflict in the Democratic Republic of Congo; and the unbudgeted large payouts made to war veterans of the Zimbabwe liberation struggle (Dansereau and Zamponi, 2005).

The hyperinflationary economic situation made it increasingly difficult for government to sustain the loan system.25 As a result, Government abolished it with effect from the beginning of the 2006 academic year. There were by now thirteen universities in the country following the establishment of two new public universities, Lupane State University and the Harare Institute of Technology in 2005. Thus, by 2006 there were nine public and four private universities. The Permanent Secretary in the Ministry of Finance, Mr Willard Manungo, when appearing before the Higher and Tertiary Education Parliamentary Portfolio Committee on the state of Government’s funding to higher education since dollarization in 2009 on Monday, 28 March 2011, noted that the economic collapse in the last decade had fundamentally changed Government’s priorities and its ability to fully fund education. Manungo further said,

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25 Interview with the Minister of Higher and Tertiary Education 23 November 2011.
Treasury discontinued the loans and grant scheme because of hyperinflation which made the burden of education fall on the government. The new state universities also increased strain on funding (Treasury Report to Higher and Tertiary Education Parliamentary Portfolio Committee, 28 March, 2011. In Zimbabwe Independent, 2011, April 1 to 7).

Following the scrapping of the loan system, government introduced the Cadetship Grant Scheme in 2006. This scheme provides grants to students at higher and tertiary education institutions. Eligibility to the scheme is based on the students’ inability to pay fees, and it pays for students’ tuition fees only. It does not cover students’ ancillary fees and living expenses. In return for three to five years of grant assistance students are legally bonded to the country. To ensure compliance with the bonding provisions, students do not receive their examination (degree) certificates until the end of the bonding period (Interview with Minister of Higher and Tertiary Education on 23 November 2011).

The hyperinflation that characterized the early half of the 2000s up to 2008 poses serious challenges to meaningful analysis of trends in higher education financing between 2006 and 2008. However, available records indicate that the share of the higher education budget as a percentage of the total government budget increased appreciably from 2.4% in 1989 to 4.8% in 1999 and rose further to 6.8% by 2005. Following the continued decline of the economy, the share dropped to 4.4% in 2008. By 2009, the share of the higher education budget had fallen to 3% of total government expenditure (Ministry of Higher and Tertiary Education, 2009).

With the adopting of the multi-currency system, that is, the dollarization of the economy,
in early 2009, a clearer picture begins to emerge of trends in higher education funding. The next section thus turns to an analysis of trends in 2009 and in the process pays particular attention to locating cost-sharing discourse within an overall analysis of the financing patterns.

Preceding chapters and sections of this chapter have shown that from the time of the establishment of the UCRN in 1957 up to the 1990s, Government provided the bulk of funding to higher education institutions and students. Then, Government support for higher education accounted for close to 80% of the institutions’ income. However, in 2009 approximately 40% of total university income came from Government (Ministry of Higher and Tertiary Education).

In 2009, the budgetary bid by the nine public universities was USD1.5 billion of recurrent funding from Government. Not only was an insignificant USD22.6 million allocated to the universities by Treasury, but only USD11.3 million of the total allocation was released to the universities (Ministry of Higher and Tertiary Education) Table 4.13 shows the allocation and disbursement statistics.

Virtually all Government funding is directed to staff salaries. As can be seen from the Table, the amount released for capital expenditure amounted to only USD0.75 million (Ministry of Finance). Of the USD0.75 million released for capital expenditure, the bulk (two-thirds) was released to the UZ for refurbishment of student hostels and the restoration of water supplies. Table 4.13 vividly shows the gaps or shortfalls that exist between the resource needs of universities in Zimbabwe and what is realistically and practically available by way of Government subventions.
Table 4.13: Revised budget allocations and actual releases for universities, FY 2009 (USD ‘000 rounded)

<table>
<thead>
<tr>
<th>University</th>
<th>RECURRENT</th>
<th></th>
<th></th>
<th>CAPITAL</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Allocation</td>
<td>Release</td>
<td>Actual</td>
<td>Allocation</td>
<td>Release</td>
<td>Actual</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Disbursement as percentage of Allocated Amount</td>
<td></td>
<td></td>
<td>Disbursement as percentage of Allocated Amount</td>
</tr>
<tr>
<td>Bindura</td>
<td>1169</td>
<td>517</td>
<td>44.2</td>
<td>315</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>Chinhoyi</td>
<td>1995</td>
<td>769</td>
<td>38.5</td>
<td>130</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>Great Zimbabwe</td>
<td>1236</td>
<td>645</td>
<td>52.2</td>
<td>300</td>
<td>60</td>
<td>20.0</td>
</tr>
<tr>
<td>HIT</td>
<td>598</td>
<td>352</td>
<td>58.9</td>
<td>300</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>Lupane</td>
<td>298</td>
<td>256</td>
<td>85.9</td>
<td>280</td>
<td>95</td>
<td>33.9</td>
</tr>
<tr>
<td>MSU</td>
<td>2438</td>
<td>934</td>
<td>38.3</td>
<td>230</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>NUST</td>
<td>2046</td>
<td>900</td>
<td>44.0</td>
<td>300</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>ZOU</td>
<td>1796</td>
<td>972</td>
<td>54.1</td>
<td>160</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>UZ</td>
<td>5732</td>
<td>2509</td>
<td>43.8</td>
<td>929</td>
<td>492</td>
<td>53.0</td>
</tr>
<tr>
<td>TOTALS</td>
<td>17308</td>
<td>7854</td>
<td>45.4</td>
<td>2944</td>
<td>647</td>
<td>24.5</td>
</tr>
</tbody>
</table>

Source: Ministry of Finance

What then are the gap filling options for the university sector? The Ministry of Higher and Tertiary Education notes that the other sources of funding open to universities include student fees and levies, other income generating activities, and external (domestic and foreign) donor support (Interview with Minister of Higher and Tertiary Education). The discussion now turns to analyzing each of these other sources.
**Student Fees:** Beginning in 1999, Government allowed universities to retain fee and other income generated internally. Fees at universities are set by ministerial ordinance. The process involves higher education institutions submitting recommended fee levels for tuition and accommodation to the Ministry of Higher and Tertiary Education for approval. For state universities, national levels are set by the Ministry. An obvious issue raised by thus locating decision making regarding the determination of fee structures at universities is the outcome of the process, in view of the Government’s propensity to making decisions on political grounds rather than on appropriate economic grounds. However, one would assume that the authority of the ministry in the final determination of the fee structures ensures that the university sector does not end up with runaway fee structures that are beyond the reach of students, particularly those from poorer backgrounds.

