BRIDGING THE STUDENT FUNDING GAP IN THE MINISTRY OF HIGHER AND TERTIARY EDUCATION, SCIENCE AND TECHNOLOGY DEVELOPMENT

BY TEDDY LEWIS

R12726F

THE DISSERTATION IS IN PARTIAL FULFILMENT OF THE REQUIREMENTS OF THE BACHELOR OF COMMERCE (HONOURS) DEGREE IN ACCOUNTING WITH MIDLANDS STATE UNIVERSITY

2014
The undersigned certify that they have supervised the student Teddy Lewis dissertation entitled “Bridging the student funding gap in the Ministry of Higher and Tertiary Education, Science and Technology Development” and it was Submitted in Partial fulfilment of the requirements of the Bachelor of Commerce Accounting Honours Degree at the Midlands State University.

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DEDICATION

I dedicate this dissertation to my beautiful and caring wife Epiphania and my two intelligent sons Terry and Richard.
ACKNOWLEDGEMENTS

Firstly, I would like to thank the Almighty GOD for being with me throughout the period of the research. I wish to extend my gratitude to my supervisor, Mr Mazhindu for his guidance, throughout the period of research. The dissertation will have not been completed without his encouragement and effort. May God bless you.

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Finally, this work was made possible by the personal sacrifice of my one and only beautiful wife, Epiphania, who over the period of the research provided me with moral and financial support.
ABSTRACT

The research was motivated by the researcher’s observation of the current tertiary student funding. A large number of tertiary students are dropping out of college because of lack of funding. The research was on “bridging the student funding gap in the Ministry of Higher and Tertiary Education, Science and Technology Development”. The main focus was on the challenges of the student funding system, solutions to those challenges and methods of bridging the student funding gap with a view to establishing the best practice. Literature from different scholars was discussed in this study so as to attain the objectives of the study. The research used both qualitative and quantitative research methods using questionnaires and structured interviews as research instruments. The analyses was made from the findings shows that the Student Cadetship Scheme is not sustainable. The rate on which arrears was ballooning are on a yearly basis was alarming, the issue of inadequate funding will continue and thereby widening the student funding gap. The study recommends that the policies on student funding that are sound must be formulated by the MHTESTD like cost sharing, loan and grant, loan and public private partnership.
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Chapter 1

Introduction

The chapter covers background to the study, statement of the problem, the sub research questions, the research objectives, and the significance of the study, delimitation for the study as well as the limitations of the study, assumptions, abbreviation and acronyms and finally the summary.

1.1 Background to the study.

The Ministry of Higher and Tertiary Education, Science and Technology Development’s (MHTESTD) core business is to provide funding for tertiary students at a rate determined by the Accounting Officer in consultation with Treasury according to the constitution of National Education Training Fund. The policy of funding tertiary students which is now in place is called special cadetship scheme and it was introduced in 2007, after the funding policy which was characterized by grants and loans ceased. Special cadetship scheme is meant to assist needy students without capacity to pay fees.

The MHTESTD pays tuition fees only for students on cadetship, the balance of the fees the student has to foot the fees from their own resources. The special cadetship scheme is grants given to students, and the students are bonded for the period equivalent to the duration of the support. The students will only get their certificates after the bonding period.

For universities students of arts and commercials, sciences and engineering and medicines are paid US$300, US$350 and US$400 respectively per semester. Student teachers are paid US$250.00 per term. Polytechnic students are paid according to the level of study. National Certificate, National Diploma, Higher National Diploma and Bachelor of Technology students are paid US$200.00, US$250.00, US$300.00 and US$350.00 respectively.

