

2002

Implications of Cost Sharing Policy on Access and Persistence in Secondary Education System: A Case of Chiradzulu District in Malawi

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IMPLICATIONS OF COST SHARING POLICY ON ACCESS AND PERSISTENCE
IN SECONDARY EDUCATION SYSTEM: A CASE OF CHIRADZULU DISTRICT
IN MALAWI

MASTER OF EDUCATION RESEARCH PROJECT

BY

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Submitted to graduate School of the University of Massachusetts Amherst in partial
fulfillment of the requirements of the degree of

MASTER OF EDUCATION

December 2002

School of Education

ACKNOWLEDGEMENTS

The process of writing this research project was very long and demanded a lot of time and effort. This process would have been impossible without the constant support and encouragement from many people who deserve my special.

My first thanks go to my academic advisor, Professor. David Evans who tirelessly edited and commented on the drafts of proposal of this project and this paper. Also thanks to Professor Gretchen Rossman who greatly helped me in coming up with a proposal of this project and Johnson Odharo for pieces of advice he constantly gave during pilot test and data collection. Your comments and suggestions have really helped to shape this paper.

Many thanks to my dear wife Edith and my children, Mphatso and Blessings for the encouragement they gave me during the fieldwork and for the loneliness they endured during my study period in the United States.

The following people also deserve my thanks for the questions they have been posing to me during the process of writing this paper, Ken Ndala, Abraham Sineta, Maxwell Nkhokwe, Martha Nyongani, Josephine Mkandawire, and all my classmates.

Special thanks to the secondary school head teachers in Chiradzulu district in Malawi who spared their precious time to provide me with the information I needed for this project during the fieldwork.

Many thanks to the Almighty God who made it possible for me to go over seas studies and led me throughout the process of coming up with this research project report.

Abstract

IMPLICATIONS OF COST SHARING POLICY ON ACCESS AND PERSISTENCE IN SECONDARY EDUCATION SYSTEM: A CASE OF CHIRADZULU DISTRICT IN MALAWI

DECEMBER 2002

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This study investigated the impact of cost sharing policy on access and persistence of students in secondary school system in Chiradzulu district in Malawi. The policy was implemented in 2001. The impact of the policy on families' financial budgets was investigated. The study also explored the views of secondary school head teachers and parents regarding the new secondary school fees that resulted from the implementation of the policy.

Two questionnaires were used to collect data. Secondary school head teacher questionnaire was administered in 15 secondary schools, 14 questionnaires were collected, representing a return rate of 93.3%. Household survey questionnaire was administered in all the 84 households that were sampled, representing a 100% return rate.

Literature records that raising school fees reduces the degree of equality of educational opportunities favoring the rich and increases dropout rate especially among the poor. High cost of secondary education affects particularly girls more than boys. The poor disinvest in physical assets in order to pay school fees.

This study has found out that non-reporting and dropout rates increased following the implementation of the cost sharing policy. The observed increase in the rates of non-reporting and dropout might be due to the rise in secondary school fees as a result of the policy. However the severe famine that started in 2000 might have also contributed to the high non-reporting and dropout rates. The study has also shown that the cost of secondary education was not affordable to an average parent. An average household had to spend 20% of its total annual income paying one child at a day secondary school and 37% of the annual income if the child was at a boarding secondary school.

Secondary school head teachers in boarding schools feel that the policy has helped to ease the financial problems they used to have before the implementation of the policy. But head teachers in day secondary schools feel that the school fees are very high, they should be reduced to a manageable level.

Almost all the parents feel that the secondary school fees are very high and pleaded that they should be reduced to a level that majority of the in the rural areas can afford.

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Chapter 1

1. Introduction

1.1 Context

Malawi is a small land locked country in Sub Saharan Africa lying between 9° and 17° south of the equator. It borders with the United Republic of Tanzania to the north and the northeast; to the east, south, and southwest with the People's Republic of Mozambique; and the Northwest by the Republic of Zambia. Chiradzulu district, where this study was carried out, is situated in the Southern Region of Malawi (See Figure 1.1).

It is one of the developing countries in the sub – Saharan Africa. Currently, GDP per capita is \$129.75; with a growth rate of 2.2% per year and 46% of the population live below the poverty line. (MOE, 2002). Poverty is predominant in rural areas where majority of the population lives (MacJessie-Mbewe, 2002, p.99).

According to Malawi National Statistics (2002, p.viii), by 1998 the population of Malawi stood at 9.9 million with a growth rate of 2% per annum; 14% of the population lived in the urban areas and 86% lived in the rural areas. Furthermore, the Malawi National Statistics indicated that the population of school going age (5-14 years) was 2.7 million representing 26.9% of the total population and 50.2% of the school going age were girls.

Administratively the country is divided into three regions, the Northern region with six administrative districts, the Central region with nine administrative districts, and the Southern region with thirteen administrative districts. The districts are subdivided into a total of 34 educational districts, eight in the North, eleven in the Central, and fifteen educational

districts in the South. A district education manager and his/her deputy manage each educational district.

Up to 1998 secondary education has been provided through government secondary schools, grant aided secondary schools, and Malawi College of Distance Education. The introduction of the free primary in 1994 resulted into a substantial increase in the number of primary school graduates needing to go to secondary schools. This increased the acute shortage of places in secondary schools to absorb all the eligible candidates. In an effort to expand the secondary school opportunity in 1998 all Distant Education Centers were transformed into Community Day Secondary Schools.

In 1997/98 the unit expenditure per secondary school student was MK2,934 (\$114) per year. Students were required to pay MK435 (\$16.90) per year as school fees, representing 14.82% of the total cost excluding cost of uniforms and other materials, and opportunity costs.

1.2 Location of Malawi and Chiradzulu District

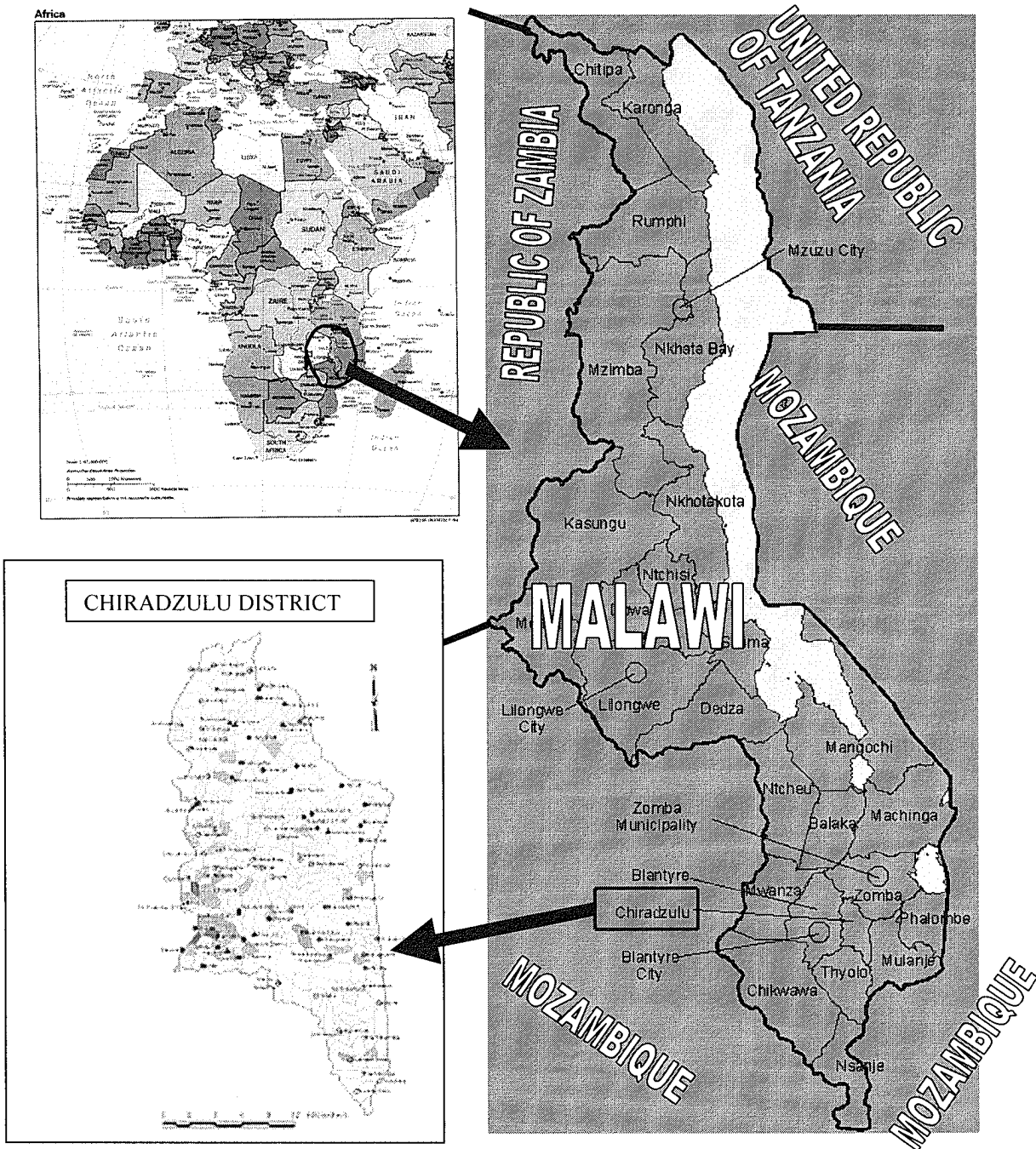


Figure 1.1 Location of Malawi and Chiradzulu District.

1.3 Problem statement

Since independence in 1964, the government of Malawi has been greatly subsidizing the cost of secondary education to make it affordable even among the poor communities. Due to budgetary constraints and the urgent need for substantial expansion of the secondary education sub sector the government opted for implementing a cost sharing policy in 2001 whereby each student is required to pay half of the cost of the secondary education. As a result of the implementation of this policy the official school fees rose as follow:

- Tuition fee: From MK60 (~US\$0.92) p.a. to MK1,500 (~US\$23) p.a. (2400% increase)
- Boarding fee: From MK375 (~US\$5.77) p.a. to MK4,500 (~US\$69.23) p.a. (1200% increase)

This increase in the fees seems too big and abrupt for most parents to cope with. This policy has placed an extra burden on families. They have had to increase their expenditure on education for about 25 times higher than before. This has necessitated the need for parents to seriously cut down their domestic and other expenses if they are to pay for their children's secondary education. It seems likely that poor families won't afford the secondary education for their children, i.e. demand for secondary education among the poor families may have been negatively affected. When some fees are charged for all students attending public schools at all levels, the poor are the ones who are hit particularly hard, discouraging enrollment (World Bank, 1995 p.72). This has an effect of promoting inequality in the distribution of income, favoring the rich families. Since children from rich families will have more access to higher education, therefore better jobs than children from poor families. Bray (1988 p.208) reports that some governments have ideological objections to fees and levies,

which they point out can be discriminatory. These governments recognize that schooling is a critical determinant of individual and group social mobility, and feel that it is unfair that some children should be excluded from school simply because their families cannot afford fees. He further argues that exclusion may hinder the recognition and development of talented children, and may thus deprive the nation of valuable resources.

A study carried out by the World Bank in 1986 in Malawi predicted that if secondary school fees were raised from MK30 to MK95 (~217% increase), holding other factors constant, 44% of the students who were then enrolled in secondary schools would have dropped out (World Bank, 1986 p.20). Now that the tuition fee has been raised by about 2400%, a high dropout rate associated with the rise in secondary school fees is inevitable. In fact there is an outcry by many parents, especially in the rural areas, that they cannot afford to pay for their children's school fees. An article carried out in the Malawi News of February 23 to March 1 reported of a girl, Mercy Mwansambo, who was selected to Malosa Secondary School in 2002 but failed to report for classes because her parents couldn't afford to pay the school fees. Instead she was employed as a housemaid. Thus, the policy could result into a large number of people with just little education that cannot enable them to earn a living.

Johns, as quoted by Burrup (1977, p. 49), comments on the high cost of not educating people:

The crime rates and rates of dependency on public welfare or private charity are many times greater among those without sufficient education to enable them to succeed in present day society than among those who have adequate education. The direct cost to the taxpayer of keeping a man in prison may range from US \$3,000 to US \$4,000 per year in terms of 1967 prices. This does not take into account the cost to the other individuals of the crime committed or social cost which may be incurred by the prisoners' families being forced on relief... As one views the future it is reasonable to predict that the economic cost of failing to educate the population will be far greater than would be the cost of the additional financial inputs necessary to provide the quality education necessary for all the people.

The above argument is compelling enough to think of possible ways of providing secondary education to everybody without constraints to avoid future costs due to the failure of the government to educate its people.

1.4 Background to the cost sharing policy

Until 2000 the financing of education in Malawi has been largely a responsibility of the government. The government's allocation of its recurrent resources to education in 1999/2000 was in the range of 27% of its total expenditure (Ministry of Education, 2000, p.3). As explained earlier on in this chapter government was paying over 85% of the cost of secondary education per student. Consequently the private cost of secondary education was very low due to this big subsidy from the government. After expanding the secondary school sub sector in 1998 the bill to meet over 85% of the cost of secondary education per student became too high for government alone to meet. Government introduced the cost sharing policy which demands that the students should be contributing half of the cost of secondary as a means of cost recovery (Ministry of Education, 2000, pp. 12, 29). The cost sharing policy was implemented in 2001. After the introduction of the policy there had been an outcry from the general public claiming that many students had dropped out because they could not afford the new school fees. This prompted the researcher to carry out this study.

