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Cost Recovery and its Implications for Student Teachers in Government Teacher Education Colleges in Zimbabwe

E. Shizha 154
Cost recovery measures imposed on Third World nations have had a perversive impact on the social welfare of the poor. Education is one of the areas in which this impact has been experienced. In Zimbabwe, the introduction of cost recovery or cutbacks in government expenditure resulted in socioeconomic hardships among the vulnerable groups in society. Shared responsibility between parents and government in financing education is one form of cost recovery introduced in tertiary education. Parents of students who are considered "able" now pay for half the education costs of their children. This policy has not yet been introduced in teacher education.

The purpose of the study was to investigate the implications of cost recovery measures on student teachers in government teacher education colleges. The study concluded that cost recovery in teacher education impacts negatively on students from disadvantaged backgrounds who are most likely to use teaching profession as a means of social mobility and a way of regulating their social conditions.

Data collected in this study indicate that most student teachers in government teacher education colleges are children of peasants and urban low-income earners, the disadvantaged groups who cannot afford to pay for their education. Thus, in light of this finding, cost recovery measures in teacher education would impact negatively on children of the poor who
generally use the teaching profession as a means for social mobility and as a way of regulating their social conditions, especially poverty.

Introduction

The socioeconomic backgrounds of prospective teachers in developed countries have been investigated by several researchers and conclusions drawn from such studies are not conclusive (Brownlee, 1985; Wragg, 1982; Floud & Scott, 1961; Musgrave, 1979; Eide, 1981). Earlier work on the origins of student teachers in England and Wales has produced a consistent finding that there had been, at that time, a higher percentage of recruits from working-class families, predominantly from rural and farming backgrounds (Floud & Scott, 1961). Nevertheless, Musgrave (1979) and Eide (1981) assert that the pull on working-class children to enter teaching in England is no longer effective and that teaching recruitment is strongly biased in favour of the middle-class, resulting in the lower classes being under-represented. In Africa, observations on recruitment of working-class children and children of peasants into teaching have been made by Chivore (1990) in a 1985 study on student teachers’ social origins in Zimbabwe, and by Biraimah (1987) and Obasi (1987) in a Nigerian study of a similar nature. Although Chivore (1990) found that high school students who aspired to become teachers in Zimbabwe were from working-class and rural backgrounds, Dorsey (1989) saw possibilities of students with very high qualifications, mostly middle-class children, joining teaching as a career as positions in the private sector became saturated. The changing patterns in the social backgrounds of persons attracted to teaching may be evidence of the influence of societal forces—economic, political, and social.

The Conceptual Framework

The most significant and long-standing challenges to the claim that persons in society enjoy equality of access to education come from studies which show that educational achievement is positively correlated with membership in some identifiable social group (Coombs, 1994). Social status, ethnic background, gender, and geographical location have all been identified as some of the factors correlated with access to educational institutions and educational achievement (Patrinos, 1992; Dorsey, 1989). However, family
background which is analytically separable into financial capital, human capital, social and cultural capital determines the life chances of a student (Coleman, 1988; Bourdieu, 1974; Tumin, 1985). Life chances determine the opportunities to a good education and to find a proper occupation and these chances are greater for students from families with high financial and economic capital than those from more disadvantaged homes (Dorsey, 1989; Biraimah, 1987), especially under conditions of cost recovery. Students from more affluent backgrounds are more likely to gain access to higher education than those from lower class families.

The advent of cost recovery measures has eroded the gains in equality and equity that had been made in the education system in Zimbabwe in the 1980s. Efforts to bring about equity and equal opportunity in education have been replaced by the transfer of privileges to the few who can afford to pay for their children’s education. These are people in the high-income groups. Education, which is seen as a means for social mobility (Tumin, 1985) and a system for achieving a new social status for children of the disadvantaged, has become a rare commodity. In a society where hereditary transmission of power and privilege is frowned upon (Bourdieu, 1973), the education system has ceased to be an avenue that contributes to the production of new social statuses and the achievement of aspirations for the disadvantaged in the Zimbabwean society. The effects of cost recovery have greatly reduced the life chances of the impoverished groups in this society, thus creating large gulfs of social inequalities.

