

Debtors Management in Gokwe East Cluster Day Secondary Schools, Gokwe South District, Zimbabwe

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Abstract

The purpose of the study was to establish the effectiveness of debtors' management in Gokwe East cluster day secondary schools. Data was collected from a sample of 180 respondents from six cluster schools selected using both the census and stratified random sampling techniques. The descriptive survey used semi-structured questionnaires, interviews, focus group discussions and observation to collect data. Data was analysed using qualitative methods. The study revealed that school development projects were stalled by non-payment of fees. All schools used the school morning assemblies to ask learners to remind their parents to settle school debts. Letters of appeal to leadership and parents were also being issued. Debt collectors were not being used to help the situation in all schools in order to maintain healthy school-community relationships. In light of the findings, this study advises that parents be educated on financial management so that schools do not over-budget and then go on to suffer unilaterally for the rest of the year.

Keywords: Challenge Debtors' management, Learners, Community, Day secondary schools.

1. Introduction

In Zimbabwe, collection and expenditure of school fees are guided by Statutory Instruments Number 70 of 1993 and 87 of 1992 in Government schools and non-government schools respectively. Chiwaro and Manzini (1995) point out that the objectives in both statutory instruments are twofold. Firstly, they promote and assist in the operation and development of schools and secondly, they promote the welfare of the school for the benefit of its present and future pupils, guardians and teachers. In South Africa, Dekker and Schalkwyk (2007) point out that funding of education increased only marginally when the end of compulsory education was announced in 2004. Fees debts continued mounting in schools and this had negative effects on the day to day running of the schools. The Zimbabwe Government started reducing funding in education in 1989 (Graham-Brown, 1991). Mutasa (2010) estimates that school fees in most rural secondary schools are pegged around fifteen to thirty United States dollars per term. This caters for tuition, development and co-curricular activities. Mupindu, (2012) observes that about 48% of Zimbabwean parents cannot pay their school fees and levies on time. Education for All policy and Millennium Development Goal number 1 led to the introduction of strategies to ensure that all children had access to primary school education. Government then introduced the Social Dimension Fund (SDF), which was later called Basic Education Assistance Module (BEAM) to assist those children in difficult circumstances. These forms of financial assistance failed to capture the increasing number of needy cases resulting in schools having mounting debts. Among other administrative duties, the School head is expected to systematically keep financial records in a manner which portrays the school's financial state. Finance is a key aspect for every school and it needs to be administered wisely. Debt management plays an important role in financial accounting. The amount of debts seems to be mounting and schools are apparently failing to deal with the problem effectively. This paper reports on the impact of non-payment of school fees and strategies being used by school authorities to manage debtors in rural Zimbabwe.

2. Research objectives

The study sought to:

- Ascertain the impact of non-payment of fees in Gokwe East cluster schools.
- Explore how the schools were managing their debtors.

3. Literature review

3.1 The effects of non-payment of fees on schools

Parks (2004) points out that a debt in any organization presents a cost to the capital of the organization. For instance, the continuous processing of reminder documents costs money to the organization. Costs are also incurred when defaulters are followed up using phone calls or physically at their homes or places of work. Millichamp and Taylor (2008) observe that opportunity costs are realised in the chasing up of debtors. The

Zimbabwe School Services Fund Manual (1999) calls on School heads to submit to the Provincial Education Director's Office termly lists of debtors and their debts. School heads, thus, ensure an accurate list of defaulters to avoid reactions from paid up members. Costs are thus exacerbated when institutions, like schools, spend a lot of time checking and rechecking the accuracy of the debt amounts and due dates thereby taking away the precious time they could use to perform the productive core business for the school. Time lost is agreeably money lost.

Dekker and Schalkwyk (2007) chronicle the infrastructural development problems, such as widespread shortage of classroom accommodation and the deteriorating existing structures schools in Africa faced since the early nineties due to the non-payment of fees. Graham-Brown (1991) discloses that in Ethiopia students sometimes bring their own furniture from home or learn sitting on dirty floors, in poorly lit, unventilated and roofless classrooms. The report further notes that the ratios of toilet facilities in these schools are well off the recommended ratios. All these problems negatively impact on the learning process.