Tuition fees per semester at universities in 2009 were as follows: Humanities USD300, Sciences (Engineering, Natural Sciences and Agriculture) USD350, and Life Sciences (Medicine and Veterinary Science USD400. In addition to the tuition fees, students also pay ancillary fees to cover the costs of, for example, registration, medical insurance, caution fee deposit, laboratory deposit, field attachment visits, etc.

**Table 4.14: Student Fee Structure at University of Zimbabwe, 2009.**

<table>
<thead>
<tr>
<th>Discipline</th>
<th>Tuition Fees</th>
<th>Ancillary Fees</th>
<th>Accommodation</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>USD</td>
<td>USD</td>
<td>USD</td>
<td>USD</td>
</tr>
<tr>
<td>Humanities</td>
<td>300</td>
<td>105*</td>
<td>400</td>
<td>805</td>
</tr>
<tr>
<td>Sciences</td>
<td>350</td>
<td>154*</td>
<td>400</td>
<td>904</td>
</tr>
<tr>
<td>Life Sciences</td>
<td>400</td>
<td>274*</td>
<td>400</td>
<td>1074</td>
</tr>
</tbody>
</table>

*These are the ancillary fees payable during the first semester. In the second semester the fees
reduce since some of the fee items, such as caution fee deposit, health insurance and laboratory deposit, are one-off payments made in the first semester.

**Source:** Academic Registry, University of Zimbabwe

At the University of Zimbabwe in 2009, ancillary fees for the three categories of disciplines were as follows: Humanities USD105, Sciences USD154, and Life Sciences USD274. Accommodation fees (full board) at the University of Zimbabwe were USD400 per semester. Table 4.14 above, shows the 2009 fee structure at the University of Zimbabwe.

University income from student fees takes two forms, upfront fees from students not supported by government through the Cadetship scheme and the Cadetship grants. As noted earlier, Government pays the tuition fee component only for students on the Cadetship programme. Also important to note is that universities have full autonomy in the determination of ancillary fee structures as these are not governed by ministerial ordinance. This means that in practice the total tuition packages differ from one institution to the other. In turn, the different fee structures charged by HEIs also mean that institutions have to compete for students on the basis of price and quality, hence the marketization of higher education.

Prior to about 2000, the Government funded higher education courses almost 100%, with student paying nominal fees (Ministry of Higher and Tertiary Education, 2009). During the hyperinflation period, fee incomes were also almost negligible because of two major reasons. First, because of the bureaucratic nature of the tuition fee determination process, inflation would erode the fee levels during the process of approval between universities and the ministry. Secondly, the existence of black market currency distorted the real value of fee income. A case is cited where at Africa University many students had been paying tuition fees using black market
currency with USD50 paying for the entire academic year, yet the per semester fees at the University were equivalent to USD2500 (Ministry of Higher and Tertiary Education, 2009).

Dollarization in 2009 brought about a twenty-fold increase in university fees, a situation that made higher education unaffordable for many students, considering that the bulk of people in formal employment were civil servants earning between USD150-USD160 per month in 2009. The University of Zimbabwe failed to reopen for the second semester of the 2008/2009 in February 2009 after most students had failed to raise the requisite fees.

The Zimbabwe National Students Union (ZINASU) said at the time, “The University of Zimbabwe failed to open…this year. Students failed to pay the fees demanded by the institution….only 10% of students had managed to pay the exorbitant fees resulting in the college failing to open” (ZINASU, 2009:1).

Fee arrears are also a chronic problem at HEIs. While the ministry’s policy is that no student should be sent away for failure to pay fees, institutions have in fact introduced a raft of measures to force students to pay fees. At most institutions, students in arrears are not allowed to register, meaning that some students are forced to defer studies to the next semester or to such other time as they will have raised the fees. In other cases, the students are barred from writing examinations at the end of the semester or their examination results are withheld by the institutions pending the students’ settlement of the arrears. In yet other cases, students in arrears are denied access to essential academic services such as the library (Ministry of Higher and Tertiary Education, 2009). Figure 4.15 for example, shows the fee arrears statistics across the higher education sector.

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26 Fees at HEI were paid in Z$ at government controlled rates of exchange for the US$ to the Z$. The exchange rate for the US$ to the Z$ on the black market was grossly distorted in the sense that the US$ could fetch a lot more Z$ on the black market than on the formal market where government controlled the foreign currency exchange rate. Students with access to foreign currency would thus transact on the black market where USD50.00 would yield a Z$ equivalent of USD2500.00 on the government controlled (formal) market. Fees at HEIs were payable in Z$. 

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133
The University of Zimbabwe deregistered around one-quarter of its students who were in arrears in November 2009, just a few weeks before the commencement of end of semester examinations (Ministry of Higher and Tertiary Education, 2009). Statistics across the university sector show that, on average, enrolments fell by over a quarter during the first semester of the 2009/2010 academic year (Ministry of Higher and Tertiary Education, 2009), a development that confirms Heller (2006), Johnstone (1986; 2003) and Palfreyman (2004)’s conclusion that the shift of higher education costs from government to students forces lower-income students out of higher education. The discussion now shifts to an analysis of the performance of the Cadetship scheme.