A person’s position in society has a significant effect on further education, type of job, and the income the person obtains (Carnoy & Levin, 1976). The culture and poverty of the disadvantaged groups in society perpetuated by cutbacks in government expenditure will reinforce the advantages of middle-class students, and the disadvantages of lower-class students by inhibiting the lower-class’s demands for access to higher education by defining it as “not for the likes of us” (Jenkins, 1992, p. 113). This fatalistic feeling arises from the high costs of education resulting from the cost recovery measures taken by government in an effort to correct the economic pitfalls caused by the post independent socialist policies. According to Zuckerman (1989), cost recovery is based on the principle that those who
can afford to pay for social services should do so. It entails the recovery of costs of public social services provided to the better-off to fund social services targeted to the poor. The financial demands necessitated by the need for cut-backs in education will tend to eliminate from the education system those from poor backgrounds. The success' and 'failure' of students from different social backgrounds to make it to higher education depends largely on the financial capital of their families. Those with the “appropriate” financial capital are reinforced with “success” while others are not. Family socioeconomic background determines who goes on with education and who drops out on the way (Jencks, 1979).

**Background of the Study**

The attainment of independence in Zimbabwe in 1980 brought about massive expansion in both primary and secondary education. The impressive quantitative expansion of formal education strained the government’s budget for education. Since 1980, education has had the largest vote in every budget and this large recurrent expenditure on education and other government services resulted in large budget deficits which contributed to the introduction of the externally imposed economic structural adjustment programme (ESAP) in 1990. Under ESAP, government announced its intention to progressively dismantle the regulated and welfare oriented economic environment which had existed since 1980, and which had been rationalised by the government’s proclaimed ideology of socialism (Mhone, 1995). Enshrined in this programme was government’s intention to eliminate subsidies in education and other social services (Government of Zimbabwe, 1992). The net effect of recovery measures has been an increase in poverty and high unemployment rates.

Since the inception of ESAP, many workers have been retrenched and wages have been drastically eroded and the cost of goods and social services has reached astronomical levels, beyond the reach of the poor. School fees in urban primary schools were reintroduced and examination fees were unbelievably hiked in secondary schools. For instance “A”-level examination fees were hiked from $360 per subject in 1997 to $721 in 1998. The fee structure itself will automatically eliminate from the education
system the children of the vulnerable groups who cannot afford to pay, and they have to seek other channels of satisfying their academic aspirations. At tertiary level, students are made to pay in full or part of their university education. These cost recovery measures were extended to those students the government felt had parents who were in the high-income group and were therefore able to pay for their children’s education. However, this has resulted in conflict between the government and students who felt that they come from poor family backgrounds and should therefore get government assistance in paying for their education. At the moment government subsidies are given only to students who have been vetted by the government and have been classified as ‘poor’.

**Purpose of the Study**

Since government has proceeded with its second phase of ESAP, now dubbed Zimbabwe Programme for Economic and Social Transformation (ZIMPREST), which emphasises on cut-backs, the question arising is what the likely effects of introducing cost recovery measures in teacher education are, also are the students in government teacher education colleges able to pay for their education? Currently, unlike in nongovernment teacher education colleges, these students get full support from the government. The purpose of the study was to determine the likely effects and impact of cost recovery measures on students in government teacher education colleges if government ceased its aid to these students. To arrive at a plausible conclusion the researcher had to determine the socioeconomic backgrounds of students in these colleges.

**Methodology**

**The Sample**

A sample of 100 respondents was randomly selected from student teachers at Belvedere Technical Teachers College, Morgan Zintec, and Seke Teachers College, three of the twelve government teacher education colleges in Zimbabwe (See Table 1). Government teacher education colleges were selected for this study because students in these colleges get full government aid unlike those in
nongovernment colleges and the implementation of cost recovery measures in teacher education is most likely to affect these students.