Tabulated below is statistics of students funding from 2009 to 2013.
Table 1.1: Special cadetship scheme student funding statistics from 2009 to 2013

<table>
<thead>
<tr>
<th>Details</th>
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<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
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</thead>
<tbody>
<tr>
<td>Number of students who applied for sponsorship</td>
<td>15 364</td>
<td>34 523</td>
<td>50 668</td>
<td>14 379</td>
<td>16 362</td>
</tr>
<tr>
<td>Number of students sponsored</td>
<td>5 714</td>
<td>14 286</td>
<td>12 857</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>No. of students not sponsored</td>
<td>9 650</td>
<td>20 237</td>
<td>37 811</td>
<td>14 379</td>
<td>16 362</td>
</tr>
<tr>
<td>Percentage of sponsored students based on students who applied</td>
<td>37%</td>
<td>41%</td>
<td>25%</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

Source: Special cadetship scheme report 2013

The table 1.1 above shows that the students who need financial support are increasing each year. The financial years 2012 and 2013 figures are more than the figure stated. There was a directive from the Chairman of Special Cadetship programme (MHTESTD) on the circular dated 04th of January 2012 which advised all institutions not to exceed these figures when consolidated. The students who got sponsorship were less than half of the students who applied for sponsorship for the period under review.

Tabulated below is information for students’ sponsorship from 2009 to 2013

Table 1.2: Special cadetship scheme student funding against budgets from 2009 to 2013

<table>
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<th>Details</th>
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<th>2011</th>
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<td>Actual funds released by</td>
<td>US$ 4 000 000</td>
<td>US$ 10 000 000</td>
<td>US$ 9 000 000</td>
<td>US$ 9 000 000</td>
<td>US$ 3 500 000</td>
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NB Allocations for 2012 and 2013 released by Treasury did not fund new students; it was used to clear arrears for the previous years.

The MHTESTD gets its funding from Treasury. The government of Zimbabwe has a constitutional mandate to sponsor tertiary students through the MHTESTD. At the attainment of independence in 1980, the Government of Zimbabwe upheld the policy that education is a right for its citizens and there was a directive from Cabinet that, no student without capacity to pay fees should be denied an education. This meant that the set modus operandi was that no student was to be sent away on account of lack of capacity to pay and all students without capacity were eligible, regardless of race, creed, political or religious affiliation.

The government is facing some financial challenges and it is failing to fund all students who need financial support. This is shown in table 1.2. MHTESTD owes state institutions US$62,345,830 in fees arrears as at 31 December 2013. The allocation of funds the MHTESTD is getting from Treasury is being used to clear arrears, instead of funding new students who needs financial support. Given the phenomenal increase in Higher and Tertiary Education student numbers, fiscus could not support all students on the special Cadetship programme.

1.2 Statement of the problem

More than 50% of tertiary students who applied for student funding for the period 2009 to 2013, did not get sponsorship. This shows that the government is overwhelmed, a situation which prompted the researcher to investigate how to bridge the student funding gap caused by inadequate releases by Treasury against budget.

1.3 Main Topic

Bridging the funding gap in the Ministry of Higher and Tertiary Education, Science and Technology Development.

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<td>5 693 895</td>
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<td>62 345 830</td>
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</table>

Source: Special cadetship scheme report 2013
1.4 Sub research questions

- What is the Ministry of Higher and Tertiary Education, Science and Technology Development policy on student funding?
- What implementation guidelines are in place?
- What personnel capabilities are in place to implement policy?
- What challenges are being experienced in policy implementation?
- What controls are in place to ensure that policy is implemented?
- What best practice can be applied to bridge the student funding gap?

1.5 Research objectives

- To establish the Ministry of Higher and Tertiary Education, Science and Technology Development policy on student funding.
- To scrutinize the implementation guidelines that is in place.
- To evaluate personnel capabilities that is in place to implement policy.
- To explore the challenges that is being experienced in policy implementation.
- To evaluate controls that is in place to ensure that policy is implemented.
- To proffer the best practice that can be applied to bridge the student funding gap.

1.6 Significance of the study

To the researcher

The study is carried out in partial fulfillment of the Bachelor of Commerce Accounting Honours Degree. The student would also have gained research knowledge and skills.