1.5 Purpose of the study

The purpose of this study was to examine the effect that the new cost sharing policy in secondary education is having on access and persistence of students in the secondary school system. And it explored the views of families and secondary school head teachers regarding the level of the new secondary school fees, which are a result of the implementation of the new cost sharing policy. Cost sharing means that parents are required

to contribute about half of the cost of secondary education, and the remaining half is to be met by the government using public funds (Ministry of Education, 2000, p. 29). The word 'access' is used here to mean the opportunity for all the school going age children to obtain secondary education; and persistence as used here means the length of time students remain in secondary school system before dropping out or the number of school years students remain in the system before dropping out.

It can be argued that it is too early to carry out an assessment of a policy that has just been implemented a year ago; but this assessment is very vital as Mingat and Tan (1988, p. 159) put it, "As the policy is implemented, its effects should be monitored and evaluated, with the evaluation providing a basis for modifying the original policy". I regard this policy as being a very critical policy that will leave a mark on the nation as a whole since a sizable percentage of the population attaining secondary school level is regarded as a prerequisite for economic development of a nation (Mehrotra and Vandemoortele, 1997, p. 1).

This study was meant to be a mini survey whose results will raise an alarm as to the effects of this cost sharing policy on the access to secondary education by children from poor households. The results of this study are meant to pave the way to a major and in-depth study in this area. Being a mini survey, it was targeted to the rural schools because it is in the rural areas where poverty is more prevalent than in the urban centers. Generally it is the poor communities that will likely be affected the most by the new cost sharing policy. The sample for this study was drawn from Chiradzulu, one of four educational districts in Shire Highlands education division. This district was selected because it is a rural district and the people are generally poor. In addition this district was easily accessible to the researcher.

1.6 Research questions

This study was meant to answer the following questions:

1. Does the cost sharing policy affect access to secondary education among the rural low earning families?
2. Does the policy affect dropout rate?
3. Does the affect boys and girls differently?
4. How does the cost sharing policy affect families' financial budgets?
5. What are the reactions of secondary school head teachers and parents to the new policy?

1.7 Definition of terms

Conventional secondary school in this study means the government secondary schools. These are the secondary schools that are owned by the state and a large percentage of the funding for these schools come from the government. Grant aided secondary schools are mission secondary schools that receive some grants from government. Community Day Secondary Schools (CDSS) are secondary schools, which were upgraded from Distant Education Centers (DECs). DECs were places or centers where pupils were having distance secondary education. These CDSSs get a large proportion of their funding from the community either through fees or contribution from parents. Most community day secondary schools in the rural lack many facilities like desks, teaching and learning materials and qualified teachers.

1.8 Limitations and delimitation of the study

This study was carried out in Chiradzulu district. Data were collected from 14 secondary school head teachers and 84 households. These households were those who had at least one child at one of the secondary schools in Chiradzulu district and those whose child dropped out from any of the secondary schools in the district within the past three years. This automatically excludes households who have their children in secondary schools outside the district and those whose children dropped out from secondary schools outside Chiradzulu district.

Due to the above facts conclusions drawn from this study may not be generalized to other districts in the country. However, the findings of this study might be useful in the other districts. Again, the conclusions from this study may be generalized only to households who have at least a child at one of the secondary schools in Chiradzulu district and those who had at least a child drop out from one of the secondary schools in the district but not to households who have their children at secondary schools outside Chiradzulu district.

1.9 Significance of the study

In Malawi several studies on the impact of raising school fees on enrollment and dropout rates have been carried out. All these studies were based on hypothetical increase in school fees. So far no study has been carried out that assesses the impact of actual increase in school fees. The results of this study should sensitize researchers to carry a countrywide research on the related area. At present the magnitude of students who are not able to continue with their secondary education due to lack of school fees is not known. The results

of this study should send a signal to the government in general, and the policy makers in particular about the effects of the current rise in the user charges for secondary education on the access for secondary education, especially among the low-income families. This knowledge should help the policy makers to think of some policy options that can enable children from these low-income families continue with their secondary education. These results should also help charitable non-governmental organizations refocus their targets.

1.10 Outline of the Study

Chapter Two of this study presents an overview of research studies on the private financing of secondary education in Malawi, with focus on the effects of raising secondary school fees on the enrollments and dropouts. Also this chapter presents an overview of similar studies carried out in other countries, and contrast of the findings of these studies to those in Malawi. The last section of this chapter reviews work on general financing of secondary education in different countries.

Chapter Two

2.0 Review of the literature

The major challenge for the education sector in least developed countries is the financing of the sector. Finding alternative sources of funding for the education sector is one of the main agenda for discussions among policy makers. Policy makers feature user charges for education as a means of tapping private household resources to finance education, Tan J.P. et al (1984, p. 4). By raising the school fees, the government will be able to cut its expenditure on education. The concern about raising the fees has been on the effects that this will have on access and equitable provision of education.

Many researchers, within and outside Malawi, have carried out studies on the effects of raising the user charges for education have on enrollment. This chapter is presenting a review of some studies on secondary school user charges. The first section summarizes the review of studies carried out within the country. The second section summarizes the review of studies carried out in other countries.

2.1 Review of studies carried out in Malawi

In Malawi a number of school-based surveys have been conducted to investigate the effects that raising school fees might have on the participation of children in education. The study that was carried out by Woodhall (1983) on 'Student loans as a means of financing higher education: Lessons from international experience' predicted that full cost recovery (MK266 per student in 1982/83) would have resulted in termination of over 90% of students enrolled in secondary schools.

In their study, Tan J.P. et al (1984) focused on ‘User charges for education: The ability and willingness to pay in Malawi’. The purpose of this research was to provide an assessment of private household willingness to pay for education. The findings of this research indicated that:

1. Non-fee expenses like books, uniform, transport, etc cost more than the fees
2. 90% of the students would stop schooling if fees were raised to MK200 (567% increase)
3. The proportion of students likely to continue with their education was high among students with better educated parents, high asset ownership background, and from urban centers
4. Students whose education was financed by their fathers had higher chances of continuing with their education following a fee increase than those relying on other family sources (non-family or external sources)
5. Males had higher probability of terminating schooling than females, possibly because of their higher opportunity cost of schooling.

These findings indicate that the high user charges for secondary education have greater impact on poor families than on rich families. This means that if the school fees are high, the rich communities only will have access to secondary education.

This study, however, had a major limitation; the data were collected from students whose opinions might not have reflected their parents’ views. Since the study focused on ‘households willingness to pay for education’, a household survey would have been the best. And the study was testing the effects of hypothetical increases in secondary school user charges, not actual increases. However these findings can serve as an indicative sign of the impact of high user charges for education.

The World Bank (1986, p. 20) carried out a similar research on “Financing education in developing countries: An exploration of policy options”. The findings of this study revealed that if fees were raised from MK30 to MK95 (~217% increase), holding other factors constant, 44% of the students who were then enrolled in secondary schools would have dropped out.

The results of all the studies described above predicted high dropout rates due to increase in the user charges for education especially of students from poor families. In each case every percentage of hypothetical increase in school fees was associated with a certain percentage of dropout due to the increase. Though the dropout does not necessarily affect the overall enrollment in secondary education (those who dropout are replaced by other students who can afford to pay for the secondary education) it does affect the proportion of poor children enrolled in secondary schools. This means that sooner or later children from poor families will not be enrolled in secondary schools because they cannot afford to pay the high fees. This will eventually lead to uneven distribution of wealth favoring the rich families since their children will be able to continue with high education. The attainment of high education will enable them to secure well paying jobs.

2.2 Review of studies carried out in other countries

Similar studies have been carried out in other countries. The study of Bennett (1975) in Thailand, ‘Problems of financing the Thai educational system during the 1960s and 1970s’ revealed that an increase of fees at the higher levels could reduce the degree of equality of educational opportunity, as poor children could no longer be able to continue their education (p.49). The study further registered that, even without the fees, the cost of education both in

terms of buying books and uniforms and in terms of forgone earnings (money the pupil could have earned if she/he was not in school), was already too high for the poor families to meet. Again in Thailand, like all other countries, the majority of the children in higher levels of education came from the more prosperous families. The researcher argues that whether the fees were increased or not, there was supposed to be some methods of ensuring that the brilliant child from a poor family was not prevented from continuing her/his education through shortage of money (p.49).

Recently, Lerotholi (2001) conducted a study on ‘Tuition fees in primary and secondary education in Lesotho: The levels and implications for access, equity, and efficiency’. Among other things the findings of this study revealed the following:

1. About 5% of pupils enrolled in schools fail to pay up all the fees required by the schools (p. 68).
2. More girls were being withdrawn from school due to lack of resources. This practice was more common in rural communities where boys are brought up to be breadwinners and girls are not necessarily expected to earn their living but to be taken care of by their parents, brothers or husbands for the rest of their lives (p. 74).
3. The continuance of private financing of education further increases disparities between families of different economic groups (p. 74).
4. Poor households are usually limited to enrolling their children in local schools, where children can walk to every day and come back home to do some chores when necessary. Even if children from poor families were enrolled into a good quality school their chances of completing their course of study remained limited by the high cost of such

schools. Very few schools seemed to be sympathetic to the problems faced by children from poor households (p. 82).

5. Dropout rate at secondary level was progressively increasing from 37.7% in 1996, 41.4% in 1996, and 43% in 1997

Again, the results of these studies show the negative impact the high school fees have on the equality of the distribution of education. These results indicate that children from poor families will have limited access to secondary education. Limited access to secondary education can indirectly affect the dropout rate at primary level. Children get demotivated to complete primary education if, beyond primary, opportunities for further studies are drastically limited (Lewin and Cailloids, 2001, p.152). Thus, increased secondary education opportunities are generally linked to a higher motivation to complete primary education by a large number of pupils, including those from poor families. In their study, Mehrotran and Vandemoortele (1997, p. 22) found the same link between secondary education opportunities and pupils' motivation to complete primary education.

High secondary school fees have adverse effects on the economy of poor families. Penrose (1998, p.11) reports that poor families disinvest in physical assets at a more than normal rate in order to pay school fees. At the end these families become poorer than before. In the past decade, after the world conference on education for all in 1990, there has been more emphasis on primary education than the other sub sectors. This has resulted into many developing countries shifting resources from high and secondary education to primary education. This has led to rise in private cost of secondary and high education and limited expansion of these sub sectors. However, the importance of secondary education on countries' economic growth cannot be over emphasized. Lewin and Cailloids (2001, pp. 334-

335) nicely summarize the importance of secondary education on countries' economic growth in the following passage,

There is evidence that investment in secondary schooling contributes to differences in growth between countries. Several studies have shown that secondary education has played a pivotal role in the economic growth of Eastern – Asian countries. One of these studies (World bank, 1993) suggests that Japan's growth after 1960 was especially influenced by the early achievement of high enrollment rates at secondary. Another (World Development Report, 1998) notes that Korean economic growth from 1960 was accompanied by heavy investment in post – primary schooling, which contributed to the development of a more educated work force able to adapt flexibly to rapid innovation in production and products. Recent analysis of economic growth and transformation in Asia (ADB, 1997) indicates that whilst secondary school investment (in terms of enrollments and numbers of years of schooling) was associated with higher economic growth rates in Asia between 1970 and 1990, this was not true for primary school investment. Longitudinal data on enrolment growth suggest that participation in secondary schooling is now what differentiates the faster- and slower-growing Asian countries (Lewin, 1999).

The above argument justifies governments' commitments in financing secondary education as much as it finances primary education for the sake of the countries' macroeconomic growth.

2.3 Conclusion

Raising secondary school fees increases dropout rate especially among the poor. Studies carried out in Malawi predicted high dropout rates due to increase in the user charges for education especially of students from poor families. In each case every percentage of hypothetical increase in school fees was associated with a certain percentage of dropout due to the increase. Several studies carried out in other countries showed that raising school fees reduced the degree of equality of educational opportunity. Children from rich families have more access to secondary education than children from poor families. High cost of secondary education affected particularly girls more than boys. Many girls than boys are withdrawn

from school due to lack of school fees, a practice that is common in the rural communities where boys are brought up to be bread winners and girls are expected to be taken care of their parents, brothers or husbands for the rest of their life.

High secondary school fees exacerbate household poverty; poor families tend to disinvest in physical assets in order to pay school fees. After selling all their assets the parents end up becoming poorer than before. It has been shown that limited opportunities for further studies beyond primary discourages children from completing primary education as a result dropout rate at primary becomes high.

Very importantly several studies have shown that secondary education is a prerequisite for nation economic growth. This necessitates governments and donor agents to commit them to the financing of secondary education as much as they do with primary education if the macroeconomic growth in developing countries is to improve.

Chapter Three

3.0 Research design and methods

This study was designed to investigate the effects the raising of school fees in secondary schools has on children's (especially from low socio-economic families) access to secondary education and their persistence in the system. The study also explored the views of secondary school head teachers and parents regarding the new secondary school fees. The sources of data included parents or guardians of the students and secondary school head teachers. Since parents and guardians bear the responsibility of paying for their children's school fees they are a valuable source of data for the analysis of the impact of the new secondary school fees. Secondary school head teachers were a source of data on enrolments, dropouts, and non-reporters of their schools. They also know the difficulties students have in paying the school fees since they usually meet and talk with parents when they come to school to present their cases concerning financial difficulties.