**The Sampling Procedure**

The sampling procedure for this research combined stratified random sampling and systematic sampling. The former was used to categorise the population of study into the strata of sex—males and females. To make sure the sample was representative, the strata were selected proportionally according to their frequency of appearance in the population as in Table 1.

**Table 1**

<table>
<thead>
<tr>
<th>College</th>
<th>Male</th>
<th>Female</th>
<th>Sample Size</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Belvedere</td>
<td>15 (146)</td>
<td>17 (178)</td>
<td>32 (324)</td>
</tr>
<tr>
<td>Morgan Zintec</td>
<td>13 (131)</td>
<td>15 (151)</td>
<td>28 (282)</td>
</tr>
<tr>
<td>Seke</td>
<td>18 (187)</td>
<td>23 (216)</td>
<td>40 (403)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>45 (464)</td>
<td>55 (545)</td>
<td>100 (1009)</td>
</tr>
</tbody>
</table>

**The Research Design**

This was a survey research which involved the distribution of questionnaires to students in three government teachers colleges. The study method was both quantitative and qualitative data. The collection of quantitative data was concerned with determining or estimating the proportion of student teachers who came from a range of defined socioeconomic backgrounds in order to arrive at conclusions on the effects and implications of cost recovery for students in teacher education. No statistical data was readily available on developing countries that have implemented cost recovery measures in teacher education. Only studies done by Obasi (1987) and Biraimah (1987)...
on the social origins of student teachers in Nigeria were located, and these did not focus on the effects of cost recovery in teacher education.

Qualitative methods were employed to gather data that expressed the "true" opinions and feelings of the student teachers. Thus, the utilisation of the two methods was to attain a balance between factual data and the expressed opinions of the student teachers.

**The Questionnaire**

A structured questionnaire was employed in this inquiry. The questionnaire which contained both open-ended and closed-ended questions solicited both quantitative and qualitative data on students' socioeconomic background indicators such as parental education and occupation, place of residence, family size and type of school attended. The researcher yielded a 100% return rate by administering the questionnaires himself.

**Results and Interpretations**

The results of this study are presented and discussed under the following socioeconomic variables:

1. Place of residence
2. Family influence
3. Type of high school attended by students
4. Parental education
5. Parental occupations

**Place of Residence**

As Table 2 demonstrates, a majority of 59% of students in the survey were from rural areas while 41% lived in urban areas. However, when cross-tabulated by sex, almost twice as many females as males had urban backgrounds. Most rural students were children of peasants who depended on small scale or communal agriculture for their income and the majority of them needed government support for their teacher education. In addition,
there were those who indicated that they lived in high density areas of urban centres and described their living conditions as 'poor', 'pathetic', 'overcrowded', 'squalid', and 'inhuman'.

Table 2

Urban-Rural Classification of Student Teachers in Government Teacher Education Colleges in Zimbabwe

<table>
<thead>
<tr>
<th>Place of Residence</th>
<th>Males %</th>
<th>Females %</th>
<th>All Students %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urban</td>
<td>26.7</td>
<td>52.7</td>
<td>41</td>
</tr>
<tr>
<td>Rural</td>
<td>73.3</td>
<td>47.3</td>
<td>59</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Family Size

The majority of student teachers in government teachers colleges came from large families. Sixty percent of the respondents revealed that there were six or more children in their families. However, a majority of 62.2% of male students and 70.9% of female students (See Table 3) indicated that they came from large families. Large families certainly need large incomes to make ends meet. With retrenchments resulting from economic rationalisation, reduced incomes, high costs of goods and services, cost recovery is creating and recreating poverty amongst the vulnerable groups in society. The vulnerable groups, which include peasant farmers, the unemployed and the unskilled workers; people in the low socioeconomic status groups need financial educational aid. Recent studies have also demonstrated that most of these vulnerable groups, especially in the rural areas are female-headed households and 19% of them live in absolute poverty (Chipika & Mackintosh, 1993).
Table 3