Dekker and Schalkwyk (2007) paint a gloomy picture of the plight of teachers in schools where fees are not being paid when they observe that teachers' houses are always in short supply and most teachers share the available small rooms. Such conditions are enough to scare away trained teachers from such schools (Zvobgo, 1990). Teachers are a key factor and player in the fulfilling of the core business of schools.

Mutasa (2010) highlights a drop in the Ordinary level pass rate from seventy two percent in the mid- nineties to 2010's eleven percent which he attributes to the inadequacy and unavailability of crucial teaching/learning resources. These conditions frustrate both teachers and learners. Dieltiens and Meny-Gibert (2008) posit that such conditions make both students and their teachers develop dissatisfied moods and give up. Of particular significance is the fact that school drop outs are an economic leakage, a waste, since money and other resources invested in them end up not benefiting the individual.

3.2 How schools deal with the debt issue

The Zimbabwe Government Education Act (2004) stipulates that school heads should not enrol pupils who fail to pay fees. Dieltiens and Meny-Gibert (2008) reveal that in efforts to try to reduce fees debts, school authorities end up acting contrary to human rights obligations. The report indicates that school authorities withhold national result slips, certificates and school reports; and refuse non-payers access to facilities like textbooks and furniture until they have paid up. Such measures are harsh and insensitive.

Soudien and Sayed (2003) and The Nelson Mandela Foundation (2005) claim that some school authorities go to the extent of humiliating learners and their parents or guardians publicly. The report identifies uncouth practices such as turning away defaulters from school, sometimes placing them in separate rooms away from others, making them sit on the floor while others sit on chairs or benches and threatening them with expulsion at school assemblies. Roithmayr (2002) adds that some parents of debtors are made to work for the schools in lieu of fees. She views this action as inhuman. She goes on to say that the affected caregivers do not report because they do not know that such actions are against regulations.

4. Materials and methods

The case study employed the descriptive survey design. Six cluster schools participated in the study. The sample of 180 comprised School heads, Deputy Heads, Senior teachers and finance personnel who were selected using the census method. Six Heads of Department, fifteen teachers and five School Development Committee/ Association (SDC/SDA) members from each school were selected to participate in the study using stratified random sampling technique.

Semi-structured questionnaires were administered to the whole sample in person. Face-to-face interviews were employed to gain insight into details that were not coming out of questionnaires. SDC/SDA members and School heads were also interviewed. Six separate Focus group discussions (FGDs) were held with teachers from the various schools after completion of questionnaires. Face-to-face interviews were conducted during working hours with School heads. Prior arrangements for FGDs and interviews were made to ensure that data was collected from informed and consenting participants. Data was then analysed using descriptive statistics and qualitative methods of data analysis.

5. Findings

5.1 Effects of non- payment of school fees.

Non-payment of fees was rampant in all schools studied. Table 1 below summarises effects of the non-payment of fees in the studied schools.

Table 1: Impact of non-payment of school fees

Effect	F	%
Shelved construction projects	163	90.6
Procurement of learning materials	69	38.3
Delayed payment of staff incentives and ancillary staff	142	78.9
Disruption of lessons	116	64.4
Co-curricular activities	135	75
Relational factors	180	100
Staff development	133	73.9
Increased school dropout rate	152	84.4
Poor performance	139	77.2

Shelved important projects were identified as the major (90.06%) negative impact of non-payment of school fees. The schools under study had embarked on development projects that included construction of classrooms and teachers' houses. The environment was characterised by incomplete buildings most of which were in a dilapidated state. School repair projects such as water sources (n=52; 28.9%) and electricity projects (n=58; 32.2%) were also stalled. All schools reported failure to procure enough teaching and learning materials. All SDC/SDA members highlighted the difficulty in receiving their seating allowance and payment for ancillary staff. All three focus groups noted the negative effect of non-payment of school fees on staff morale. Teaching staff (n=132; 73.3%) complained of delays and arrears in staff incentive payments. Two focus groups noted the negative effect on co-curricular activities especially sporting activities. Their schools failed to participate in district competitions due to failure to pay affiliation fees and /or for transport to district sport venues. Some teachers (n=67; 37.2%) complained that they were not able to attend staff development workshops because their schools were not able to pay for their travel and subsistence allowances.