To Midlands State University
The study results would provide literature and a point of reference for other students at the University.

To Ministry of Higher and Tertiary Education, Science and Technology Development

To make an improvement on its policy of student funding and to propose recommendations for adoption.

1.7 Delimitation for the study

The study focuses on Ministry of Higher and Tertiary Education, Science and Technology Development head office in Harare. The study will get most of the data from period 2009 to 2013. Most data would be collected from all state universities, teacher’s colleges and all state polytechnics including management meeting reports.

1.8 Limitations of the study

Time constraints

The researcher was employed on a full time basis during the research period and this caused some challenges in trying to strike the balance between the execution of day to day work and the carrying out of the research project. The researcher made full use of holidays, weekends and worked beyond normal hours to achieve his goal.

Organisational constraints

The researcher was faced with challenges of obtaining confidential information from members of staff because they signed official secrecy forms not to divulge sensitive information. The researcher assured respondents that findings would be safeguarded and used purely for academic purposes.

Financial constraints

Financial constraints restricted the researcher from visiting institutions of higher learning dotted around the country. The researcher was restricted to Head Office and surrounding colleges within Harare. The student made use of the telephone services, e-mails, and facsimiles to get information.
1.9 Assumptions

The researcher made the following assumptions:

The information from respondents was considered to be unbiased, genuine and truthful.

1.10 Abbreviations and Definitions

Accounting officer  Permanent Secretary

MHTESTD  Ministry of Higher and Tertiary Education, Science and Technology Development

NETFUND  National Education and Training Fund

Special Cadetship Scheme  is a grant disbursed by the Ministry to the students who are on cadetship scheme

Treasury  Ministry of Finance and Economic Development

1.10 Summary

The researcher presented the background of the study, statement of problem, main topic, sub research questions and objectives, significance of the study, delimitations and limitations of the study, Assumptions, abbreviation and acronyms and the summary. Abbreviation and acronyms is given to help the reader to understand the project as a whole. It outlines an insight of the research and what it is based on. The Chapter two will review related literature from scholars and some academics on student funding.
CHAPTER 2

LITERATURE REVIEW

2.0 Introduction

Chapter two will review the literature on bridging the student funding gap. The policy on student funding, implementation guidelines, personnel capabilities, policy implementation challenges, controls in place for policy implementation and best practice of funding tertiary students. The literature review structure will follow the sequence of research questions in the previous chapter and then the summary will conclude this part of study.

2.1 Definition and purpose of literature review

According to Gray (2009) Literature review is what has been researched and published by accredited researchers and scholars on a topic. He also said that literature review will sometimes help the researcher to overcome a challenge.

2.2 Definition of funding

According to www.oxforddictionary.org (24.09.2014; 14:25) funding is money which is provided for a certain purpose either by an individual, organization or government for a particular purpose.

2.3 Definition of a policy

According to Pruett (2010) a policy is a document with set guidelines, formulated after a careful analysis of external or internal factors. The policy is formulated by management or board of directors in order to meet set objectives, operations and plans. It also determines the formulation
and implementation of a desired strategy. The objective of an organisation can be achieved through sound decisions and attitudes of both management and employees

2.4 Definition of a loan

Schrag (2010) defined a loan as money given to students to pay tuition fees and other related educational costs and the loan may be paid back with or without interest. Loans offered to students, the rate of interest are usually very low. The loans are paid back after the students have completed their studies. The loan may become due if the student drops out of college. A grace period is given to a student after graduating so that he or she can secure employment.

2.5 Policy on student funding

Gilleland (2010) highlighted that South Africa’s policy of student funding as cited by Merisotis (2010) is cost sharing and loan and grant. These loans are accessed from First National Conversion to bursaries programmes and Tertiary Education Fund of South Africa, (TEFSA) a non profit organisation.