Table 4.15: Students in arrears at universities, November 2009

<table>
<thead>
<tr>
<th>Institution</th>
<th>Students in arrears</th>
<th>Total enrolment</th>
<th>% arrears</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bindura</td>
<td>510</td>
<td>1941</td>
<td>26.3</td>
</tr>
<tr>
<td>Chinhoyi</td>
<td>1397</td>
<td>2840</td>
<td>49.2</td>
</tr>
<tr>
<td>Great Zimbabwe</td>
<td>2226</td>
<td>2731</td>
<td>81.5</td>
</tr>
<tr>
<td>HIT</td>
<td>230</td>
<td>368</td>
<td>62.5</td>
</tr>
<tr>
<td>Lupane</td>
<td>330</td>
<td>Na</td>
<td>Na</td>
</tr>
<tr>
<td>MSU</td>
<td>4794</td>
<td>15269</td>
<td>31.4</td>
</tr>
<tr>
<td>NUST</td>
<td>2452</td>
<td>5762</td>
<td>42.6</td>
</tr>
</tbody>
</table>

Source: Ministry of Higher and Tertiary Education HTEI Basic Information Form

The Cadetship Scheme: The obligations and conditions governing the Cadetship programme are stipulated in the *Conditions and Memorandum of Agreement for Special Cadets* entered into by and between the Government of Zimbabwe and the students who are special cadets. As noted earlier, through this need based scheme, government assists financially disadvantaged students to
meet their tuition costs in return for working for Zimbabwe for a “minimum period equal to the duration of the period he/she was engaged as a Special Cadet”\textsuperscript{27} (Article 2, Conditions and Memorandum of Agreement for Special Cadets). In 2009, USD5 million was allocated to the scheme to cover needy students across all the HEIs. Figure 4.16 depicts the distribution of the Cadetship assistance awarded in 2009.

The first and second tranches, amounting to USD4 million, were released in September 2009 to pay for tuition fees for the second semester of the 2008/2009 academic year and the first semester of the 2009/2010 academic year that had begun in February and August 2009, respectively. Information from the Ministry of Higher and Tertiary Education revealed that the balance of the allocation had not been released to the institutions by the end of 2009.

Table 4.16: Cadetship Grants Awarded to Students in Universities (2009)

<table>
<thead>
<tr>
<th>Institution</th>
<th>Number of Students</th>
<th>Number Received</th>
<th>% total enrolments</th>
<th>Average $ per grantee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bindura</td>
<td>1941</td>
<td>149</td>
<td>7.7</td>
<td>304</td>
</tr>
<tr>
<td>Chinhoyi</td>
<td>2840</td>
<td>685</td>
<td>24.1</td>
<td>310</td>
</tr>
<tr>
<td>GZU</td>
<td>2731</td>
<td>990</td>
<td>36.2</td>
<td>301</td>
</tr>
<tr>
<td>HIT</td>
<td>368</td>
<td>95</td>
<td>25.8</td>
<td>343</td>
</tr>
<tr>
<td>Lupane</td>
<td>102</td>
<td>40</td>
<td>39.2</td>
<td>328</td>
</tr>
<tr>
<td>MSU</td>
<td>15269</td>
<td>1123</td>
<td>7.4</td>
<td>338</td>
</tr>
<tr>
<td>NUST</td>
<td>5762</td>
<td>1006</td>
<td>17.5</td>
<td>331</td>
</tr>
<tr>
<td>UZ</td>
<td>12500</td>
<td>1159</td>
<td>9.2</td>
<td>327</td>
</tr>
</tbody>
</table>

\textbf{NB.} Amounts are USD ‘000 rounded. Students in private universities (Catholic University, Africa University, Women’s University in Africa, Solusi University) and at the Zimbabwe Open

\textsuperscript{27} A beneficiary of the Cadetship Scheme.
university (ZOU) do not receive Cadetship support.  

Source: Ministry of Higher and Tertiary Education

The statistics in Table 4.16 reveal that, in 2009, only 12.6% of the student population across the higher education sector received Government support through the Cadetship scheme. Three logical deductions are possible from the statistic, noting that, previously in 2001, the vetting of loan applicants through the Ministry’s means test instrument had resulted in 95% of the students being classified as poor, hence eligible for loan support, the significant decline in the percentage of poor students in 2009 would thus suggest two possibilities. One is that most of the previously poor students’ ability to pay had suddenly improved by 2009 to the extent that they no longer needed government support. The second explanation would be that the vetting instrument used in 2001 was defective in that it failed to objectively identify students who were really in need. By extension, this line of argument would suggest a remarkable improvement in the vetting instrument then used for the Cadetship scheme in 2009. The third possible conclusion is that the Cadetship scheme is inadequately resourced, to the extent that only a handful out of many deserving candidates accessed support from the scheme. The last possibility is that the majority of students, though poor and potentially eligible for support, resisted the scheme. An analysis of the propositions follows in the next section.

Records obtained from the Student Affairs Department at the University of Zimbabwe show that the major criterion used to vet applicants for eligibility to the scheme is gross family income. Evidence further demonstrated no significant variations in the instruments used in 2001 and in 2009. The same formula that used gross income bands in the 2001 vetting instrument is the same as that adopted for the Cadetship scheme. The only difference is that while the bands in 2001 were in Zimbabwe dollars, the same bands in 2009 are in United States
dollars. Therefore, the vetting instruments used in 2001 and in 2009 are technically the same. Evidence also suggests the lack of logic in the proposition that the economic status of the majority of students had significantly improved after 2001 such that they had graduated from the needy bracket, come 2009. Zimbabwe’s economic performance, though dismal in 2001, was not as catastrophic as it became towards the end of 2008 into 2009. It has been shown in earlier sections of the Chapter that, by December 2008, inflation had reached an unprecedented record of 230 million percent. It will also be recalled that, in 2009, civil servants such as teachers and nurses, professionals who would constitute the middle class in a normal economy, were earning a paltry USD150-160 a month.

The last two propositions, that the Cadetship scheme is under resourced and that there is general student apathy towards and resistance to the scheme, are supported by available evidence. According to the Ministry of Higher and Tertiary Education,

[M]any students were skeptical about the scheme because it was widely believed that students would be bonded to work for government and that some of the grant would have to be repaid through deductions from pay….The main weaknesses of the scheme cited by senior management, lecturers and students are that the grants are insufficient…and [there are] long delays in the disbursement of grants (Ministry of Higher and Tertiary Education, 2009).

The Zimbabwe National Students Union (ZINASU), in its 9 March 2009 briefing paper, also outlines the inadequacies of the Scheme:

[T]o date, students who have applied for the programme for 2009 have not received anything from the Government. Authorities at Bindura University…who
wanted to submit the forms to the Ministry of Higher and Tertiary Education were forced to return with the forms, the Government was citing that the funds for the cadetship programme were not available. Clearly this scenario is without doubt creating a whole generation of dropouts forced out of college or to go abroad and explore other options (ZINASU, 2009:1).