This chapter presents the research design and methodology, research procedure, sample selection, data collection and analysis, validity.

3.1 Research design and methodology

This study basically used quantitative research methods using survey questionnaires to collect the needed data. Two questionnaires were used: Secondary School Head Teacher Questionnaire that was used to collect data from secondary school head teachers and Household questionnaire that was used to collect data from a sample of households of children who were enrolled in or dropped out from any of the secondary schools in

Chiradzulu district. Both questionnaires (See Appendices I and II) were designed to collect mainly numerical data and the general views of both secondary school head teachers and parents or guardians in Chiradzulu district on the current level of school fees in secondary schools.

The survey was preferred to enable the researcher to gather data from a wide range of secondary schools and households.

3.2 Instrumentation

As stated earlier on, two questionnaires were used in this study. In order to develop good questionnaires the researcher reviewed several similar studies. But the review proved not to be satisfactory because this part of the review was done in Malawi where there was limited access to appropriate current literature.

3.2.1 Secondary school head teacher questionnaire

The researcher developed all the items in the Secondary school head teacher questionnaire because no study was identified that used a similar questionnaire as the one used in this study. The first draft of the questionnaire was sent to the supervisor for editing and comments, after which it was revised. Some questions that were repeated were removed. The second version was taken to the South-west Education Division planner to verify if the data that was asked for could be available in schools. After going through the questionnaire one question (How many students applied for bursary in 2001 and 2002?) was deleted. This question was removed from the questionnaire because many head teachers had no good records of those who apply for bursary. This is so because some students don't apply for the bursary through the head teachers, they send their application direct to the funding agents.

The third version of the questionnaire was pilot tested to see if it was clear to the respondents and if it would collect the desired data. The pilot study was done in three secondary schools that were purposefully selected from Blantyre. According to Gall et al (1996, p.65), this sample was sufficient for a pilot survey. Two secondary schools, Mpingwe CDSS and Lirangwe CDSS, were selected from Blantyre rural and Chichiri Secondary School from Blantyre city. The first two secondary schools were preferred because they are along the border between Blantyre and Chiradzulu district in which this study was carried out. These schools have some similarities with those in Chiradzulu district where; i.e. they are rural schools and some students come from low socio-economic families. In actual fact some students come from Chiradzulu district. The city secondary school was included because there was no conventional secondary school in Blantyre rural, yet it was necessary to include a conventional secondary school. The pilot study was carried out in Blantyre and not in Chiradzulu in order not to disturb the target population.

The results of the pilot study indicated that it was very difficult to trace back the families of students who never reported to the secondary school where they were offered a place because there were no records at the school of these non-reporters. Because of this the intention to trace the non-reporters to the homes was abandoned.

In the rural secondary schools it was easy to trace back the homes of the dropouts using the school records and the continuing students who were coming from the same villages of the dropouts. However in the city secondary schools it was very difficult to trace the homes of the dropouts because in the city families do not have permanent homes, they keep on changing houses. After the pilot study the questionnaire was revised to produce a final copy.

The final version of the Secondary school head teacher questionnaire had seven questions. The first five questions asked for numerical data. Questions one, two, and three asked for data related to enrollments, i.e. number of non-reporters, dropouts, and total enrollments per class. Questions four and five asked about the amount of extra fees charged by individual schools on top of the official fees and the proportion of students who paid tuition fees within the grace period respectively. The last two questions were open ended; question six asked for head teachers' comments on how the raising of school fees has affected the dropout rate. The last question asked for the head teachers' general comments on the introduction of the new school fees in secondary schools, this was an open-ended question.

3.2.2 Household questionnaire

Like in the construction of the Head teacher questionnaire, the researcher reviewed several studies on private financing of secondary education. From all the questionnaires reviewed, only one questionnaire used by Tan et al (1984) during their study on 'User charges for education: Ability and willingness to pay in Malawi', had some questions related to this study. Some questions in the Household questionnaire were adapted from Tan's questionnaire. These are question numbers 6, 7, 8, 9, and 14. The researcher developed the rest of the questions.

The first draft of this questionnaire was also sent to the supervisor for editing and comments, after which it was revised. Some questions that were similar were combined into one question.

The second version of the questionnaire was pilot tested to see if it was clear to the respondents and if it would collect the desired data. The sample of students whose parents

were to be interviewed was drawn from the three secondary schools mentioned above. The sample consisted of two households of male students and one of a female student. To reduce travel expenses all the students were selected from one secondary school, Mpingwe Secondary School.

The results of the pilot study showed that it was very difficult for the parents to give their annual income; they found it easier to estimate their monthly income. The questions that asked for the households' annual income were changed to ask for monthly income. The questions that proved difficult were rephrased or reconstructed for easy understanding.

The final version of the Household questionnaire had 20 questions. Questions numbers 1 and 2 gathered data on the household characteristics in terms of parents' survival and the number of members in each household. Question number 3 asked about household members who dropped out from secondary schools during the past three years and the reasons for dropping out. Questions number 4 and 5 asked for parents' level of education. Questions number 6 and 7 asked for assets owned by the households in form of equipment and domestic animals. Questions number 8 to 14 asked for households' main sources of income and the estimated amount per month. Question number 15 asked for data about the accessibility to loan facilities by the households. Question number 16 asked for direct expenses incurred by parents on secondary education of their children above school fees. Questions number 17 and 18 asked for information about assistance received by students for their secondary education from organizations or individuals. The last two questions asked for data on the general views of parents and guardians on the level of the new secondary school fees. These were open-ended questions.

3.3 Sampling procedure

3.3.1 Secondary school head teacher questionnaire

The study was carried out in Chiradzulu district. This was chosen because it is among the rural districts with high dropout rates at secondary level (Malawi EMIS 2000 data on cd), and it is one of the poor districts with 71% of the population being poor as compared to an average of 66.5% for all rural areas (Government of Malawi, 2002, p. 6). It has a total of 17 secondary schools of which 1 is boarding conventional secondary school, 1 secondary school is a grant aided mission school, and the remaining 15 secondary schools are community day secondary schools. Out of the 17 schools 2 were opened in 2001, the rest 15 secondary schools have been in operation for at least 4 years. The Secondary school head teacher questionnaire was administered in these 15 secondary schools because the survey was looking for data from the past three years.

3.3.2 Household survey

The households that participated in this survey were purposefully selected. A total of six students were selected from each secondary school – four dropouts (two boys and two girls), and two continuing students (a boy and a girl) giving a total of 84 students. The households of these students formed the sample for the household survey (See Table 3.1). To make sure that the parents in the sample have had experience of both the low school fees before the implementation of the cost sharing policy and the high fees after the policy, the sample of the continuing students was drawn from Form 3. The sample of 1999 dropouts was drawn from Form 1 dropouts because those who were in Form 1 in 1999 were still at the school in 2002. This made it easy to get information about the homes of the dropouts from their continuing friends. For the same reason the sample of 2000 dropouts was drawn from

form 2 because the students who were in Form 2 in 2000 were still at the school in 2002. The sample of 2001 and 2002 dropouts were drawn from Form 3 dropouts.

Table 3.1 Sampling Matrix

School	D r o p O u t s								Continuing students		Totals			
	1999		2000		2001		2002		B	G	B	G	B&G	
	B	G	B	G	B	G	B	G						
Chiradzulu Sec Sch	1			1	1			1	1	1	1	3	3	6
Namalamba CDSS		1	1			1	1		1	1	1	3	3	6
Njuli CDSS	1			1	1			1	1	1	1	3	3	6
St. Patrick's Sec Sch		1	1			1	1		1	1	1	3	3	6
Namadzi CDSS	1			1	1			1	1	1	1	3	3	6
Nsoni CDSS		1	1			1	1		1	1	1	3	3	6
Malavi CDSS	1			1	1			1	1	1	1	3	3	6
Litchenza CDSS		1	1			1	1		1	1	1	3	3	6
Muhasuwa CDSS	1			1	1			1	1	1	1	3	3	6
Mapesi CDSS		1	1			1	1		1	1	1	3	3	6
Namaka CDSS	1			1	1			1	1	1	1	3	3	6
Chiperere CDSS		1	1			1	1		1	1	1	3	3	6
Nankhundi CDSS	1			1	1			1	1	1	1	3	3	6
Nguludi Sec Sch		1	1			1	1		1	1	1	3	3	6
TOTALS	7	7	7	7	7	7	7	7	7	7	7	42	42	84

The students were sampled during the delivery of the Head teacher questionnaires.

From a list of the dropouts of a give year and appropriate Form one student was picked. This was by writing the names of the dropouts on pieces of paper. The pieces of paper were sorted according to the year when the student dropped out by Form and sex. The desired group of the pieces of paper was placed in a small box and the head teacher was requested to pick one piece of paper from the box without looking in it. The student whose name was picked (for continuing students) was given an appointment form where his or her parent/guardian was requested to indicate whether he/she was willing to participate in the study, and when he/she would be at home for the survey.

For the case of the dropouts, the head teacher was requested to find out from the continuing students in the class where the dropout would have been had it been that he or she did not drop out, if there was somebody who knew the home of the dropped out student. The identified student was given the appointment form to take it to the parents of the dropout. Fortunately all the homes of all the picked dropouts in all the schools were identified.

The appointment forms were collected from the respective schools by the researcher during the second trip of collecting the Head teacher questionnaires. Using the filled appointment form the days and time for the household interviews were scheduled.

Equal numbers of both boys and girls were included so that conclusions can be drawn if the cost sharing policy was affecting boys and girls differently. As reported by Lerotholi (2001, p. 74) that in Lesotho, more girls than boys were withdrawn from school due to lack of resources. He continued to say that this practice was more common in rural communities, where boys were brought up to be breadwinners and girls were not necessarily expected to earn their living, but to be taken care of by their parents, brothers or husbands for the rest of their lives (p. 74).

The initial plan was to sample ten students from each school, 8 dropouts (1 boy and 1 girl from each of the four years) and 2 continuing students (1 boy and 1 girl). But due to financial constraints the size of the sample was reduced to 6 students per school.

3.4 Data collection procedure

3.4.1 Secondary school head teacher questionnaire

The researcher hand delivered and collected the secondary school head teacher questionnaires. Before to the schools the researcher made appointments with the head teachers by phone. It was during the phone conversation that the researcher

introduced the study to the head teachers by explaining its aims and objectives. The head teachers were also told the type of information that was to be available on the day of visit by the researcher. The researcher took advantage of the good relationship he built with the secondary school head teachers in the district when he working at the district education office as a district education planner; because of this good relationship there were very minimal problems met in administering the Secondary school head teacher questionnaire.

The head teachers were given one week to complete the questionnaire. After the week the researcher went back to the secondary schools to collect the questionnaires. All the questionnaires but one were collected. During this second visit one head teacher said that he did not finish filling the questionnaire; the researcher made fresh arrangements to come again in a week's time. During the third visit the head teacher said that he would send the questionnaire in two day's time, which he never did. It seemed that this head teacher had no records of the needed data because he could not produce a good list of non-reporters and dropouts. No students whose parents were to be included in the sample of households was sampled from this school because there were no proper records of dropouts and non-reporters. No further follow up was made to this head teacher. Thus 14 questionnaires were collected representing 93.3% return rate.

3.4.2 Household survey questionnaire

The researcher administered the household survey questionnaires in form of face-to-face structured interviews. This was necessary because some of the household heads cannot read so the questions had to be read to them; this also gave the researcher an opportunity to observe the economic status of the households. The type of house, the dressing of the

household members, and the general surroundings of the houses gave an indication of the economic status of the visited households. All the sampled households were interviewed representing a 100% return rate.

3.5 Data analysis

The quantitative data from both the Head teacher and Household questionnaires were analyzed using computer packages where as the qualitative data from the open-ended questions were analyzed manually.

3.5.1 Secondary school head teacher questionnaire

The completed questionnaires were edited by going through them. Where data were not complete or were not clear the respective head teachers were contacted by phone to supply the missing data or clarify the data. The quantitative data were entered and tabulated using Microsoft Excel computer package. Tables and graphs were generated from the data. Microsoft Excel was preferred to SPSS because it was numerical data that needed to be added together and generate summary tables. Data from the open-ended questions were analyzed for common patterns, themes and categories (Marshall and Rossman, 1999, p. 155). Then codes were developed that were used in classifying the data according to the themes and categories.

3.5.2 Household survey questionnaire

Editing of the Household questionnaires was done during the fieldwork since the researcher himself administered these questionnaires. At the end of each interview the researcher went through the questionnaire to make sure that all the information was properly recorded before going to another household.

The quantitative data on the Household questionnaires (data from all the questions expect for the last two open-ended questions) were entered and tabulated using SPSS computer package. Descriptive statistics like mean, standard deviation, standard error, etc were computed. Some cross-tabulations were also performed.

Like the Head teacher questionnaire data from the open-ended questions were analyzed for common patterns, themes and categories. Then codes were developed that were used in classifying the data according to the themes and categories.

The next Chapter is presenting the findings of the study and the discussion of the findings. Conclusions and recommendations drawn from the findings are presented in Chapter 5. Also included in Chapter 5 are recommendations for further research on topics related to secondary school financing.

Chapter Four

4.0 Presentation of Results

The purpose of this chapter is to provide a descriptive summary and discussion of the findings of this study. This includes participation of students in secondary education in Chiradzulu district, i.e. the level of enrollments, rates of non-reporting and dropout. The chapter also presents the socio-economic characteristics of households of the secondary school students in the district.