<table>
<thead>
<tr>
<th>No. of Children</th>
<th>% of Males</th>
<th>% of Females</th>
<th>Ave% of all Students</th>
</tr>
</thead>
<tbody>
<tr>
<td>0–3 (small)</td>
<td>4.5</td>
<td>9.1</td>
<td>6.8</td>
</tr>
<tr>
<td>4–5 (medium)</td>
<td>33.3</td>
<td>20.0</td>
<td>26.7</td>
</tr>
<tr>
<td>6+ (large)</td>
<td>62.2</td>
<td>70.9</td>
<td>66.5</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

From the answers provided by the students it would seem that some of them use teacher education as a gateway to quicker ways of getting employment in order to assist siblings in pursuing their education. The most frequently appearing answers included:

"I am the first child in the family and I needed a job to help my family."

"I have brothers and sisters to look after, so I came to train as a teacher."

"Training as a teacher is the only way one is assured of getting a job to look after one's family."

"Being the eldest in the family my parents encouraged me to come to college."

**Parental Expectations**

Parents seem to have a major influence on their children's decisions to attend college. Of the student teachers who responded to the question "Who influenced/encouraged you to attend tertiary education?", 43% attributed this to their parents. When answers on "both parents", "father" and
“mother” were combined the figure on parental influence rose to 62%. However, siblings and other relatives also encouraged students to have college education as illustrated in Table 4. The majority of the students who responded that they had been encouraged by their parents were either those with a rural background or whose parents were semi-/unskilled workers.
Table 4

Sources of Influence on Students to Attend College

<table>
<thead>
<tr>
<th>Source of influence</th>
<th>% of Males</th>
<th>% of Females</th>
<th>% of all Students</th>
</tr>
</thead>
<tbody>
<tr>
<td>Both parents</td>
<td>33.3</td>
<td>50.9</td>
<td>42.1</td>
</tr>
<tr>
<td>Father</td>
<td>6.7</td>
<td>1.8</td>
<td>4.3</td>
</tr>
<tr>
<td>Mother</td>
<td>20.0</td>
<td>10.9</td>
<td>15.4</td>
</tr>
<tr>
<td>Brother</td>
<td>6.7</td>
<td>10.9</td>
<td>8.8</td>
</tr>
<tr>
<td>Sister</td>
<td>4.4</td>
<td>5.5</td>
<td>4.9</td>
</tr>
<tr>
<td>Other</td>
<td>8.9</td>
<td>9.1</td>
<td>9.0</td>
</tr>
<tr>
<td>None</td>
<td>20.0</td>
<td>10.9</td>
<td>15.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Responding to the question "How did the people influence you?" the following statements emerged in most replies given:

"My uncle told me that there was security and stability in teaching".

"My brother who is a teacher told me to apply".

"My mother encouraged me to apply after I had failed to get employment".

"My father told me that there was no choice due to unemployment".

"My husband told me the importance of a professional certificate".
The responses indicate that teaching is regarded as a secure profession in the face of ESAP. Due to the restricted employment market, people also use teaching as a means to an end. The working class, the majority of the parents of students, encourage their children to use it as a means for social mobility and poverty reduction.

**Type of High School Attended by Student Teachers**

The majority of students in this study, 41\% indicated that they had attended mission boarding schools. However, this does not imply that their parents were all in the middle or high-income groups. Some of them are rural families and unskilled manual workers who make sacrifices in order for their children to have a good education, and these are more likely to suffer the hardships of cost recovery measures in teacher education. Twenty-four percent of student teachers included in this study whose parents were mainly manual workers living in the high density suburbs of urban areas had attended former Group B schools. These schools are characterised by overcrowding, lack of equipment, and 'double-sessions'. Comparably, 15\% of the students had their schooling in rural areas. If these figures of children from vulnerable groups in society are put together, it will be noted that 80\% of students in the survey belonged to the disadvantaged groups as compared to 16\% and 4\% who went to former group A and private trustee schools respectively.
Table 5