According to Docquier (2009) Jamaican tertiary students are sponsored by a loan and grant system. Students can either get loans from its loan bureau or through private owned banks. Former students are given a grace period of six months after graduating so that the graduate seeks employment. The loan repayments are put in a revolving fund in order to fund more needy students as supported by Marfouk (2010).

According to Helgesen (2008) in Australia there is a policy that every student is supposed to pay tertiary fees. The Australian students can pay their education costs through the interest free loans from the state. According to Nesset (2008) the Commonwealth also sponsors certain number of students partly and the difference is paid by the student and it is called a student contribution and it is paid usually by the HELP loan scheme.

According to Cohen (2008) in Australia to be eligible for a Loan or Grant, the student must be currently enrolled at a tertiary institution. The student must be able to demonstrate potential for success in their chosen field of study also supported by Kirshstein (2009). The student must also able to demonstrate financial hardship. The student must also apply for support of the basic
requirements of study and must not be indebted to the institution. According to Berger (2009) a loan is the preferred funding assistance and grants are only to be provided in exceptional circumstances.

Greenaway et al (2009) cited that Malaysia also provides loans to tertiary students to cover tuition fees, living costs and subsistence allowance to students of higher learning. Malaysia first priority of sponsorship is for students from state institutions. Private institutions students are also sponsored. The resources to carter all students from private institutions are not enough, students from less privileged back ground are sponsored first and those who fail to get government sponsorship are sponsored by commercial banks. According to Barr (2010) commercial banks provide loans with interest rates which are almost to market interest rate of borrowing in general.

According to van Steen et al (2010) for one to be eligible for the grant one has to be below the age of thirty in the Netherlands. Those who are over the age of thirty the government do not recognise their financial needs and they can get their sponsorship from private sources.

According to Kigotho (2009) Kenya and Tanzania use a dual track tuition policy system awards low cost or free places to a limited number of students based on their performance on the secondary school leaving exam. The fee-paying are allocated to students who scored lower grades but still managed to meet entrance requirement this was also acknowledged by Kiamba (2008).

According to Adongo (2008) in Botswana, Ethiopia and Lesotho all students who have been admitted to university may defer their tuition fees and repay them as a student loan following graduation or departure from the university, Jonathan (2010) also echoed the same sentiments.

2.6 Policy implementation guidelines

According to Temponi (2007) the government must ensure that the student funding approach is transparent, fair, flexible and predictable to institutions, taxpayers and students. Public accountability is good because it allows freedom to innovate and is sensitive to institutional
autonomy and it is also demand driven. It recognises institutions missions and objectives.

According to Jiffry (2008) implementation is a set of activities that are planned and put into practice for an activity, program of known dimensions. Implementation guidelines should be described in sufficient detail in order for independent person to carry out specific tasks or activities without any difficulties.

According to De Silva (2010) the ethical values which are shared throughout the organisation must be established communicated and practiced by the organisation. The policies and practises of human resource must be set in such a way that the objectives of the organisation are achieved according to Wijeratne (2009). Accountability, authority and responsibility should be clearly defined, the objective of the human resources must be consistent with the objectives of the organisation so that actions and decisions are taken by the appropriate people according to Embuldeniya (2008). The spirit of mutual trust should be encouraged so that flows of information between people and their effective performance toward achieving the organisation’s objectives. According to Sparrow (2009) personnel should have the requisite knowledge, tools and skills in order to attain the organisation’s objectives.

Sonneveld (2008) cited that for one to be eligible for the grant one has to be below the age of thirty. According to van Steen et al. (2010) alternatively, the Netherlands could allow the basic grant to exist at current levels without increase, and place new monies into programmes that are better designed to increase participation.

The repayment of student loans was to be deducted from compulsory national insurance payments. The loan is repaid when the student gained employment and a ten year period is the maximum repayment period. According to Adongo (2008) the Ghanaian loan scheme was specifically and consciously designed for the student cost sharing of tertiary education costs.