While the observation (mentioned above) by the Ministry of Higher and Tertiary Education seems to imply that the belief that students would be bonded to work for government was a misplaced perception, focus group discussions with students at the University confirmed that the bonding condition was indeed the key factor to students’ resistance to the programme. Indeed, the students’ skepticism was justified. Article 4 of the Conditions and Memorandum of Agreement for Special Cadets explicitly states that, “No Special Cadet or prospective employer will be allowed to buy the bonding period or part thereof for any student trained under the Cadetship Scheme”. Article 2 (b) also says that a beneficiary of the scheme shall “remit a minimum of one third of his/her salary in forex, if he/she opts to work outside the country…for a minimum period equal to the duration of the period he/she was engaged as a Special Cadet”.

Under the prevailing economic conditions characterized by high rates of unemployment and salaries below the Poverty Datum Line, for many students seeking employment in the diaspora immediately after graduation was the ultimate option. Yet, the conditions stipulated in the Agreement governing the Scheme, together with the withholding of qualification documents at graduation by higher education institutions, would, it was believed, seriously narrow employment options for many students.

What is clear from the analysis of the Cadetship Scheme is that, given all the problems
associated with it – its under capitalization, the late and partial disbursements of cadetship grants to institutions, as well as students’ resistance to the scheme -- its contribution to filling the funding gap in higher education is limited. The next section now interrogates the last option, Income Generating Activities (IGAs).

**Income Generating Activities:** The only income generating activity worthy of note is the parallel programme introduced at the Midlands State University. Elsewhere, however, the University of Zimbabwe has begun focusing attention on postgraduate and block release programmes to attract additional funding.

In 2009, the Midlands State University raised approximately USD1.7 million in additional funding from running parallel programmes across most of its programmes (MHTE, 2009). The experiences of Makerere University, the University of Nairobi, the University of Dar-es-Salam and other flagship universities on the continent have shown that the parallel programme route can viably contribute to significant income for HEIs. It is necessary, however, to balance the potential for revenue generation by way of parallel programmes against considerations of quality. The deterioration of quality in higher education delivery at Makerere University following the introduction of parallel programmes in the 1990s through to the 2000s is a case in point (Mamdani, 2007).

As mentioned earlier, the Midlands State University was established in 2000 when the then Gweru Teachers College was converted into a university. As a result of the introduction of parallel programmes in recent years, by 2009 the student population at MSU stood at 15,269 against the UZ’s 12,500. For a relatively new university without physical structures of its own, other than the infrastructure inherited from the Gweru Teachers College, it remains to be seen
whether the newfound financing path of parallel programmes will not compromise academic quality at MSU, as happened at Makerere (Mamdani, 2007). Similarly, with no end in sight to the financing problematic, one wonders why the University of Zimbabwe continues to shun parallel programmes when evidence from the experience of other flagship universities on the continent points in that direction. Further, whether the University of Zimbabwe’s new policy direction toward postgraduate studies will be a viable alternative to the now dominant parallel programme paradigm is a matter of conjecture.

4.4.3. Access to Higher Education

While prior to 1997 a combination of generally available loans and weak loan recovery machinery made higher education in Zimbabwe virtually free by default, thus insulating students from the negative impact of cost-sharing, a movement towards real cost-sharing began with the introduction of means testing in 1997. At the time, the effects were not largely felt because of the use of a defective means testing instrument. It was not until 2009, following the introduction of dollarization, that the effects of cost-sharing began to take a toll on higher education access. It has been demonstrated that, in 2009, about a quarter of higher education students dropped out of universities, a development attributed by both University of Zimbabwe and Ministry of Higher and Tertiary Education officials to cost-sharing, and that a significant number of those remaining were in fee arrears. Thus, beginning in 2009, the economic perspective to access (Baber and Lindsay, 2006; Blondal et al, 2002; Vossensteyn, 2004) takes centre stage.

It has been stated that, with regards to issues of access, the higher education landscape in Zimbabwe reveals the dominance of the socio-political (Trow, 1973) and the stratification/tracking systems (Clark, 1987; Furth 1973; Scott, 1995) perspectives in higher
education funding during the colonial period. The socio-political perspective is again dominant in the first decade of independence, a period that saw concerted efforts by government to dismantle the inherited socio-political inequalities and to democratize the pathway to higher education. The economic perspective, however, takes centre stage with the pragmatic shift in government policies from socialism and the associated welfare policies of the 1980s to capitalism, starting with the adopting of the Economic Structural Adjustment Programme in the early 1990s. However, the real and forceful effects of the economic perspective began to be felt with the dollarization of the economy in 2009.

4.5. Conclusion

This Chapter has demonstrated that cost-sharing was introduced with the inception of University College of Rhodesia and Nyasaland. It has also been shown that the history of cost-sharing in higher education in Zimbabwe in specific epochs was a function of the confluence of an amalgam of global, national, and local variables that were political, economic, and social, operating in specific historical epochs of the country’s development.

Thus during the colonial period, with its racist colonial education policies, as with the Federation of Rhodesia and Nyasaland and its subsequent collapse as well as the impact and consequences of UDI among other historical factors, these factors combined to define and direct the development of higher education and its funding in specific colonial periods. At independence in 1980, the state assumed a developmental role and implemented a raft of policy measures in an effort to transform the existing political, social, and economic order. In these efforts, higher education became central to the development process and a radical
democratization of the sector ensued. However, towards the end of the 1980s, government’s redistribution without growth policies courted the intervention of international capital in the form of the World Bank and the IMF, with the subsequent introduction of neoliberal policies in economic development as from the early 1990s. Concomitant with these neoliberal policies was the shift to the marketization of higher education.

It has also been demonstrated that the tendency for global, national, and local factors to combine in specific epochs to influence higher education funding policies accounted for the gradual and eventually complete scrapping of grant and loan support to students in 2002 and 2006, respectively. Of particular concern is the picture emerging from the analysis of the funding trends in 2009. Government’s incapacity to adequately fund the higher education institutions, let alone the students, is shockingly evident. At the same time, the students’ incapacity to fund their education is also evident if one considers the dropout statistics and the statistics on fee arrears. Are there sustainable options?
CHAPTER FIVE

CONCLUSION, RECOMMENDATIONS AND ISSUES FOR FURTHER RESEARCH

5.1 Historical Trends in Higher Education Funding Revisited

This study was positioned against global adopting of the cost-sharing phenomenon in higher education financing. At this point, it is necessary that the context that motivated and informed the research be revisited.