This chapter is in three sections. The first section presents the discussion of the effects of the implementation of the cost sharing policy on the initial access of children to secondary education and their persistence in the system. This includes the trends of the likelihood of a student to report to a secondary school where he or she has been selected to continue with secondary education, the trends of dropout rates, and the enrolments for the past three years. Also discussed in this chapter are the amounts of extra fees, on top of the official fees, charged by individual secondary schools, the promptness with which students pay their tuition fee, and the reasons for students' dropping out of secondary schools. This section is basically analyzing the effects the cost sharing policy has on the access and persistence of students in the secondary education system.

The second section discusses the effect of the implementation of the cost sharing policy on families' socio-economic life. The findings are summarized under the following sub-headings: Parenthood; children's living arrangements; family size; education level of parents/guardians; possession of equipment; and domestic animals; employment of household members; average income of households per annum; private expenditure on secondary education; assistance to students' secondary school fees from government,

organizations and individuals; and parents' general commence on the level of the new school fees.

The third section summarizes the comments of parents and guardians on the impact of the current secondary school fees.

4.1 Effects of the Cost Sharing Policy on access and persistence of students in the secondary school system

4.1.1 How has the cost sharing policy affected access to secondary education in Chiradzulu district? (Questions 1 and 3 in Secondary school head teacher questionnaire)

Every year a certain number of primary school graduates are offered places in various secondary schools. For one reason or another some of these students fail to report to the respective secondary schools where they have been offered a place. For the purpose of this study I have referred to these students as “non-reporters”. Among many reasons the failure to report might be due to financial difficulties.

Table 4.1 shows the rate of non-reporting from 2000 to 2002.

Table 4.1 Rate of Non-reporting to secondary schools by gender¹

Year	2000	2001²	2002
Boys	9%	13%	16%
Girls	17%	21%	32%
Boys and Girls	12%	17%	23%

¹Rates worked out from number of non-reporters and total enrollments from questions 1 and 3 in Secondary school head teacher questionnaire.

²Year when the cost sharing policy was implemented

It should be noted here that the rate of non-reporting is steadily increasing for both boys and girls, and almost doubles by 2002. Figure 4.1 shows that the rate at which the non-reporting rate is increasing from 2001 to 2002 for girls is higher than that of boys during the

same period. This leads to a wider gap between the rate of non-reporting for girls and that of boys in 2002 than in 2000 and 2001.

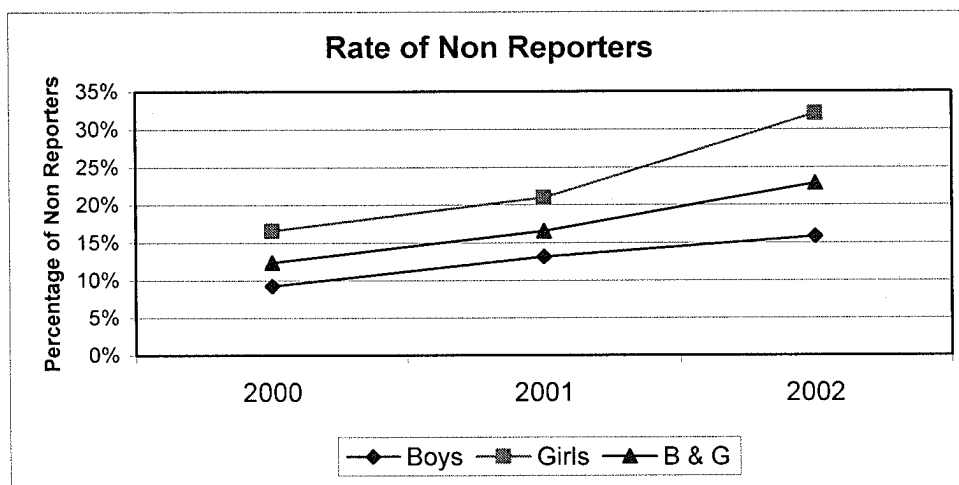


Figure 4.1 Rate of Non-Reporting

The effect of implementing the cost sharing policy in 2001 started showing up in 2002 because the policy was implemented during second term of the 2001 school year when all the new Form 1 entrants had already reported. The chart in Figure 4.1 shows a rise in the rate of non-reporting for girls. For boys the rise in the rate of non-report from 2000 to 2001 is almost the same as from 2001 to 2002. This study hasn't collected enough data to conclusively say that the rise in the rate of non-reporting for the girls is due to the rise in the user charges for secondary education. However Lewin and Caillods (2001, p. 284) in their study report that in Zimbabwe the high cost of secondary education affected particularly girls more than boys because parents prefer educating boys to girls. The increase in the user charge for secondary education might have contributed to the observed rate of non-reporting for the girls. Since this study did not manage to trace the non-reporters to their families no data that explain the high rate of non-reporting for girls was collected. There is need for

another study to establish if the rise in the rate of girls' non-reporting is really due to the high cost of secondary education.

4.1.2 How has the cost sharing policy affected dropout rate in Chiradzulu district?
(Questions 2 and 3 in Secondary school head teacher questionnaire)

Private financing of education can raise the dropout rate. Table 4.2 displays the trends of dropout rates from 2000 to 2002. The dropout rates for both boys and girls have doubled from 2000 to 2001 when the policy was implemented. By 2002 the dropout rates for both boys and girls have more than tripled. This does suggest that the increase in school fees has contributed to the increase in the dropout rate. Mingat and Tan (1988, p. 157) report likewise, "Simply stated, the increase in private financing would force some students, most of them from poor families, to stop their studies."

Table 4.2 Dropout Rates¹

Year	2000	2001	2002
Boys	5%	11%	21%
Girls	11%	23%	35%
Boys and Girls	6%	15%	26%

¹The rates were worked out using dropout and enrollment data from questions 2 and 3 in Secondary school questionnaire)

It needs to be noted from the chart in Figure 4.2 that the difference in the dropout rates between boys and girls remains almost constant from 2000 to 2002. This suggests that the implementation of the cost sharing policy affected the dropout rates for both boys and girls almost the same way. Even before the implementation of the cost sharing policy the dropout rate of girls was higher than that of boys, the dropout rate of girls remains about twice as much as that of boys before and after the implementation of the policy. However one of the parents gave the following comment,

We find it very difficult to pay for the girls' secondary school fees because we used not to pay for their education. We were just told that we need to be paying school fees for

the girls but we haven't been told why we should be paying for the girls school fees now. (Parent number 14).

Under the 'Girls Attainment in Basic Literacy and Education' (GABLE) project girls' education was being paid for by the project. Parents and guardians were only paying for the boys' education only. The project ended in 2000, parents and guardians are required to also pay for the girls' education. The comment above suggests that there might be some parents and guardians who might not be paying the school fees for their girl child not necessarily because they cannot afford but because they are not willing to pay for the girls' school fees since they used not to pay.

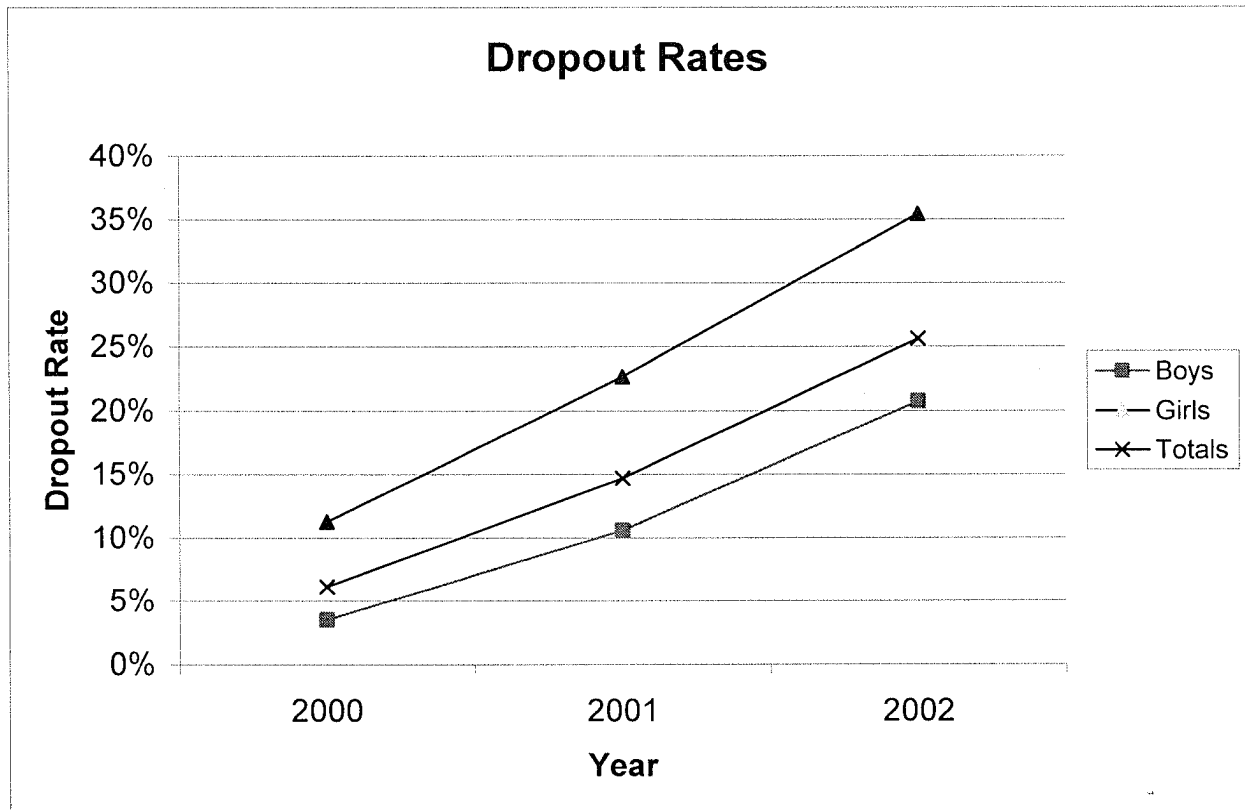


Figure 4.2 Dropout rates

4.1.3 Reasons for dropping out (Question 3 in Household survey questionnaire)

The information about the reasons for the dropping out of students from secondary schools in Table 4.3 shows that in 1999 and 2000 nobody reported that he or she dropped out of secondary school because of lack of school fees. Where as in 2001, 85.7% of the dropouts in the sample reported that they dropped because of lack of school fees. 71.4% and 100% of boys and girls respectively reported that they dropped out in this year because of lack of school fees. In 2002, 92.9% of the dropouts in the sample reported that they dropped out because of lack of school fees. All the boys and 85.7% of the girls reported that they dropped out in 2002 because of lack school fees. The 2002 dropout rates are likely to increase because these data were collected toward the end of second term. There might have been some more dropouts in the third term.

These results, the increased dropout rate and the reasons for dropping out of secondary schools, probably suggests that the rise in secondary school user charges has increased dropout rate. However this conclusion should be taken with some caution because when the cost sharing was implemented there was severe famine in the country. The rise in the dropout rate might have been due to the famine that started in 2000. The fact that 71.4% of the boys reported that they dropped out in 2001 because of lack of fees where as all the girls reported that they dropped out because of the same reason suggests that the rise in the user charges for secondary education in 2001 had greater effect on girls' dropout rate than on boys' dropout rate. However, in 2002 the situation reversed, all boys in the sample reported that they dropped out because of lack of school fees where as 85.7% of the girls reported that they dropped out because of lack of school fees.

Table 4.3 Reasons for dropping out in the four years (By gender)

Reasons for dropping out	Lack of school fees	Pregnancy	Other reasons ¹
1999 Boys	0	0	100
1999 Girls	0	42.9	57.1
1999 Boys & Girls	0	21.4	78.6
2000 Boys	0	0	100
2000 Girls	0	85.7	14.3
2000 Boys & Girls	0	42.9	57.1
2001 Boys	71.4	0	28.6
2001 Girls	100	0	0
2001 Boys & Girls	85.7	0	14.3
2002 Boys	100	0	0
2002 Girls	85.7	14.3	0
2002 Boys & Girls	92.9	7.1	0

¹Reasons not related to lack of school fees or pregnancy

Figure 4.3 shows the dramatic rise in the percentage of dropouts due to lack of school fees from 2000 to 2001. It might be said that at the initial stage of the implementation of the cost sharing policy parents were reluctant to pay the secondary school fees for girls probably because they used not to paying for their education. During the following year, 2002, boys and girls were affected almost the same way by the rise of the secondary school user charges.

These findings are fascinating, in 2001 no girl reported to have dropped out because any other reasons apart from lack of school fees. The past trends, that is in 1999 and 2000, all girls reported to have dropped out because of because of other reasons like pregnancy, early marriage, and indiscipline cases. How come that all of a sudden all the other reasons, apart from lack of school fees, have ceased to be causes of dropouts? This also applies to boys in 2002. Probably parents might have been using lack of school fees as a scapegoat while in real

sense their children dropped out because of other reasons. However looking at the estimated household annual income (discussed in section 4.2.7) shows that many parents could not afford to pay the secondary school fees.