One group of respondents lamented that schools were failing to travel for school business due to outstanding fees. There was a school head who, in the interview, pointed out that at times the school has no money even to use to travel on official business to the District Education Office. He said that he sometimes funds official trips with his own money which he usually does not claim from the SDC coffers.

All respondents identified increase in school drop-out rates as the most disturbing negative effect of non-payment of fees. Two focus groups noted that some pupils drop-out completely even when parents eventually manage to raise the fees as some learners get discouraged and fail to catch up. This resulted in poor performance and non-completion of the education cycle. Performance in Zimbabwe's national examinations, 'O' Level in particular, is failing to improve since 1997. The heads attributed this, in part, to disruption of schooling when students are sent away to collect school fees.

SDC/SDA members were bitter with the practice of sending defaulting children away for an indefinite period. Some children may be absent for one month. They questioned whether parents should pay for the time the child was away since that child will have lost out. School heads indicated that readmitting such students flouts Ministry of Education regulations since children who absent themselves from school for eight days in four consecutive weeks should be struck off the attendance register. One school head added that such students were only readmitted on humanitarian grounds.

School heads, SDC/SDA and teachers posited that all the above effects culminated in unhealthy strained relationships between stakeholders which took different forms as shown in Figure 1 below.

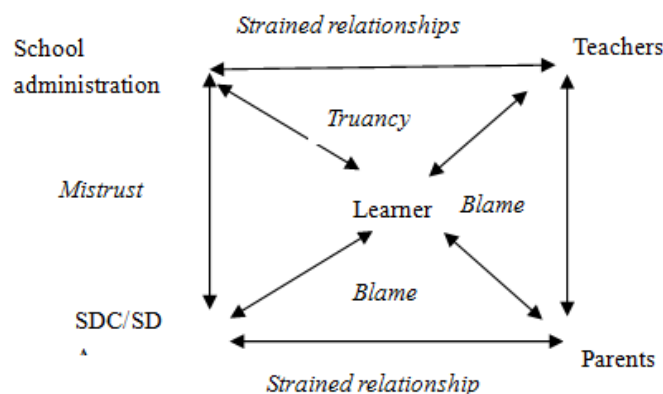


Figure 1: Relations matrix

5.2 How schools deal with the debt issue

Various methods were used by schools to inform parents or guardians about their children's outstanding school fees. The majority of the respondents (n=132; 73.3 %) said that children were instructed to remind their parents to pay outstanding fees through announcements at assembly (n=66); and through letters (36.7 %). End of term school reports also included school fees arrears. All School heads interviewed expressed that since invoices are very expensive to manufacture they resort to these cheapest methods.

Sending children away to remind parents to pay school fees was common practice. All heads noted that children sent away do not return to school until they are paid up. Such a situation often leads to high drop-out rates. All heads reported how they used traditional leaders like village heads to help in recovering debts. Appeal letters were sent to local leadership who then summoned parents to meetings. Interviews with School heads and SDC/SDA members revealed that since the latter were from the community, they did not wish to strain relationships.

Parents/guardians were also called to schools to make commitments in writing. School heads encouraged the parent/guardian to sign the commitments in front of their children. Most parents honoured the commitments because they did not wish to be found wanting by their children. While some parents conceded and paid up, others ignored the plea especially when they could not afford the fees. Soon after harvesting cash crops such as cotton, tobacco, maize and soya beans parents/guardians usually made a once off payment for the whole year. This payment was usually done during the second (winter) school term making schools struggle with their budgets during the first and third school terms. The same once off payment forced schools to blow up their budgets during that second term.