It was demonstrated in Chapter 2 that, up until the 1970s, governments invested heavily in higher education. At that time, the public good aspect of higher education was highly regarded. The chapter showed that the post-World War II period up to the 1970s coincided with the dominance of Keynesianism, a development paradigm that advocated for the central role of the state in development. Consistent with the dictates of Keynesian economics, the state became the chief agent in economic development and, in the process, adopted welfare policies that resulted in the state’s direct involvement in the production and distribution of social services. Higher education became a major beneficiary. Globally, the welfare policy regimes adopted by many governments resulted in free or at least highly subsidized higher education.

It has been further demonstrated in Chapter 2 that, following the advent of independence in Africa, the establishment of universities on the continent was regarded as a major part of the post-colonial national development project. The universities were expected to help the new nations build up their capacity to develop and manage their resources as well as to alleviate the poverty of the majority of the people and to close the gap between African nations and the developed world. In short, the establishment of universities in Africa and the reorientation of
existing ones was one major element of nation building. The university was considered to be a key instrument for national development; hence like all other major national development initiatives, the African university was explicitly a public undertaking financed and supported from the public purse.

Part 3 of Chapter 2 showed that, from about the 1980s, however, financing patterns in higher education began to shift from free higher education to cost-sharing. The discussion also observed that the motivation for the shift was largely influenced by the change in development thinking from the Keynesian paradigm (and its associated notion of the welfare state) to neoliberalism. Neoliberalism advocated that the state reduce its role in the production and distribution of goods and services as well as that the state roll back its frontiers in development. Closely following the paradigmatic shift was another dynamic, namely, rising austerity brought about by the global rise in demand for higher education and increasing per student costs against ever shrinking national higher education budgets. A further dynamic that argued for a shift of national funding from higher to lower levels of education came from the World Bank with its private rate of returns to investment in higher education methodology. Thus from around the turn of the 1980s, cost-sharing took centre stage in higher education financing.

It is against the milieu of these changes to higher education financing patterns that the motivation for the research evolved. It should be recalled that a standpoint of the research was that, unlike most of the African countries that historically have had free higher education, in Zimbabwe cost-sharing is neither a new nor recent experience. It predates the global adoption of neoliberalism, starting with the inception of the first university, the UCRN, in 1957. Unlike the challenge in other countries of shifting from free higher education to cost-sharing, the challenge in Zimbabwe has been that of shifts from one cost-sharing model to another. The study sought to
identify and explain the shifts in higher education financing policy in the country from the inception of the UCRN in 1957 to 2009.

5.2. Restating Objectives of the Study

The primary objective of the study was to identify and account for the shifts in cost-sharing policy in financing students’ higher education in Zimbabwe from 1957-2009. In order to achieve this primary objective, the following specific objectives were set:

a. to situate the cost-sharing epochs and identify the cost-sharing models and strategies adopted in specific epochs between 1957 and 2009;
b. to explore and explain the logic underpinning the transition from one cost-sharing model to another; and
c. to identify and discuss the mechanisms established to address issues of access following the adopting of cost-sharing as a strategy to finance students’ higher education.

Answers to the following questions were critical to the achievement of the objectives:

i. How was cost-sharing in higher education in Zimbabwe defined, modeled and practiced between 1957 and 2009?

ii. What philosophy determined the adopting of particular cost-sharing models and practices in particular epochs in this period of the history of higher education financing in Zimbabwe?

iii. How did the cost-sharing measures impact on access to higher education?

What specific mechanisms were implemented to deal with the impact, and how successful were the interventions?

Chapter 4 has shown that from the inception of the University College of Rhodesia and
Nyasaland in 1957 until 2005, Zimbabwe adopted and maintained a deferred tuition fee policy regime.

**Figure 5.1: Factors Influencing Shifts in Cost-Sharing Models: 1957-2009**

<table>
<thead>
<tr>
<th>COLONIAL PERIOD</th>
<th>1957: Inception of UCRN and Adoption of Deferred Tuition Fee Policy: 50% loan 50% grant</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• British civic universities tradition</td>
</tr>
<tr>
<td></td>
<td>• Existence of cost-sharing model</td>
</tr>
<tr>
<td></td>
<td>• Human capital formation</td>
</tr>
<tr>
<td></td>
<td>• Private sector and donor support for HE</td>
</tr>
<tr>
<td></td>
<td>• Small number of HE students</td>
</tr>
<tr>
<td></td>
<td>• Efficient cost (loan) recovery</td>
</tr>
<tr>
<td></td>
<td>1968: Deferred Tuition Fee Policy: 75% loan 25% grant</td>
</tr>
<tr>
<td></td>
<td>• Break-up of Federation of Rhodesia and Nyasaland</td>
</tr>
<tr>
<td></td>
<td>• International sanctions following UDI</td>
</tr>
<tr>
<td></td>
<td>• Withdrawal of Commonwealth scholarship support</td>
</tr>
<tr>
<td></td>
<td>• Costs of sustaining war against African nationalism</td>
</tr>
<tr>
<td></td>
<td>• Efficient cost recovery</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>POST-COLONIAL PERIOD</th>
<th>1980-1990: Deferred Tuition Fee Policy: 50% loan 50% grant</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Socialist orientated populist education and other social services policies</td>
</tr>
<tr>
<td></td>
<td>• Economic boom in first half of the 1980s</td>
</tr>
<tr>
<td></td>
<td>• Lifting of international economic sanctions and subsequent access to international finance</td>
</tr>
<tr>
<td></td>
<td>• Favourable agricultural seasons in 1980 and 1981</td>
</tr>
<tr>
<td>1991-2005: Deferred Tuition Fee Policy: 75% loan 25% grant (1992). Loan &amp; grant components increase and reduce to 100% and 0% respectively by 2002.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Legacies of ill-conceived socialist economic policies</td>
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<td></td>
<td>• ESAP</td>
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<tr>
<td></td>
<td>• Drought in early 1990s</td>
</tr>
<tr>
<td></td>
<td>• Weak loan recovery since the 1980s</td>
</tr>
<tr>
<td></td>
<td>• Failure of policy attempts to privatize loan provisioning</td>
</tr>
<tr>
<td></td>
<td>• Land reform induced international sanctions</td>
</tr>
<tr>
<td></td>
<td>• Zimbabwe’s involvement in DRC’s internal conflict</td>
</tr>
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<td></td>
<td>• Unbudgeted-for payouts to veterans of the liberation war</td>
</tr>
<tr>
<td></td>
<td>• Increased demand for HE</td>
</tr>
<tr>
<td></td>
<td>• Legacies of ESAP</td>
</tr>
<tr>
<td></td>
<td>• World record economic decline with inflation at 230 million% by 2008</td>
</tr>
<tr>
<td></td>
<td>• Increased demand for HE</td>
</tr>
</tbody>
</table>
This Chapter has also shown that global, national, and local factors combined in specific ways to influence shifts in cost-sharing policies in specific historical epochs of the development of higher education financing in Zimbabwe. Table 5.1 above summarizes the factors.