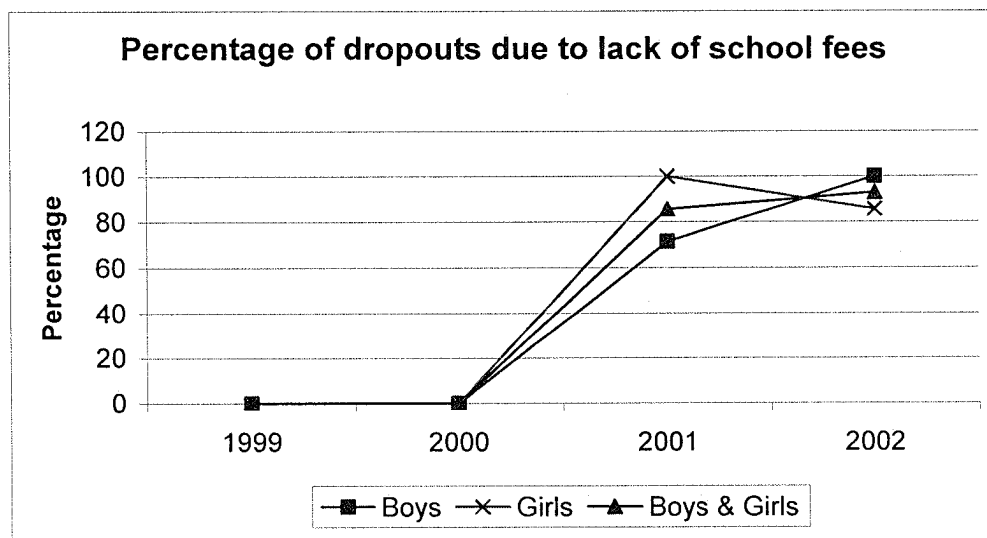


Figure 4.3 Percentage of dropouts due to lack of school fees

4.1.4 Enrollments trends (Question 3 in Secondary school head teacher questionnaire)

The enrollments in secondary schools do not necessarily give an indication of the seriousness of dropping out or the effects of the amount of user charges; the reasons for this are discussed below. The enrollment data were collected to assist in calculating the dropout rates.

Table 4.4 Total Enrollments¹

Year	2000	2001	2002
Boys	2671	2257	1822
Girls	1358	1170	909
Boys and Girls	4029	3427	2731

¹These are total enrollment for the 14 secondary schools in the sample.

Table 4.4 displays the total enrollments for the three years, 2000, 2001, and 2002. It should be noted that the enrollments have been constantly decreasing to 2002 at almost a constant rate for both boys and girls, see Figure 4.4.

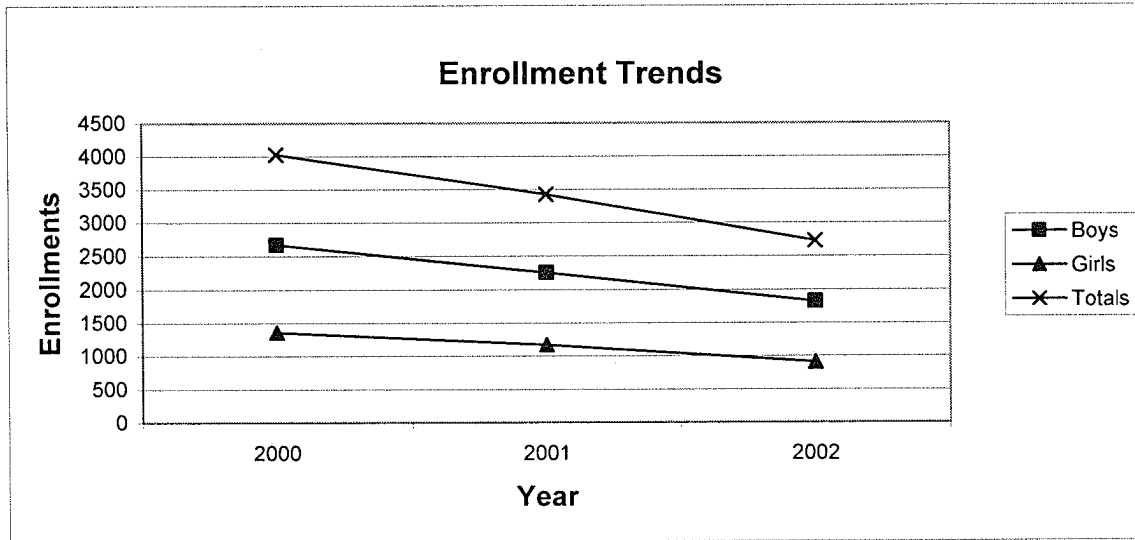


Figure 4.4 Trends of enrollments from 2000 to 2002

The decreasing enrollment is not necessarily due to the rise in the user charges; it originates from the transformation of Distance Education Centers into Community Day Secondary Schools. Formerly government did not control the enrollments of these centers; there was no enrollment limit. After transforming these centers into Community Day Secondary Schools (CDSS) government started controlling the enrollment of these centers. In 1999 government started selecting limited number of Form 1 students per CDSS depending on the space available. This resulted into gradual reduction of the enrollment starting with Form 1.

In fact the magnitude of dropout rate and the rate of non-reporting cannot be judged from the enrollment because all the secondary school places of the non-reporters and dropouts are declared vacant and the government selects new student to fill these vacant places. At the end of the school year the enrollment is supposed to remain about the same.

4.2 Effects of the cost sharing policy on families' financial budgets

The cost of education also greatly affects the financial budgets of households. When the cost of education becomes high households, particularly the poor ones, are faced with a challenge of choosing to continue to invest in education or in other basic services like food. Mostly when households are faced with competition from other charges they consider education charges to be the lowest priority (Penrose 1998 pp.10-11). The poor households that still view education as being important for their children will choose to disinvest in those other services for the sake of meeting the cost of their children's education. This obviously affects the budgets of these households. The financial status of households is much influenced by whether the father of the household is alive or not. The following two sections are presenting the survival status of parents in the sample and children's living arrangements.

4.2.1 Survival status of parents (Question 1a & b in Household survey questionnaire)

Chiradzulu district has high rate of orphans. From the sample 48% (29%+19%) of the households had their fathers dead; 19% had both the father and mother dead (See Table 4.8).

Table 4.5 Survival Status of Parents

	Both parents alive	Father dead		Totals
		Mother alive	Mother dead	
Numbers	44	24	16	84
Percentage	52	29	19	100

Orphans are one of the groups mostly affected by poverty (Malawi government 2002, p.7).

Another group equally affected consists of families headed by women (Malawi National Statistic Office, 1998, p.17). These are the groups of households that are likely to be

negatively affected by the high cost of secondary education. One grandmother who was keeping three orphans gave the following comment,

I find it very difficult to get money to buy enough food for all of us because I don't have enough energy to work. I have to get clothes for them since both their mother and father passed away last year and there is nobody else to take care of them. I could not afford to pay the secondary fees for the boy who dropped out last year mother passed away. It is this boy who is doing some piece to get some money for buying food. (Parent number 73)

The above comment suggests that orphans who are kept the grandmother only are likely to drop from school and start working in order to be getting money for the daily needs.

4.2.2 Children's Living Arrangements (Question 1c in Household survey questionnaire)

Information on the living arrangement of children is presented in Table 4.9. The survey shows that only 31% of the students in the sample lived with both of their biological parents.

Table 4.6 Children's Living Arrangements by survival status of parents

Parents survival status	Children living with:	No. of households	Percent
Both father and mother dead	Grandfather & mother	3	3.57
	Grandmother only	4	4.76
	Uncle	5	5.96
	Brother/Sister	4	4.76
Father dead, mother alive	Mother	24	28.57
Both father and mother alive	Father and mother	26	30.95
	Mother only	10	11.91
	Brother/Sister	4	4.76
	Self	4	4.76
	Total	84	100.00

Of interest is the fact that 9.52% (4.76%+4.76%) of the households are headed by neither of the biological parents though both of them are still alive. 11.9% are headed by mothers though the fathers are still alive because they are on separation, thus 45.24% of the

households in the sample are headed by women (grandmother = 4.76%, mother = 28.57% + 11.91%). These are the households that are at risk of poverty (Malawi government, 2002, p.7) and therefore hit particularly hard by the high cost of secondary education as discussed earlier on.

4.2.3 Family size (Question 2 in Household survey questionnaire)

Table 4.8 displays information on the average number of members per household. The households in the sample were very large. On average each household had about 5 members with the largest households having 13 members. This excludes other dependents living outside the households. The large family size and the low annual income (See Table 4.15) exert economic pressures on these households. The little money that families got had to be stretched to cater for all the family members living little or nothing for school fees.

Table 4.7 Family size

	Number of Male members	Number of Female members	Total
Mean	2.2	2.7	4.9
Minimum	.0	1.0	2.0
Maximum	6.0	9.0	13.0

4.2.4 Educational level of parents/guardians

The level of parents' education greatly affects their level of income. Table 4.11 presents information on the level of education attained by parents and guardians. The survey shows that 15.5% and 11.9% of fathers and mothers respectively in the sample completed secondary education. 14.3% and 44% of fathers and mothers respectively just attempted primary education while 9.5% of mothers never went to school. The high percentage of women who did not complete primary education gives some clues about the possible attitude of the society towards women's education, this suggests that many people in the district

value boys education more than girls education. This, probably, might have contributed to the observed high non-reporting and dropout rate of girls in Tables 4.1 and 4.2. Only one father, representing 1.2%, attained university education.

Table 4.8 Parents level of education

Level of education	Father of household		Mother of household	
	No. of fathers	%	No. of mothers	%
Never went to school	1	1.2	8	9.5
Primary education, but did not finish	12	14.3	37	44.0
Finished Primary education	16	19.0	10	11.9
Secondary education, but did not finish	7	8.3	3	3.6
Finished Secondary education	13	15.5	10	11.9
Went to university	1	1.2	0	0.0
N/A*	34	40.5	16	19.0
Total	84	100	84	100

*The parent is not present

4.2.5 Possession of equipment and domestic animals (Questions 7 and 8 in Household survey questionnaire)

Possession of equipment and domestic animals was used as a measure of the wealth of a household. Table 4.12 shows the percentages of households that owned selected household equipment and domestic animals. The survey shows that a total of 89.3% (48.8% + 34.5% + 6.0%) of the households in the sample had at least a radio and 35.7% had at least a bicycle (1.2%+34.4%). Only 6% of the households had a TV. As high as 9.5% of the households in the sample reported that they did not possess any of the selected equipments (i.e. radio, bicycle, TV). No household reported that they owned a motor vehicle. A total of 48.8% of the households possessed chickens, 28.5 %possessed goats, 8.4% possessed pigs,

and 3.6% possessed sheep. Up to 33.3% of the households in the sample possessed none of these domestic animals.

Table 4.9 Equipment and farm animals possessed by households

Equipment		Farm animals	
	% of household in possession		% of households in possession
None	9.5	None	33.3
Bicycle	1.2	Goats	9.5
Radio	48.8	Pigs	4.8
Bicycle & Radio	34.5	Chickens	29.8
Radio & TV set	6.0	Goats & chickens	19.0
		Sheep & pigs	3.6
Total	100	Total	100

As it will be observed later in this section, some households had opted for selling their livestock to get funds for their children's secondary education.

4.2.6 Employment of household members (Questions 8a, 9a, and 10 in Household survey questionnaire)

Information on the employment of the household members is shown in Table 4.11. The survey shows that only 32.14% of the households in the sample had at least a member working outside the household for pay. The remaining 67.86% of the households had nobody working for pay, therefore depended mainly on subsistence farming. Considering that the

Table 4.10 Percentage of household members doing work outside the household for pay

Member of household working	Number of households	Percentage of households
Father and Mother	2	2.38
Father and child	4	4.76
Father only	10	11.91
Mother only	4	4.76
Child only	7	8.33
None	57	67.86
Totals	84	100

country has been experiencing erratic rains in the past three years means that these households had no dependable source of income, making it very difficult for them to be able to pay for their children’s secondary education. The low agricultural yields are exacerbated by land degradation and high costs of farm inputs like improved seeds, fertilizers and other chemicals. Many people in the district couldn’t afford to buy the farm inputs.

4.2.7 Average income of household per annum (Questions 8b, 9b, 11, 13, and 14)

Information in Table 4.14 shows the average annual income of households. These estimates should be taken with caution because it is very difficult to accurately estimate the household annual income as Bray (1999 p.75) puts it, “Estimates of income are notoriously difficult to make. Respondents are commonly unwilling to declare their full income, and those people who are willing are not always good at estimating incomes and expenditures on an annual basis.” The survey shows that most of the households in the sample are poor regardless of whether the parents are alive or not. As high as 80% of the households have annual income below MK21,000. As much as 20% of the households have an average annual income below MK3,000.

Table 4.11 Average annual income of household by category

Category	Average annual income (MK)
Upper 20%	64,966
Middle 60%	20,821
Lower 20%	2,801
Total average	25,893

4.3 Private cost of secondary education

Total private cost of secondary in this case includes total school fees other school related expenses incurred by parents. The following three sections summarize the total private costs of secondary education.

4.3.1 Extra fees charged by the individual secondary schools (Question 4 in Secondary school head teacher questionnaire)

Private cost of education has been report to be the major factor affecting private demand of education (Psacharopoulos and Woodhall, 1985 pp. 105, 112). Apart from the official school fees, i.e. tuition and boarding fees, individual schools charge some extra fees. Table 4.5 shows the average extra fees charged by each type of secondary schools in the sample. Also included in the table are the total fees required by each of the schools.