Type of High School Attended by Student Teachers

<table>
<thead>
<tr>
<th>Type of High School</th>
<th>All students</th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Former Group A</td>
<td>16</td>
<td>10.9</td>
<td>21.6</td>
</tr>
<tr>
<td>Former Group B</td>
<td>24</td>
<td>28.9</td>
<td>18.3</td>
</tr>
<tr>
<td>Rural Government</td>
<td>5</td>
<td>7.1</td>
<td>3.6</td>
</tr>
<tr>
<td>Mission Boarding</td>
<td>41</td>
<td>35.3</td>
<td>45.5</td>
</tr>
<tr>
<td>Private Trustee</td>
<td>4</td>
<td>2.2</td>
<td>5.5</td>
</tr>
<tr>
<td>Rural Upper Top</td>
<td>10</td>
<td>15.6</td>
<td>5.5</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Taking the above figures into consideration, introducing cost recovery measures in teacher education would limit the opportunities of children of the poor to make it to institutions of higher learning. Although tertiary education is viewed as a privilege and not as a right, it should not be regarded as exclusive or private property of the rich who are able to pay for it. The private sector and nongovernmental organisations should be encouraged to assist students who live in difficult circumstances. Scholarship programmes and bursaries could be made available to such students. In fact, students from rural areas are more likely to go back and teach in these rural areas where the schools, as described by the students:

1. are poorly structured;
2. are inadequately furnished;
3. have inadequate resources;
4. have no libraries or laboratories; or
are located in impoverished socio-economic environments.

Levels of Parental Education

Observations in this study (See Table 6) showed that 68% and 77% of students had fathers and mothers respectively with less than four years of secondary education. A greater number of the students' parents, 49% of fathers and 55% of mothers had no secondary education at all. In contrast, only 6 per cent of fathers and 2% of mothers had attained university education, parents who can be classified as middle class.

<table>
<thead>
<tr>
<th>Educational level</th>
<th>% of Males Father</th>
<th>% of Males Mother</th>
<th>% of Females Father</th>
<th>% of Females Mother</th>
<th>% of all Parents Father</th>
<th>% of all Parents Mother</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>13.4</td>
<td>15.6</td>
<td>0.0</td>
<td>0.0</td>
<td>6.0</td>
<td>7.0</td>
</tr>
<tr>
<td>Primary ed.</td>
<td>40.0</td>
<td>46.6</td>
<td>45.4</td>
<td>49.1</td>
<td>43.0</td>
<td>44.8</td>
</tr>
<tr>
<td>Some secondary</td>
<td>17.8</td>
<td>15.6</td>
<td>20.0</td>
<td>27.3</td>
<td>19.0</td>
<td>22.0</td>
</tr>
<tr>
<td>O-level/CSC</td>
<td>20.0</td>
<td>20.0</td>
<td>20.0</td>
<td>21.8</td>
<td>20.0</td>
<td>21.0</td>
</tr>
<tr>
<td>A-level</td>
<td>2.2</td>
<td>0.0</td>
<td>9.0</td>
<td>0.0</td>
<td>6.0</td>
<td>0.0</td>
</tr>
<tr>
<td>University ed.</td>
<td>6.6</td>
<td>2.2</td>
<td>5.6</td>
<td>1.8</td>
<td>6.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

The results show that parents of most student teachers had low levels of education, a characteristic of working-class families. These are the parents who are more likely to get low paying jobs or no jobs at all. At the same time, they are also more likely to be retrenched from their present jobs if they are employed. They are in the vulnerable groups who are more likely to feel the
The results show that parents of most student teachers had low levels of education, a characteristic of working-class families. These are the parents who are more likely to get low paying jobs or no jobs at all. At the same time, they are also more likely to be retrenched from their present jobs if they are employed. They are in the vulnerable groups who are more likely to feel the harsh socioeconomic conditions introduced under ESAP. These, definitely, are the groups whose children would be excluded from teacher education if cut-backs or cost recovery measures were extended to teacher education.