It has further been demonstrated in the Chapter that the tuition fee policies from 1957 to 2005 were supported by a mortgage type of loan system that was complemented by student grants. From 1957 until 1997 students’ loans were automatic. In the colonial period however, the loan and grant system had a racial bias against Africans. The Chapter has also shown that a major shift to the automatic loan policies occurred in 1997 when, for the first time in the history of higher education financing in Zimbabwe, a means test system was introduced.

This policy change was to be followed by two other major milestones – the abolition of the grant system in 2002 and the introduction of upfront fees that followed the scrapping of the loan system in 2006. It was observed that the abolition of the grant and loan systems in 2002 and 2006 respectively followed failed policy attempts at privatizing the loan system. Further, with the decline in Government support for higher education coupled with the failure by tuition fees to fill up the gap, a new dynamic – income generation -- emerged. The introduction of the dual track system at the Midlands State University was particularly noted. Figure 5.2 shows the shifts in cost-sharing models from 1957 to 2009.

With respect to access, Chapter 4 has shown that during the colonial era, access to higher education was largely a function of the barrier system that was ingrained in the primary and secondary school system.
Figure 5.2: Shifts in Cost-Sharing Models: 1957-2009

Transition to Neoliberalism

1990-2009

1997: Means test loan system is introduced.
2001: Policy to privatize loan system fails.
2002: Grant system is abolished.
2006: Upfront tuition fee policy is introduced following abolition of loan system

Colonial Period.

1957-1979

Deferred tuition fee policy is introduced. Loan and grant system is biased against African students. Bonding is built into the loan system. Loan recovery is efficient.

First Decade of Independence

1980-1990

Deferred tuition fee policy is embraced. Loans and grants are made generally available.
Bonding is abolished. Loan recovery is weak

Note: The arrows show the shifts in cost-sharing models and do not suggest a cyclic process

It was further shown that this system had its roots in the racist colonial policies that defined inequality between the whites and the Africans.

Also demonstrated was the fact that, prior to 1997, cost-sharing in higher education had no significant impact on access as a result of the generally available loan system and weak cost recovery machinery. It is only after the introduction of the requirement of upfront payment of
fees that followed the abolition of the loan system in 2006 that the impact of cost-sharing on access began to be felt. The negative impact was compounded by the inherent inadequacies of the cadetship grant scheme. Thus, particularly starting with the dollarization of the economy in 2009, the dropout phenomenon became a reality in higher education financing.

A number of pertinent conclusions may be drawn from this study. Firstly, while the conceptual model of Johnstone (2009) of cost-sharing is applicable to the post-1990 higher education financing epoch in Zimbabwe, the introduction of cost-sharing at the inception of the UCRN in 1957 challenges this model in significant respects. It has been demonstrated that, according to Johnstone (2009), the introduction of cost-sharing across national systems of higher education is a function of the expansion of higher education that arises from increased demand against constrained fiscal (public) outlays. The utility of the model is thus limited with respect to explaining the introduction of cost-sharing with the inception of the UCRN at a time when the institution had only 68 students and in a period, pre-UDI, when the University had the highest funding ever in the history of higher education in Zimbabwe (Manungo, 2010).

Secondly, the elitist character of higher education access in the colonial period and the rise in enrolments at the University of Zimbabwe beginning in the first decade of independence as well as the subsequent proliferation of universities resulting from democratization of primary and secondary education, all attest to the findings of Bergh and Fink (2004) and Dabla-Norris and Gradstein (2004) that subsidized primary and secondary education leads to increased higher education enrolments. Bergh and Fink (2004), in particular, contend that higher education access is determined by the nature of the pathway from primary to secondary school and therefore to higher education, and not by higher education subsidies. Such subsidies, they conclude, do not seem to have a significant impact on higher education enrolments.
Thirdly, the rapid expansion of enrolments at the Midlands State University following the introduction of parallel programmes confirms the assertions of the Asian Development Bank (2009), World Bank, (2010) and of Johnstone (2006) that access to higher education is constrained by the limited supply of places rather than by cost. The parallel programmes reveal the willingness of students and their families to pay for higher education, as well as supporting the contention that cost recovery increases both enrolments and resources available for higher education. The emergence of private universities in post-colonial Zimbabwe also supports Kapur and Crowley’s (1998) observation that the global rise of private higher education is testimony to students and their families’ ability and willingness to pay for higher education.

However, the dropout and fee arrear patterns at universities following dollarization point to the possible negative impact of cost-sharing and they confirm the findings by Barr (1993), Heller (2006) and Palfreyman (2004) that it is ultimately the lower income students who suffer from the introduction of cost-sharing. The dropout phenomenon also supports findings by Amy (2010), who, in a study of higher education financing in Hong Kong, concluded that subsidies have a positive impact on higher education access. The dropout and fee arrears statistics further attest to the recommendation of Woodhall (2009) and Johnstone (2006) that the introduction of cost-sharing should be accompanied by effective student support measures, such as loans, in order to cushion vulnerable students from the potentially harsh impacts of cost-sharing. The Cadetship scheme has not succeeded in that direction. The study has also confirmed Woodhall’s (2004) contention that most loan programmes in Africa are generally available and are allocated to all students without consideration of students’ financial need. It has also been demonstrated that the history of loan recovery in higher education in post-colonial Zimbabwe is a record of dismal failure. Pillay (2008)’s conclusion that most loan recovery programmes in Africa are
weak is vindicated by this study.