Table 4.12 Extra fees charged by individual schools per school year (MK)

Type of school	Tuition fee	Boarding fee	Other extra fees	Examination fees		Totals		
				JCE	MSCE	With no Exam	With JCE exam	With MSCE exam
Boarding Secondary Sch	1500	4500	400	450	658	6400	6850	7058
Conventional Day Sec. Sch.	1500	0	370	450	658	1870	2320	2528
Community Day Sec. Sch.	1500	0	464	450	658	1964	2414	2622

All public secondary schools in the country charge the same amount of tuition and boarding (where it applies) fees. However individual schools, as mentioned above, are allowed to collect extra fees to be used at the school. Each school charge different amount of fees within a maximum limit set by government. The extra fees include textbook revolving fund, building/development fund, and general-purpose fund. The figures under 'Extra fees' column in Table 4.5 are averages for each category of school.

4.3.2 Other school related expenses incurred by parents/guardians (Question 16 in Household survey questionnaire)

On top the school fees parents and guardians incur some direct school related costs on their children. They need to buy school uniform, learning materials like notebooks, pens, and many more. Table 4.6 shows estimates of the extra expenses. Parents spent an average of MK3,217 above the school fees.

Table 4.13 Other school related expenses

Item	Expenditure
Uniform expenditures per year	467
School shoes expenses per year	520
Learning material expenses per year	642
Expenses on transport to school per year	568
Pocket money expenses per year	1,009
Other school related expenses	11
Total	3,217

4.3.3 Estimated total private cost of secondary education

Table 4.14 summarizes information from Tables 4.12 and 4.13 to give estimated total private cost of secondary education. See how these estimated private costs compare with the estimated total annual income of households in Table 4.16 The totals excludes examination fees because these are not paid annually. If the student was sitting for Junior Certificate examinations he/she had to pay an average of MK450 examination fees depending on the number of subjects he/she was taking. While if the student was sitting for Malawi school certification of education examinations he/she had to pay an average of MK658 examination fees, also depending on the number of subject taken.

Table 4.14 Total private cost (MK) of secondary education

Type of school	School fees	Other school related costs	Totals
Boarding secondary school	6,400	3,217	9,617
Conventional day secondary school	1,870	3,217	5,087
Community day secondary school	1,964	3,217	5,181

4.3.4 Promptness in paying tuition fees

In secondary schools students are supposed to pay school fees within the first two weeks of every term. This two-week period is called 'grace period'. If a student fails to pay the fees within the grace period his or her place is supposed to be declared vacant and the place given to another student who is able to pay the fees.

Table 4.15 Percentage of students who paid their tuition fees within the grace period of Term 1

	2000	2002
Boys	41%	36%
Girls	48%	30%
Boys + Girls	43%	33%

Basically, assessing students' ability to pay their school fees on time can give a general idea of how parents struggled in order to raise money for school fees. In Table 4.8 are the percentages of students who were able to pay their tuition fees within the grace period of Term 1 of 2000 and 2002 school years. The survey shows that there was a drop in the percentage of students who paid their tuition fee within the grace period of the first term from 43% in 2000 to 33% in 2002. This probably suggests that there were more parents who were struggling to raise money for the school fees of their children in 2002 than in 2000. The remaining students who did not pay their tuition fees within the grace period 2002 dropped

out, or paid at a later date, or did not pay at all up to the end of second term when the data for this study was collected. One head teacher had the following comment,

Now it is very difficult to collect school fees because less than half of the students manage to pay within the grace period. I am supposed to send out of class all the students who haven't paid their school fees by the end of the grace period. But looking at the large number of those who had not yet paid at the end of the grace period of first term I found it very difficult to send all of them out of class. Consequently I still have some students who haven't yet paid their school fees for first term. (Conventional day secondary school head teacher number 7).

As Penrose (1998, pp. 10-11) put it, if charges of essential services like education are very high many people end up using the service without paying the charges.

4.3.5 Affordability of secondary education

Generally many households in the district struggle to get money to pay for their children's secondary education. Table 4.16 shows the information on annual household expenditure on secondary education per child and the proportion of the household annual income. The survey show that on average households in this sample spend as much as 20% of their total annual income on each child's secondary education i.e. if the child is at a day secondary school. But if the child is at a boarding secondary school household spend as much as 37% of their annual income. The cost of secondary education is beyond the average annual income of the poorest 20% of the households in the sample. On average the cost of day secondary school is close to twice as much as the annual income of the poorest families while the cost of boarding secondary school is close to three and a half times greater than the annual income.

Table 4.16 Cost of secondary education as a percentage of household income

Category	Upper 20%	Middle 60%	Lower 20%	Average
Estimated household income	64,966	20,821	2,801	25,893
Expenses (Boarding sec. Sch.)	9,617	9,617	9,617	9,617
Expenses as % of household income (Boarding sec. Sch.)	14.8	46.2	343	37.1
Expenses (CDSS)	5181	5181	5181	5181
Expenses as % of household income (CDSS)	8	24.9	185	20
Expenses (Conventional Day sec. Sch.)	5087	5087	5087	5087
School expenses as % of household income (Day sec. Sch.)	7.8	24.4	181.6	19.6

Many parents and guardians from low earning households withdrew their children from secondary schools after the implementation of the cost sharing policy because they could not afford to pay the high secondary school fees. Those parents who still needed their children to continue with their secondary education did so at the expense of other services.

One parent commented as follows,

Because of her secondary education we cannot afford to have our morning tea, we cannot afford to have meat on our menu. Look at her young brothers and sisters; I cannot buy good clothes for them. And it is extremely difficult to get our daily food just for the sake of her education. (Parent number 17)

The above comment clearly suggests that the poor families sometimes pay for the education of their children at the expense of the health of the household members. During the fieldwork you could actually notice that the children of these households were malnourished and were clothed in rags. Some families had to sell their livestock so that they could pay for their children's secondary education. After selling all the livestock families have no other sources

of income and the child ends up dropping from school any way. One guardian in the sample, a grandmother, gave the following comment,

I sold all the goats I had in order to pay for my grandson's secondary school fees. And because I had no more goats to sell and no other sources of income he dropped out last year when he was about to write his Form 4 final examinations because I could not raise money for the examination fee. Now he is just staying. (Parent number 27).

After selling all the goats still the boy has failed to finish his secondary education at the very last minute. This is what Penrose (1998 p. 11) means when he says, "Ability to pay is a complex concept,... It is possible for people to pay more than they can afford in certain circumstances, with adverse long run effects,..." He further advances his argument as he says,

There is evidence in some countries which suggest that people disinvest in physical assets at a more than normal rate in order to pay fees. What is the aggregate effect of more than normal cattle sales in rural areas to raise money to pay user charges? Does it affect the distribution of wealth and poverty? Does it affect economic growth? Where the 'rich' are required to pay for post primary fees, do they forgo alternative investments which might raise economic growth? (p. 11)

These are some of the questions that need a rigorous investigation in the case of Malawi.

4.3.6 Assistance towards students' fees from organizations and well-wishers

Table 4.17 displays the percentage of students in the sample that received assistance for their secondary education in 2002. The survey shows that only about 18% of the students in the sample received some assistance from organizations or individual well-wishers for their secondary education. This leaves many poor families struggling on their own to raise funds for the secondary education of their children.

Table 4.17 Percentage of students who receive assistance

	Percent
No assistance	82.14
Received Assistance	17.86
Total	100

4.4 Secondary school head teachers' general comments

There were three key points that emerged from secondary school head teachers' comments summarized as follows:

1. The cost sharing policy has helped to ease financial problems in boarding secondary schools.
2. Secondary school fees are too high for an average parent.
3. Introduction of the cost sharing policy has added extra work to head teachers particularly in community day secondary schools.

4.4.1 The cost sharing policy has helped to ease financial problems in boarding secondary schools.

Secondary school head teachers in boarding schools felt that the implementation of the policy has really assisted in reducing the financial problems they used to have before the policy. Before the policy the money that the boarding schools collected from students and the subsidy from government were always not enough to buy foodstuffs and other boarding materials. The raising of the fees has enabled the schools to collect a larger sum of money from students than before.

4.4.2 Secondary school fees are too high for an average parent.

Community day secondary school head teachers had different view regarding the implementation of the policy. They felt that the secondary school fees were much higher than

an average parent could afford. Several head teacher gave similar comments as the one below,

The school fees are too high for most people; many students are dropout because they cannot afford to pay the high fees. Here in the village many parents are not working, so they cannot raise this large amount of money. Government should consider reducing the amount fees to a manageable amount otherwise many students will not be able to continue with their secondary education. (Community secondary school head teacher number 14)

4.4.3 Introduction of the cost sharing policy has added extra work to head teachers particularly in community day secondary schools.

Head teachers in community day secondary schools felt that the implementation of the cost sharing policy has added extra work on their usual duties. In most of the community day secondary schools there were not accounts personnel. This meant that the head teacher had collecting the fees. Many head teachers felt very uneasy to handle the large sums of money because they had no accounting skills. One community day secondary school head teacher gave the following comment.

Handling the large sums of money is very difficult for me because I don't have any accounting skills. Collecting the money from students is time consuming, since there is no one who can be doing this job I do myself. During the collection of the fees I always get worried about the safety of the money because there are no cash chests at this school where I can be keeping the money. Government should consider sending accounts personnel who should be handling the money and provide us with cash chests. (Community secondary school head teacher number 6)

4.5 Parents' and guardians' general comments

The following themes are evident from the comments made by parents and guardians regarding the raising of the secondary school fees: -

1. The cost sharing policy should allow for differentiation according to level of income.
2. The paying of the secondary school fees has increased the household poverty.

3. Government should be assisting orphans and needy children in paying for their secondary school fees.
4. Secondary school fees should be reduced.

4.5.1 Differentiation in paying school fees according to level of income

Quite a few respondents proposed that there should be differentiation in the charging of the secondary school fees, i.e. the households should be paying according to their annual income. Families that have high annual income like those in the cities should be paying higher fees than families who have low annual income. They argued that if the poor families are charged the same amount as the 'rich' families then children from the poor families will remain uneducated, secondary education will be for the rich. One parent had this to say,

Here in the village we depend on farming as a source of income. With the droughts we don't harvest enough for our consumption and surplus for sale. Many children fail to continue with secondary education because parents cannot afford to raise the amount of money required for school fees. Government should consider people in the village to be paying lower school fees than people in town where they have some other sources of income like employment. (Parent number 51)

Differentiation according to locality is quite possible as Mingat and Tan (1988, p.177) put it. Some countries like Zimbabwe are practicing this kind of differentiation; children in government secondary schools pay Z\$630 (for low density schools, i.e. low density areas in the cities), Z\$320 (for high density schools, i.e. high density urban areas), and Z\$180 (for rural schools) (Lewin and Caillods, 2001, p.81). In the case of Malawi the differentiation can be based on low-density city schools, high-density city schools, and rural schools. Mingat and Tan (1988, p. 158) propose of giving students from poor families scholarships or bursaries or exempting them from paying the fees.

One respondent had a different type of differentiation, based on the type of school.

This respondent commented as follows,

It is not fair for students in Community Day Secondary Schools (CDSS) to be paying the same amount of fees as those in conventional secondary schools. In conventional secondary schools there are good libraries, laboratories, furnished classrooms, qualified teachers, and many more facilities. In CDSSs pupils are sitting on the floor, no proper libraries, laboratories, and most of the teachers are primary school teachers. Students in these CDSSs should be paying lower fees than students in conventional secondary schools. (Parent number 31).

This concern is legitimate to a certain extent because most of the community day secondary schools really don't have good libraries, laboratories, furnished classrooms, qualified teachers. From Table 4.18 that shows the 2000 Malawi School Certificate Examination results of selected schools whose data was available it can be seen that the performance in these community day secondary schools is very low. This suggests that the quality of education in these schools is low. So it sounds logical to have students in Community Day Secondary schools pay lower fees than those in conventional secondary schools.

Table 4.18 2000 Malawi School Certificate Examination results of selected schools

School name	Boys entered	Boys passed	% passed	Girls entered	Girls passed	% passed
Chiradzulu Sec Sch*	150.00	138.00	92%	106.00	91.00	86%
St Patricks Sec Sch*	78.00	40.00	51%	0.00	0.00	0%
Muhasuwa CDSS	113.00	2.00	2%	45.00	0.00	0%
Namadzi CDSS	46.00	2.00	4%	43.00	0.00	0%
Namaka CDSS	44.00	1.00	2%	16.00	0.00	0%
Nankhundi CDSS	45.00	2.00	4%	18.00	0.00	0%
Nsoni CDSS	55.00	1.00	2%	15.00	0.00	0%
PIM CDSS	46.00	0.00	0%	9.00	0.00	0%

Data from 2001 school census data on CD

*These are conventional secondary schools, the rest are Community Day Secondary schools

4.5.2 Households' poverty exacerbated by the paying of school fees

Several respondents expressed the concern on how the paying of the secondary fees is exacerbating their poverty. Respondents numbers 17 and 27 as quoted earlier explained how they failed to buy their basic necessities and how they sold their assets in order to be able to pay for their children's secondary school fees. The tendency to disinvest in physical asserts enhances poverty in the households.