**Parental Occupations**

The analysis of parental occupations showed that 35% of the students had parents in the occupational categories of professional/technical workers, clerical/executive and sales workers. These were parents in white-collar occupations or middle-class. Thirty-five percent of the students who indicated that their parents were agricultural or peasant workers while 30% reported that their parents were blue-collar workers or unskilled and semi-skilled manual workers. This gives an aggregate of 65% of students of working-class backgrounds (See Table 7). When the results on parental occupations were analysed according to gender, more male than female students reported having parents who were working-class.
Table 7

General Classification of Occupations of Parents of Students

<table>
<thead>
<tr>
<th>Occupational Category</th>
<th>All students %</th>
<th>Males %</th>
<th>Females %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional/Technical</td>
<td>18</td>
<td>17.8</td>
<td>18.2</td>
</tr>
<tr>
<td>Clerical/Executive</td>
<td>4</td>
<td>4.4</td>
<td>4.5</td>
</tr>
<tr>
<td>Sales</td>
<td>13</td>
<td>5.6</td>
<td>18.2</td>
</tr>
<tr>
<td>Agriculture/Peasants</td>
<td>35</td>
<td>48.9</td>
<td>24.5</td>
</tr>
<tr>
<td>Mining</td>
<td>1</td>
<td>2.2</td>
<td>-</td>
</tr>
<tr>
<td>Transport/Communication</td>
<td>2</td>
<td>2.2</td>
<td>1.9</td>
</tr>
<tr>
<td>Trades/Craftsman</td>
<td>11</td>
<td>4.4</td>
<td>15.5</td>
</tr>
<tr>
<td>Services</td>
<td>8</td>
<td>8.9</td>
<td>6.4</td>
</tr>
<tr>
<td>Labourers/Not Recorded</td>
<td>8</td>
<td>5.6</td>
<td>10.0</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Note: (Occupations were coded using ILO categories)

Students’ Responses to Suspension of Government Sponsorship

Is it really necessary for government to subsidise teacher education? Are families of students not able to pay for their children’s education? Views and opinions from student teachers are that government aid is necessary, although the figures tend to indicate otherwise. Responding to the question “If the government had not given you a loan, would you have attended college?”, most students responded positively. When further asked “If the government were to stop sponsoring your teacher education, what would happen?”, 41% were strongly convinced that they would still continue with
their studies, while 22% answered in the negative, and 37% were not quite sure of what would happen. However, it does not mean that all those students who positively stated that they would continue with their studies had parents who could afford to pay. Beside parental ability, there were other factors that were identified, such as the student's pre-college engagement. Asked how they would pay for their education, the most frequent responses were:

1. "My brother would help me".
2. "My church would assist me".
3. "I was working and had saved for my education (majority of respondents)".
4. "I would get help from my husband/wife".

The students who indicated that they were employed before enrolling at college worked in full-time employment, temporary employment, and some were self-employed. The majority of those in temporary employment were temporary teachers in rural schools. It emerged that only a few students had parents who could afford to pay for their children's teacher education.

Conclusions

Cost recovery measures in teacher education have the effect of pauperising the disadvantaged students who are not capable of paying their fees. Since most students are of rural backgrounds and from low-income families, they live in poverty, and cut-backs in the form of subsidy removal or removal of the loan system would perpetuate the cycle of poverty among these vulnerable groups. Education is not a wastage of resources, but a basic long-term economic investment in human resource development (Berridge, 1993). To demand poor people to sacrifice their educational and occupational chances for the sake of reducing budget deficits, is an injustice. Strategies that are in place to help the poor realise their social aspirations should be left in place. Making students from disadvantaged families pay for their education will not only create a culture of poverty for both the students
and the parents but will also recreate the same social conditions and perpetuate social inequalities.

Most working-class families are impoverished and do need financial assistance for their children’s college education. Cost recovery in teacher education would imply depriving these children of the opportunity for social mobility and social enrichment. Socially and materially, these students would be denied an equal opportunity to participate in the mainstream socioeconomic life and to raise their life chances. Making tertiary education available to children of the rich only would be contrary to the policy of equity and equal opportunity in education and in society as a whole. Education is a humanistic, moralistic, and democratic right. Everyone should have access to all levels of the education system and governments have a role in ensuring equity and equality in education hence the need to retain the loan and grant policy in existence.

References