Fourthly, the failure of attempts by the Government of Zimbabwe to privatize the loan system, in particular the failure of the flotation of the Higher Education Bond, supports the observation by the Asian Development Bank (2009) that, while higher education is on average a good investment, the risk associated with individual student loans constitutes a barrier to lenders (namely, banks), resulting in less total investment than would be optimal.

The discussion now turns to policy recommendations that are drawn from the study. The funding scenario in higher education in Zimbabwe reveals a gradual and, in recent years, dramatic decline in Government support for both higher education institutions and students. That the funding situation has reached critical, if not crisis, levels cannot be overemphasized. It is evident that Government support to higher education institutions, as of 2009, is grossly inadequate. It is also evident that the other sources of income to higher education, such as student fees and income generating activities by the institutions are nowhere near filling the funding gap.

The case for improved funding of the higher education sector in Zimbabwe rests on at least three fundamental considerations. The first is the issue of the huge social benefits that derive from the externalities that are generated by higher education. It has been shown in Chapter 2 and elsewhere in the development of this thesis that higher education:

(a) has a favourable impact on future generations and is a real intergenerational investment;
(b) it provides an adequate mechanism for discovering and exploiting potential talents;
(c) it offers the labour force occupational flexibility, as a result of economic growth;
(d) it generates opportunities for basic and applied research. For instance, in Argentina, it is estimated that over 60% of research is carried out in universities;
(e) it generates tangible benefits, such as a better political culture, social coherence and mobility, as well as intellectual and artistic rewards that increase the general well-being of society (Franz, 1987, in Hildago, 1997:684).

The second consideration is premised on the now common global phenomenon of **knowledge economies**. Here, universities are an important factor in the development of knowledge economies and therefore of economic growth. Studies carried out in economically advanced countries show that three-quarters of the increase in productivity are the result of work qualifications and the development of science and technology (Franz, 1987, in Hildago, 1997:684).

Thirdly, after independence, Zimbabwe made huge investments in education. Consequently, its education system became the envy of many countries in Africa. That in itself is a **legacy** that needs to be jealously guarded.

**Recommendation 1**

A major conclusion drawn from both the dropout and fee arrears statistics across the university sector and the seeming ‘success’ of the parallel programmes at the Midlands State University in terms of enrolment and resource expansion is that they make a strong case for both the public subsidy and cost-sharing respectively. Herein lies a case for the resuscitation of a full-fledged loan system. The foundation for such a system already exists in the Cadetship scheme. The study therefore recommends that the Cadetship scheme be transformed into a loan system. Considering the under capitalization of the Scheme, it makes economic sense to transform it into a full-fledged loan system, in terms of which the release of degree qualifications (certificates) to
graduates is tied to the graduates’ repayment of the money paid to them in tuition fees by the Scheme instead of the current system where release of qualifications is conditional upon the graduates serving the country for a determined period of time. Repayment plans can be negotiated and worked out. In that way, the Scheme can become a revolving fund and in the process become open to more needy students.

The success of the policy recommendation is however premised on the development of a framework that ensures that loans are allocated to students who are in real financial need and that there is an effective and efficient loan recovery system. Noting the weaknesses associated with loan recovery beginning with the first decade of independence, the study supports and proffers the World Bank (2010) recommendation that, in order to be successful, a loan programme needs a collection authority that has the requisite expertise, is professional, and incorruptible. The Bank further suggests distancing loan recovery from university and/or government bureaucracies (ministries responsible for higher education). As a result, this study recommends either the National Social Security Authority (of Zimbabwe) or the national income tax system as potentially appropriate and viable collection options.

**Recommendation 2**

Government should seriously reconsider the proliferation of stand-alone state universities that have to compete for the meagre available resources. Economies of scale would suggest that with

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28 For example, to assess financial need, the University of the Philippines’ “Socialized Tuition and Financial Assistance Program” uses assessment criteria that go beyond a student’s family’s gross income or income tax returns that usually understate ability to pay. Instead, applicants complete a twelve page questionnaire that asks about family assets, parental level of education and occupation, parental residence status and location of residence. While the questionnaire does not stop students from providing false information, home visits and stern disciplinary actions that include expulsion of students who provide false information, have helped to get students answer questions truthfully (Albrecht and Ziderman, 1991).
the rise in demand for higher education the University of Zimbabwe and the National University of Science and Technology, for example, with their rich academic experience and developed infrastructure, branch campuses in strategic cities and towns should be opened. Such an approach limits the deployment of state resources to such areas as the full fledged administrations that come with the establishment of new state universities.

5.3. Limitations and Issues for Further Research

The study was limited to one area of higher education funding in Zimbabwe – student financing. Noting the funding crisis that has been evolving since the introduction of neoliberal reforms, it is envisaged that further research could be extended to focus on the impact of the resource crunch on any one or all three of the core functions of universities, that is, teaching, research, and community engagement.

Another area that invites further research is the matter of how universities in Zimbabwe are responding to resource dependency. An area of interest could be benchmarking studies on this subject against the introduction and performance of parallel programmes at the Midlands State University or on the experiences of flagship universities on the continent that have embraced the parallel programme phenomenon. Still on the same subject, research that focuses on why parallel programmes have been shunned by the country’s flagship universities, the University of Zimbabwe and the National University of Science and Technology, might also be of interest.
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Appendix I

GUIDELINES FOR DIRECT INTERVIEWS WITH THE MINISTER
OF HIGHER AND TERTIARY EDUCATION, ZIMBABWE

The interview opened with a brief introduction of the researcher, the purpose of the research and aims of the study.

The following questions were put to the Honourable Minister.

A. Higher Education In Colonial Zimbabwe

1. Honourable Minister, at its inception in 1957 up to independence in 1980, the University College of Rhodesia and Nyasaland, later the University of Rhodesia and now the University of Zimbabwe was essentially a model of British universities where students received free or at least highly subsidized higher education. Why then did the colonial government introduce cost-sharing with the establishment of university education in the country and maintain it up to the dawn of independence?

2. Why and how was the colonial government able to sustain cost-sharing as a funding mechanism in higher education?

3. Where there any (prospective) students who failed to access higher education because of inability to finance their education. If yes, what measures were in place to assist such
students?

4. Would you have any other comments about the financing of higher education in general and students’ financing in particular, during the colonial period?