4.5.3 Need for assisting orphans and needy children

Respondents, particularly those whose children dropped from secondary school, complained that poor children including the orphans are not receiving any assistance for their secondary education. They felt that the government is not putting in much effort in providing funds for assisting the poor children with their education. One parent commented as follows,

Secondary school fees are so high that we cannot afford to pay. The government has cheated us because we were told that government shall be paying for the education of orphans and children from poor families; this is not being done. This means that orphans who have nowhere to get assistance will not be able to continue with their secondary education. (Parent number 37).

As its policy strategy the government planned to put in place a bursary system targeting needy students by 2001 (PIF, June 2000, p.26). But it seems that not many needy students benefited from the bursary in 2001 and 2002. However it needs to be noted that the bursary system that is put in place is mainly targeting girls. According to the proceeds of the 'Policy and investment framework (PIF) strategic implementation plan' seminar that took place at Mzuzu University in Malawi from September 1 to September 4, 80% of the bursaries will be targeted for girls. As an activity to improve equity to secondary education the report says, "Review of bursary scheme to target

students from low socio-economic groups with particular focus on girls and orphans (80% of bursaries to go to girls).” (Ministry of Education working paper, 2002)

This survey, however, does not show that the percentage of girls that dropped out of secondary school because of lack of school fees is higher than that of boys. The above strategy might end up discriminating against boys. Before implementing this strategy there is need to carry out a research to find out if girls’ low participation in secondary education has something to do with the level of school fees.

4.5.4 Secondary school fees should be reduced.

This survey shows that the current secondary school fees are beyond what the majority of the rural families can afford. All the respondents in this survey felt that the current level of secondary school fees is higher than they can afford. About 46% of the respondents suggested that tuition fee be reduced to an average of MK750 per school year from the current MK1500 per school year. This is reducing the current school fees by half.

Chapter Five

Conclusion and Recommendations

5.1 Conclusion

This study has assessed the impact of cost sharing policy on access and persistence of students in secondary school system in Chiradzulu district in Malawi. The policy was implemented in 2001. The impact of the policy on families' financial budgets was investigated. The study also explored the views of secondary school head teachers and parents regarding the new secondary school fees that resulted from the implementation of the policy.

This study has found out that non-reporting and dropout rates increased following the implementation of the cost sharing policy. The rate of non-reporting steadily increased for both boys and girls, and almost doubles by 2002. The rate at which the non-reporting rate increased from 2001 to 2002 for girls was higher than that of boys during the same period suggesting that the high school fees affected girls more than boys.

The observed increase in the rates of non-reporting and dropout might have been due to the rise in secondary school fees. However the finds of this study haven't established that the observed increased in the rate of non-reporting was actually due to the increase in school fees because data on why the students failed to report to the various secondary schools were not collected. But the findings have shown that the increase in school fees had an effect on the rising of the number of those who dropped out due to lack of school fees. However the severe famine that started in 2000 might have also contributed to the high non-reporting and dropout rates.

The results of this study have also shown that the cost of secondary education was above what the average parents could afford. An average household had to spend 20% of its total annual income paying one child at a day secondary school and 37% of the annual income if the child was at a boarding secondary school. Considering the low annual income of most households in the district the above proportions are high enough to prohibit most parents from sending their children to secondary school.

Secondary school head teachers in boarding schools felt that the implementation of the cost sharing policy has helped to ease the financial problems they used to have before the policy. Since students are now high boarding fee, they have more to buy foodstuff than before. But head teachers in day secondary schools felt that the level of school fees is very high for an average parent, they felt that it should be reduced to a manageable level.

Almost all the parents felt that the secondary school fees were very high and felt that the level of the fees should be reduced to a level that majority of the parents in the rural areas could afford.

5.2 Recommendations

1. Establish an efficient bursary system

There is dropout rate in the district and most of these dropout they dropout because of lack of school fees. An establishment of a systematic bursary will assure that all students who fail to continue with their secondary education are assisted from the bursary. Currently there are a lot of students from poor families who fail to continue with their secondary education on financial grounds.

2. Differential secondary school fees according to locality

Several studies carried out in Malawi show that poverty is more prevalent in the rural areas than in towns. Allowing the students in the rural areas pay lower secondary school fees than those in the city will help to open more opportunity of secondary education to poor rural children.

3. Differential secondary school fees according to type of secondary school

There is a very big difference in the facilities found in conventional secondary schools and those in the community day secondary schools. Most of the community day secondary schools, especially in the rural areas are lacking in many things including infrastructure, teaching and learning materials, qualified teachers and many more, making the quality of teaching poor.

4. Introduce micro-financing programs in the rural areas of Chiradzulu district

A large proportion of people depend on subsistence farming as a source of income. With erratic rains and high cost of farm inputs the agriculture yields have gone so low that many people don't harvest enough for the consumption for the whole year and later on have surplus for sale. The micro-financing programs can help people to get some money that they use to buy farm inputs like fertilizers that will improve their yields. Government can liaise with non-government organization to introduce such micro-financing programs in the district.

5.3 Recommendations for further studies

1. A study to establish the causes of girls' low participation in secondary education

This study has not established the girls high rate of non-reporting and dropout was actually due to high school fees because even before the rise in secondary school fees the girls' non-reporting and dropout rate were higher than that of boys. So, it is very important that a study be carried out that aims at establishing the real cause of girls' high dropout and non-reporting rates.

2. A more detailed countrywide study evaluating the cost sharing policy

This study was carried out in one district, so the findings might not reflect the true situation in the other districts. A countrywide study will provide findings that can be generalized in the whole country. And the findings of this countrywide will make it possible to compare the effects of the cost sharing policy among the poor and the rich communities.

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APPENDICES

APPENDIX I

Secondary School Head Teacher Questionnaire

Purpose

The purpose of this questionnaire is to collect data that will be used to assess how the raising of school fees in secondary schools has affected on the access and persistence of students in secondary schools. The information you give will be treated with all confidentiality; as such you are not required to write your name on the questionnaire.

Please answer each of the following questions as accurately as possible, remember that all the answers you supply will be treated with all confidentiality.

1. How many students were selected to started Form 1 at this school but never reported in 2000, 2001, and 2002?

	2000	2001	2002
Boys			
Girls			

2. How many students have dropped out in the following years?

	Form 1		Form 2		Form 3		Form 4	
	Boys	Girl	Boys	Girl	Boys	Girl	Boys	Girl
2000								
2001								
2002								

3. What are the enrollments of this school?

Year	Form 1		Form 2		Form 3		Form 4	
	Boys	Girl	Boys	Girl	Boys	Girl	Boys	Girl
1999								
2000								
2001								
2002								

4. Apart from tuition and boarding fees what other fees does the school charge?

Type of fee	Amount
Book fee	
Library fee	
Building/development fee	

Sports fee	
Examination fee: JC (Average)	
MSCE (Average)	
Other Exams	
Other fees (Specify)	

5. How promptly did students pay their school fees first term in 2000 and 2002? (Tick the appropriate box for both boys and girls)

	2000		2002	
	Boys	Girls	Boys	Girls
All the students paid their school fees within the first two weeks of the term				
About $\frac{3}{4}$ of the students paid their school fees within the first two weeks of the term				
About $\frac{1}{2}$ of the students paid their school fees within the first two weeks of the term				
About $\frac{1}{4}$ of the students paid their school fees within the first two weeks of the term				

6. Overall, how has the introduction of the new school fees in secondary schools affected dropout rate? (If you need more space use the other side of this paper)

Dropout rate _____

7. What are your general comments on the introduction of the new school fees in secondary education? (If you need more space use the other side of this paper)

Thank you very much for taking your time to supply the above information

APPENDIX II

HOUSEHOLD QUESTIONNAIRE

Purpose

The purpose of this questionnaire is to collect data that will be used to assess how the raising of school fees in secondary schools has affected the access and persistence of students in secondary schools. The information you give will be treated with all confidentiality; as such you are not required to write your name on the questionnaire.

Please answer each of the following questions as accurately as possible, remember that all the answers you supply will be treated with all confidentiality.

1. (a) Is father still alive (tick one)? Yes No
- (b) Is mother still alive (tick one)? Yes No
- (c) Who is heading the household (tick one)?
 Father Mother Other (Specify) _____

2. Number of household members

No. of member	Relationship to the Head of household	Sex	Age (Years)	Attending school (Class e.g. Std1, Std2, Form1, etc)	If not at school state what each member is doing if between 5-18 years of age
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

3. How many members of this household dropped out from secondary school in 1999, 2000, 2001, and 2002?

No. of member ¹	Year dropped out	Reasons for dropping out

¹These numbers should correspond with those in question 2.

4. What is the highest education level attained by the father (tick one)?
 Never went to school

- _____ Primary education, but did not finish
- _____ Finished primary education
- _____ Secondary education, but did not finish
- _____ Finished secondary education
- _____ Went to university

5. What is the highest education level attained by the mother (tick one)?

- _____ Never went to school
- _____ Primary education, but did not finish
- _____ Finished primary education
- _____ Secondary education, but did not finish
- _____ Finished secondary education
- _____ Went to university

6. Which of the following does the household have (tick as many as apply)?

- _____ Bicycle _____ Motorcycle _____ A car or truck _____ Radio _____ TV set

7. How many of the following farm animals does the household have?

- Cattle _____ Sheep _____ Goats _____ Pigs _____ Chickens _____

8. (a) Does the father of the household work for pay outside the household?

- _____ Yes _____ No

(b) If 'yes' to 10. (a), Salary per month MK _____

9. (a) Does the mother of the household work for pay outside the household?

- _____ Yes _____ No

(b) If 'yes' to 11 (a), Salary per month MK _____

10. Do any of the children of the household work outside the household for pay?

- Yes _____ No _____

11. If 'yes' to question number 10, state the age of the child, the type of work and how much income it brings to the household per month.

	Age	Type of work done	Income per month (MK)
1			
2			
3			
4			
5			

12. Does any member of the household do any type of business?

- Yes _____ No _____

13. If 'yes' to question number 14, state the type of business and how much income it brings to the household per month.

	Type of business	Income per month (MK)
1		
2		
3		
4		

14. How much income do you get from the following activities per month?

	Activity	Income per month (MK)
1	Farming	
2	Piece work	
3	Help from relatives	
	Others (Specify)	

15. Did you borrow some money from a moneylender or some one outside this household in the following years (Tick the appropriate box for all the years)?

Year	Yes	No	If 'Yes' amount borrowed (MK)	If 'Yes' reasons for borrowing
1999				
2000				
2001				
2002				

16. How much do you spend on each of the following for your children's secondary education?

	Item	Cost per year (MK)
1	School uniform	
2	School shoes	
3	Exercise books, pencils, pens, mathematical instrument sets	
4	Transport to and from school	
5	Pocket money	
6	Others (Specify)	

17. Does anybody or organization assist you in paying for your children's secondary education?
 _____ Yes _____ No

18. If you get any assistance, how much? MK_____

19. How does the paying of secondary school fees affect your family life?

20. What are your general comments on the amount of secondary school fees being paid?

Thank you very much for spearing your time to provide this information

APPENDIX III

NON-REPORTERS TO START FORM 1

School Name	2000			2001			2002		
	Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total
Chiradzulu Sec Sch	0	1	1	7	2	9	14	5	19
Namalamba CDSS	0	0	0	5	12	17	0	9	9
Njuli CDSS	1	2	3	6	9	15	10	17	27
St.Patrick's Sec Sch	4	0	4	8	0	8	13	0	13
Namadzi CDSS	8	16	24	4	6	10	3	22	25
Nsoni CDSS	2	4	6	4	4	8	7	6	13
Malavi CDSS	12	5	17	3	8	11	8	4	12
Litchenza CDSS	3	1	4	3	2	5	0	0	0
Muhasuwa CDSS	0	1	1	7	2	9	14	5	19
Mapesi CDSS	0	0	0	5	12	17	0	9	9
Namaka CDSS	1	2	3	6	9	15	10	17	27
Chiperere CDSS	8	16	24	4	6	10	3	22	25
Nankhundi CDSS	2	7	9	0	0	0	0	6	6
Nguludi Sec School	3	4	7	7	13	20	2	8	10
Totals	44	59	103	69	85	154	84	130	214

APPENDIX IV

DROPOUTS IN 2000

School Name	Form 1		Form 2		Form 3		Form 4		Totals		
	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys + Girls
Chiradzulu Sec Sch	2	1	5	6	4	4	5	3	16	14	30
Namalamba CDSS	0	0	0	0	0	0	0	0	0	0	0
Njuli CDSS	2	1	8	6	0	4	0	0	10	11	21
St.Patrick's Sec Sch	0	0	0	0	0	0	0	0	0	0	0
Namadzi CDSS	8	16	0	3	0	2	1	2	9	23	32
Nsoni CDSS	2	4	3	3	2	5	6	5	13	17	30
Malavi CDSS	0	0	1	4	0	0	0	0	1	4	5
Litchenza CDSS	2	6	2	6	0	3	0	0	4	15	19
Muhasuwa CDSS	2	1	5	6	4	4	5	3	16	14	30
Mapesi CDSS	0	0	0	0	0	0	0	0	0	0	0
Namaka CDSS	2	1	8	6	0	4	0	0	10	11	21
Chiperere CDSS	8	16	0	3	0	2	1	2	9	23	32
Nankhundi CDSS	0	1	2	2	0	2	0	0	2	5	7
Nguludi Sec School	2	8	1	4	1	3	0	1	4	16	20
Totals	30	55	35	49	11	33	18	16	94	153	247