Because the US Dollar is hard to come by, some parents paid in kind by costing their maize, cattle, goats or chicken. Teachers capitalised on the situation and often bought the livestock or produce at give-away prices. Some parents opted to work at the school instead of paying in cash. They begged for piece jobs from the school authorities. Some schools sourced funds for needy cases from the government's Basic Education Assistance Module (BEAM) and donor agencies like Save the Children Fund, American Women's Scholarship and Batsirai. While all respondents did not mention use of debt collectors, some were considering engaging them.

6. Discussion

Building projects were given as the biggest casualty of the non-payment of fees. Dekker and Schalkwyk (2007) chronicle infrastructural development problems in African schools caused by the non-payment of school fees. These are consonant with those of Gokwe East cluster day secondary schools where construction and maintenance of classroom blocks, staff houses and toilets is hampered. Zvobgo (1990) sees these poor living and working conditions resulting in qualified teachers shunning rural schools.

There is shortage of tuition materials like chalk, textbooks and sports equipment for the learning and teaching process. Resultantly morale is very low in some schools, especially in the rural areas. Dekker and Schalkwyk (2007) observe that these shortages frustrate both teachers and pupils. These frustrations cause pupils to drop out of school and teachers to transfer to well-resourced schools.

Parents and guardians struggle to pay the fees and levies. Many parents and guardians lament the other costs of schooling like uniforms and stationery (Dube and Gonda, 2012). Hence their children and dependants drop out of school. The little earnings from their subsistence farming also go towards buying supplementary food and purchase of other necessities. Some elderly guardians have to struggle with dependents whose parents are either seeking work in neighbouring countries or have died. The employed parents in neighbouring countries send very little money and food back home as most of them are unskilled and therefore earn very little.

Millichamp and Taylor (2008) advise organisations to constantly remind, in writing, debtors who fail to make agreed payments on time. It is good to remind parents in writing of their overdue obligations as they may forget verbal reminders. It may be more effective to write on school's official stationery rather than ask pupils to write these letters. Parks (2004) points out that official letter headed pads get more respect than verbal reminders.

Registering only paid up students at the start of each term and taking legal action against fees defaulters, may be more effective than the current harsh methods revealed by this study in reducing the debts in the schools. In that respect dehumanising methods of reminding defaulters should be dealt away with since they promote hostile working relations among stakeholders of the school. The long and short of it is that the child who is caught between the school and the parent becomes the victim (Sankar, 2009). Hence only lawful methods need to be employed so as to breed cordial working atmosphere in schools. Department of Education (2013: para 4) advises:

A public school has the right to take legal action against a parent who does not pay school fees ... The learner must remain in school while the case is on.

Non-payment of school fees by the parent should not be instrumental to exclusion of learners from participating in official programmes of the school. Education should avoid traumatising its learners but instead uphold children's safety through lawful means.

7. Conclusions

Parents and guardians in the rural setting, where the study was carried out, struggle to pay tuition fees and levies. Many parents and guardians lament the other costs of schooling like uniforms and stationery. Due to shortage of school buildings and tuition materials teachers and students develop low morale. The dispirited teaching/learning process culminates in high teacher transfer, increased student dropout and poor student performance in examinations. The long and short of it is that the practice of non-payment of fees brewed very sour relations among stakeholders.

Schools use various harsh and ineffective methods to deal with the debt issue. These methods include verbal reminders, exclusion of the learner from school activities and making parents come to school to sign payment commitments. Such methods brew a sour school-community relational matrix which traumatises the learner. Registering only paid up students at the start of each term and taking legal action against defaulters, may be more effective ways of dealing with defaulters than the current harsh methods.

8. Recommendations

From the findings and conclusions the recommendations are that:-

- Parents and guardians in the Gokwe East cluster should pay fees due in order to ensure developments in their schools in the areas of construction and provision of learning materials.
- School authorities should send official invoices demanding termly fees instead of letters and announcements at assembly.
- Pupils with outstanding fees should not be enrolled at the start of each term till they pay all fees.
- Pupils with outstanding fees should be officially excluded from school in accordance with the provisions of the Zimbabwe School Services Fund manual.
- Schools could seek the services of debt collectors to maintain healthy school-community relations.
- Further research should be conducted to determine the ability of parents of Gokwe East cluster to pay fees.

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