B. Higher Education in Independent Zimbabwe.

5. At independence in 1980, why did government embrace, and continue with the colonial policy of cost-sharing in higher education? How would you describe the trends in cost-sharing as a financing strategy in higher education from independence to date?

6. What factors explain these trends?

7. From the Ministry and/or Government’s point of view, should students’ in higher education contribute to the financing of their education by assuming the cost burden of university education? If yes, how specifically should students contribute and why?

8. The cadetship scheme seems not to have been well received by students judging by the uptake statistics in universities and reports in the press? What is the philosophy behind this scheme? What are the criteria for the selection of beneficiaries? Why, from the Ministry/Government’s perspective is the scheme unpopular with students?

9. Honourable Minister, would you have any other comments to make about the history of higher education financing in Zimbabwe in general and students’ financing in particular?
Appendix II

GUIDELINES FOR DIRECT INTERVIEWS WITH THE DEPUTY
REGISTRAR, ACADEMIC, UNIVERSITY OF ZIMBABWE

The interview will open with a brief introduction of the research, its purpose and objectives.

The following questions were put to the Deputy Registrar, Academic

1. How did students finance their higher education during the time of the University College of Rhodesia and Nyasaland and later the University of Rhodesia?

2. Were there any notable shifts in higher education funding policy during this period?

3. What forms of financial assistance were available to students then?

4. How did students access the assistance if it existed?

5. Were there any conditions attached to the financial assistance?

6. Did the funding strategies have any significant impact on access to higher education?

7. If so, how and why?

8. Would you have any other comments to make about student funding in Zimbabwe during the colonial period?

9. At independence in 1980, the new black government continued with the colonial policy of cost-sharing in higher education. What in your opinion would be the explanation?
10. What factors in your opinion, have shaped Government policy on student funding from independence to date?

11. How have these factors manifested themselves, and in what specific ways did, or has Government responded?
Appendix III

GUIDELINES FOR DIRECT INTERVIEWS WITH FORMER STUDENTS OF THE UNIVERSITY OF ZIMBABWE

The interview opened with a brief introduction to the research, its purpose and objectives.

1. When were you a student?
2. How did you finance your university education?
3. Was there any form of assistance from government? If yes, how specifically did government assist students finance their higher education?
4. If the answer to 3 above is yes, were there conditions tied to the assistance? If yes, what were the conditions?
5. Did students generally meet the conditions? How and why?
6. During your time as a student, were there cases of students or prospective students failing to access university education because of failure to finance their education?
Appendix IV

GUIDELINES FOR FOCUS GROUP DISCUSSIONS WITH STUDENTS

The discussions started with a brief description of the research, its purpose and objectives. It was stressed to the groups that there were no wrong answers, but rather different points of view, that they should feel free to express their views even if the views were different from what others would have said and that there was just as much interest in negative as in positive comments.

1. What do you know about higher education financing in general?

2. How would you describe the financing of students’ higher education in Zimbabwe in general, and the University of Zimbabwe in particular?

3. How would you describe your university life in relation to the financing of your education?

4. In your opinion, how should the University use the additional revenue generated from tuition fees?

5. What is your opinion about students and/or their families being required to share the burden of higher education costs?

6. How in your opinion does the sharing of higher education costs between government and students and/or their families impact on access to higher education?

7. What do you know about the Cadetship scheme? What in your opinion are its objectives?

8. How would you evaluate the performance of the Cadetship scheme?
Appendix V

LETTER OF INTRODUCTION

I am Daniel Chihombori, a Masters in Education (by research) student at the University of the Western Cape, South Africa. As part of my thesis project, I wish to interview you, Honourable Minister of Higher and Tertiary Education, Zimbabwe/Deputy Registrar/Former student of the University of Zimbabwe for my research, which I hope will benefit the Ministry and Government of Zimbabwe/public universities in Zimbabwe.

I am conducting research regarding the shifts in policy in the financing of university students since the establishment of the first university in the country, the University of Zimbabwe in 1957, to the present. The aim of the study is to identify the shifts in policy, and to understand and explain the philosophy underlying the policy shifts.

The results of the research will be released in a thesis. No personally identifiable details will be released without permission from the source. Please understand that your participation is voluntary, and that you are not being forced to take part in the study. However, I would really appreciate it if you do share your thoughts with me. If you agree to participate, you may stop at any time and discontinue your participation. If you refuse to participate or withdraw at any stage, you will not be prejudiced in any way.

The interview will last about an hour. I will be asking you a few questions and request that you are as open and honest as possible in answering these questions. You may choose not to answer
any, or some of these questions. I will also be asking some questions that you may not have thought about before, and which also involve thinking about the past, the present and the future regarding students' financing of higher education. When it comes to answering these questions, there are no right or wrong answers. When I ask a question that upsets or unsettles you, we can stop and talk about it.

If you have a complaint about any aspect of this study, you may also contact the Faculty of Education at the University of the Western Cape, Private Bag X17, Bellville, 7535, South Africa, Telephone 27 (0) 21 959 2647, E-mail vkoopman@uwc.ac.za

Thank you.

Daniel Chihombori
Appendix VI

CONSENT FORM

CONSENT

I hereby agree to participate in research regarding the policy shifts in the financing of students' higher education in Zimbabwe, 1957-2009. I understand that I am participating freely, without being forced in any way to do so. I further understand that I can stop this interview at any point should I not want to continue and that my decision to do so will not affect me negatively.

The purpose of the study has been explained to me, and I understand the researcher's expectations of me, vis-a-vis my participation. I understand that this is a research project whose purpose is not necessarily to benefit me personally.

I have received the contact details (telephone number, e-mail address and postal address) of a person to contact should I need to speak about issues arising in this interview. I understand that my answers will remain confidential.

I also understand that, if at all possible, feedback will be given to the Ministry of Higher and Tertiary Education and/or the University of Zimbabwe on the results of the completed research.
SIGNATURE OF PARTICIPANT                                      DATE

ADDITIONAL CONSENT TO AUDIO RECORDING

In addition to the above, I hereby agree to the audio recording of this interview for the purposes of data capture. I understand that the recordings will be kept securely and will be destroyed or erased once data capture and analysis are complete.

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Signature of Participant                                      Date

UNIVERSITY of the WESTERN CAPE