APPENDIX V

DROPOUTS 2001

School Name	Form 1		Form 2		Form 3		Form 4		Totals		Boys +
	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Girls
Chiradzulu Sec Sch	6	3	8	8	4	5	12	3	30	19	49
Namalamba CDSS	9	11	0	0	0	0	0	0	9	11	20
Njuli CDSS	9	8	9	10	10	6	3	5	31	29	60
St.Patrick's Sec Sch	0	0	0	0	0	0	0	0	0	0	0
Namadzi CDSS	4	6	11	16	1	3	0	1	16	26	42
Nsoni CDSS	6	4	3	5	5	8	4	4	18	21	39
Malavi CDSS	3	4	0	3	0	0	0	0	3	7	10
Litchenza CDSS	12	13	2	6	2	6	6	3	22	28	50
Muhasuwa CDSS	6	3	8	8	4	5	12	3	30	19	49
Mapesi CDSS	9	11	0	0	0	0	0	0	9	11	20
Namaka CDSS	9	8	9	10	10	6	3	5	31	29	60
Chiperere CDSS	4	6	11	16	1	3	0	1	16	26	42
Nankhundi CDSS	3	5	2	3	2	4	4	2	11	14	25
Nguludi Sec School	2	6	9	14	0	4	2	1	13	25	38
Totals	82	88	72	99	39	50	46	28	239	265	504

APPENDIX VI

DROPOUTS IN 2002

School Name	Form 1		Form 2		Form 3		Form 4		Totals		Boys + Girls
	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	
Chiradzulu Sec Sch	14	6	19	4	10	3	14	8	57	21	78
Namalamba CDSS	0	9	9	11	50	14	0	0	59	34	93
Njuli CDSS	10	5	5	10	7	2	5	8	27	25	52
St.Patrick's Sec Sch	3	0	0	0	0	0	0	0	3	0	3
Namadzi CDSS	3	20	4	15	0	0	2	2	9	37	46
Nsoni CDSS	5	4	7	7	4	7	8	9	24	27	51
Malavi CDSS	0	1	0	0	0	0	0	0	0	1	1
Litchenza CDSS	4	2	12	13	7	7	2	6	25	28	53
Muhasuwa CDSS	14	6	19	4	10	3	14	8	57	21	78
Mapesi CDSS	0	9	9	11	50	14	0	0	59	34	93
Namaka CDSS	10	5	5	10	7	2	5	8	27	25	52
Chiperere CDSS	3	20	4	15	0	0	2	2	9	37	46
Nankhundi CDSS	5	3	2	1	3	2	2	0	12	6	18
Nguludi Sec School	3	9	2	10	2	5	3	2	10	26	36
Totals	74	99	97	111	150	59	57	53	378	322	700

APPENDIX VII

ENROLLMENTS IN 2000

School Name	Form 1		Form 2		Form 3		Form 4		Totals		Boys + Girls
	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	
Chiradzulu Sec Sch	87	42	104	80	136	93	185	90	512	305	817
Namalamba CDSS	80	50	0	0	0	0	0	0	80	50	130
Njuli CDSS	28	19	22	24	30	16	0	0	80	59	139
St. Patrick's Sec Sch	80	0	90	0	86	0	83	0	339	0	339
Namadzi CDSS	42	34	72	49	52	35	62	24	228	142	370
Nsoni CDSS	33	22	46	16	65	20	49	11	193	69	262
Malavi CDSS	24	11	22	9	0	0	0	0	46	20	66
Litchenza CDSS	26	18	45	37	78	45	64	31	213	131	344
Muhasuwa CDSS	50	49	48	32	39	39	55	29	192	149	341
Mapesi CDSS	32	68	35	15	26	12	43	7	136	102	238
Namaka CDSS	30	18	24	10	50	25	42	5	146	58	204
Chiperere CDSS	40	20	50	20	0	0	0	0	90	40	130
Nankhundi CDSS	24	17	60	53	81	20	54	14	219	104	323
Nguludi Sec School	50	50	50	29	45	30	52	20	197	129	326
Totals	626	418	668	374	688	335	689	231	2671	1358	4029
Total Boys + Girls	1044		1042		1023		920		4029		

APPENDIX VIII

ENROLLMENTS IN 2001

School Name	Form 1		Form 2		Form 3		Form 4		Totals		Boys + Girls
	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	
Chiradzulu Sec Sch	83	37	89	56	17	65	120	78	309	236	545
Namalamba CDSS	20	13	80	50	0	0	0	0	100	63	163
Njuli CDSS	21	12	21	10	20	14	27	15	89	51	140
St.Patrick's Sec Sch	84	0	88	0	91	0	90	0	353	0	353
Namadzi CDSS	46	44	37	30	36	16	68	28	187	118	305
Nsoni CDSS	26	15	46	16	44	19	49	10	165	60	225
Malavi CDSS	19	12	23	13	16	14	0	0	58	39	97
Litchenza CDSS	15	21	37	19	41	23	28	20	121	83	204
Muhasuwa CDSS	48	38	45	24	36	26	50	29	179	117	296
Mapesi CDSS	25	25	61	35	24	4	38	11	148	75	223
Namaka CDSS	25	25	30	20	30	20	30	20	115	85	200
Chiperere CDSS	24	19	42	21	0	0	0	0	66	40	106
Nankhundi CDSS	30	20	31	19	69	27	61	26	191	92	283
Nguludi Sec School	41	40	47	34	41	25	47	12	176	111	287
Totals	507	321	677	347	465	253	608	249	2257	1170	3427
Total Boys + Girls	828		1024		718		857		3427		

APPENDIX IX

ENROLLMENTS IN 2002

School Name	Form 1		Form 2		Form 3		Form 4		Totals		
	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys + Girls
Chiradzulu Sec Sch	70	41	81	46	85	40	97	60	333	187	520
Namalamba CDSS	25	7	11	2	25	8	0	0	61	17	78
Njuli CDSS	20	15	25	10	23	8	15	12	83	45	128
St.Patrick's Sec Sch	83	0	83	0	82	0	84	0	332	0	332
Namadzi CDSS	47	28	46	34	23	12	21	11	137	85	222
Nsoni CDSS	19	16	14	9	35	11	21	9	89	45	134
Malavi CDSS	16	8	17	15	15	10	13	12	61	45	106
Litchenza CDSS	24	22	22	25	25	11	29	15	100	73	173
Muhasuwa CDSS	48	46	50	25	35	25	35	24	168	120	288
Mapesi CDSS	16	17	22	18	23	20	14	7	75	62	137
Namaka CDSS	11	12	14	10	13	9	12	7	50	38	88
Chiperere CDSS	8	10	12	19	11	8	0	0	31	37	68
Nankhundi CDSS	30	19	28	22	32	16	38	14	128	71	199
Nguludi Sec School	37	27	55	25	40	23	42	9	174	84	258
Totals	454	268	480	260	467	201	421	180	1822	909	2731
Total Boys + Girls		722		740		668		601		2731	

APPENDIX X

Proportion of student who paid fees within the grace period

School Name	2000		2002	
	Boys	Girls	Boys	Girls
Chiradzulu Sec Sch	50	50	25	25
Namalamba CDSS	25	25	25	25
Njuli CDSS	100	100	50	50
St.Patrick's Sec Sch	25	N/A	50	N/A
Namadzi CDSS	50	50	25	25
Nsoni CDSS	25	25	25	25
Malavi CDSS	25	25	25	25
Litchenza CDSS	25	25	25	25
Muhasuwa CDSS	50	50	25	25
Mapesi CDSS	25	25	25	25
Namaka CDSS	100	100	50	50
Chiperere CDSS	50	50	25	25
Nankhundi CDSS	25	25	25	25
Nguludi Sec School	25	75	75	50
Mean	41	48	36	30
Mean (Boys & Girls)	43		33	

APPENDIX XI

Extra fees charged by individual schools

School Name	Total extra fee charged	Tuition fee	Boarding fee	Total school fee
Chiradzulu Sec Sch	600	1500	4500	6600
Namalamba CDSS	500	1500	0	2000
Njuli CDSS	500	1500	0	2000
St.Patrick's Sec Sch	400	1500	4500	6400
Namadzi CDSS	400	1500	0	1900
Nsoni CDSS	500	1500	0	2000
Malavi CDSS	800	1500	0	2300
Litchenza CDSS	400	1500	0	1900
Muhasuwa CDSS	600	1500	0	2100
Mapesi CDSS	500	1500	0	2000
Namaka CDSS	500	1500	0	2000
Chiperere CDSS	400	1500	0	1900
Nankhundi CDSS	500	1500	0	2000
Nguludi Sec School	370	1500	0	1870
Average total fees required per year				6498

She still cherishes the dream of completing her education

Selected pupil turns into maid

BY
EDWARD CHIMWAZA

SHE is brilliant. This was confirmed by her selection to Malosa Secondary School in Zomba from a rural Mudi Primary School in Maleule, Blantyre.

However, this 14 year old girl, Mercy Mwansambo will not see the corridors of a secondary school as her father says he cannot afford to pay school fees for his only daughter.

Instead, Mercy has been forced to work as a housemaid for a family to earn money and help feed the family.

"We need food to survive and from her pay we can manage to buy maize flour," said her father.

The girl who still thinks about nothing but her education said: "I have no alternative. If I think of poverty at home; if I think of how my father is struggling to earn a living, I feel I should assist. The only way to assist him was to work and give him my pay," said Mercy.

She picked the job in October and gets K600 per month which is given to her father. Like many other housemaids, she is accommodated at her employer's place where she is also provided with food.

"This has also lessened my responsibilities," said Mercy's father.

This sad development comes barely three weeks after the nation commemorated a week of Girls Education.

But Mercy's family is living in dire poverty.

"I wanted my daughter to proceed with her education, but there is nothing I can do as I solely depend on her to get my food, you know there is hunger," said Mercy's father.

But Mercy, still cherishes the dream of going to complete her secondary school education one day. She feels bad that despite passing the Primary School Leaving Certificate (PSLC), she cannot go to Malosa a school where she was selected.

Her place at Malosa Secondary School is still open but could be filled if there is no communication from the parents.

The school's headmaster Father

Kachigamba said that government's policy of grace period is only two weeks after which the place could be declared vacant.

"However, since this is a special case we can exercise some leniency and allow her to join us when she is ready," said Father Kachigamba.

Three years ago, girls in Mercy's situation were given scholarship by Gable SMC but the project was wound up with officials claiming that it had fulfilled its goals.

The project was, however, replaced by Creative Centre for Community Mobilisation (Creccom), a non-governmental organisation with a major aim of sensitising the community to find ways of promoting education in the country.

"We don't have much access to scholarship. We don't aim at girls only but boys as well for the overall betterment of education," said Creccom's Field Director, Enerst Pemba. He said Mercy's story is one of many stories which his office handles but his organisation does not have the capacity to assist.



'Please assist me' Mercy seems to be saying—Pic by Bonner Julius

APPENDIX XIII

Ref No: CZ/8/4

15th July 2002

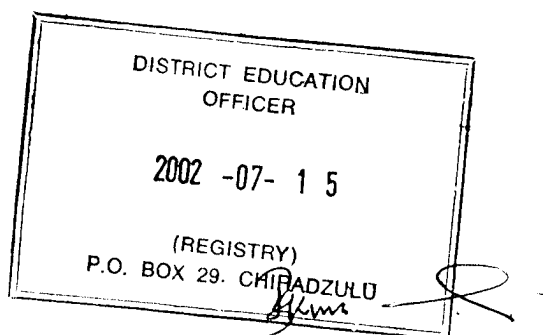
FROM : The District Education Manager, Chiradzulu District
Education Office, P.O. Box 29, Chiradzulu.

To : Secondary School Head Teachers, Chiradzulu Education
District.

Secondary School Survey

Mr. DK Nkhoma, who is currently studying with Chancellor College, is conducting a survey in all secondary schools in Chiradzulu District. So, would you provide him with the information he might require from you.

Your cooperation will be appreciated by this office.



L.K MDAZEPA

for: **DISTRICT EDUCATION MANAGER - CHIRADZULU**

REF. NO. NRCM/1/VOL.1/35

District Commissioner
Chiradzulu D/Assembly
P/Bag 1
CHIRADZULU

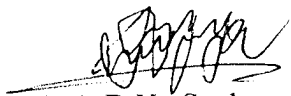
19th July 2002

TO WHOM IT MAY CONCERN

This is to certify that this office has granted permission to Mr. Dyce Kapumula Nkhoma of the University of Malawi, Chancellor College and of District Education Office, P.O. Box 29, Chiradzulu to collect data from the general public on 'school fees' in all areas in Chiradzulu district.

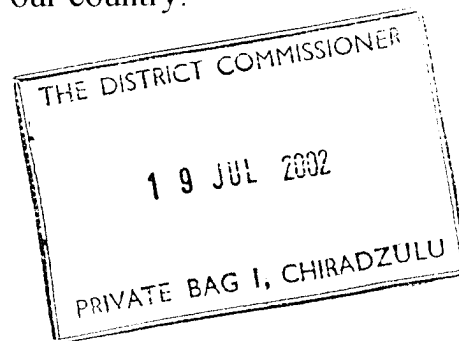
Please assist him on the programme which is in the interest of the general community and for the development of our country.

Yours faithfully,



A.A.P.K. Sodzapanja

For DISTRICT COMMISSIONER



CC. : The Officer In Charge
Chiradzulu Police Station
P.O. Box 16,
Chiradzulu.