According to Low Sui Pheng et al, (1999) managers play a crucial role in ensuring that resources are used efficiently. Managers are also responsible for controlling manpower and enforcing discipline among the employees. It is also the duty of managers to ensure that instructions are taken and implemented as prescribed. Controls must be observed by both parties in order to achieve the set goals and targets of the organization. Operations of the organization should be
measured and implemented fairly and consistently.

Warnasuriya (2009) cited that career development should be encouraged in an organisation so that employees will keep abreast with changing events. Career development should be directly linked to the performance of the appraisal system. Professional standards should be introduced and maintained to all groups of employees on a continuous basis. According to Mendis (2011) performance management of staff must be done through the performance appraisal system and resources must be available to support the practice.

2.7 Personnel capabilities that is in place to implement policy

According to Sparrow (2009) new staff members should be well oriented and induction programmes should be availed to new officers at the time of recruitment. Every new recruit should be impacted with skills that can enable them to execute their duties successfully.

Jayawardena (2011) cited that heads of departments, officers and administration staff should be provided with necessary training so that they can perform their duties more efficiently. Managers should also be trained for effective management and conflict management. According to Robinson (2008) counselling of members of staff if they are having family problem is necessary so that the officer will be focussed at his or her duties and this will lead to the organisation to achieve its goals.

According to Roche (2008) the availability of well trained and qualified members of staff is a major asset in any organisation. Nandasena (2008) cited that in some instances it is very difficult to recruit and retain qualified staff in remote areas to jobs which are in great demand. If organisations with highly qualified staff are in remote areas and they are offering low salaries as compared to organisations in urban areas, will result in high staff turnover.

According to Pearce (2008) the organisation should try by all means to recruit competent staff. The qualification for certain post should also be clearly spelt out in any organisation. The organisation should have adequate staff at all levels and specific challenges have to be ironed out in retaining and attracting qualified staff. The terms and conditions of employment of best
employees in specific fields must be made attractive so that the staff is retained the idea was supported by De Silva (2010). A flexible mechanism must be created for an increase in incentives and salaries in disciplines where members of staff are in high demand that is situated in difficult areas. According to Pearce (2008) members of staff should be provided opportunities in terms of training so that they update their skills and knowledge on a regular basis.

According to Pearce (2008) continuing of professional development by the staff members is very important requirement for an organisation to be abreast with the modern rules and regulations which will enable the organisation to achieve the organisational goal. Providing sufficient opportunities and incentives for development for Members of staff in their profession will make members execute their duties more efficiently.

Robinson (2008) further cited that background checks of personnel will reduce the organization in hiring staff which are incompetent. Members of staff should be encouraged to be members of professional boards. If they underperform their board will penalized them, if the issue comes to the attention of the board, Silva (2010) supported the idea.

According to Ahlstrand (2009) the organisation strategies should be devised or formulated during the period of business strategy formulation. The organisation’s ability to play a leading role in the organisation, it depends with the belief of top management on values that can be added to the organisation by all sections or departments. According to Nandasena (2008) human resources policies should be critically audited and new strategic policies should be formulated and expertise that is required in the policy formulation should be involved.

According to Purcell and Ahlstrand (2009) a number of key factors can facilitate the auditing of new strategic policies and existing activities. Firstly, the devolution of appropriate organisational management matters to supervisors or line managers should be able to free up resources and developed strategic policies in the section or department, any such devolution usually requires that the supervisors or line managers should be equipped with knowledge, appropriate skills, and attitudes in order develop and effectively manage staff.
Purcell (2009) highlighted that performance management must be enhanced with training and development, in order to ensure that management responsibilities are measured, recognised, implemented and rewarded. The organisation strategic policy development should be dependent on the appropriate expertise in the organisation. Sparrow (2009) the expertise is vital in the organisation because it supports the line management in their day to day activities and this will enable the section and the organisation to achieve its objectives.

Bandara (2009) cited that the development and selection of personnel is vital in ensuring that the organisation personnel can implement sound policies. The best practice of Human resources states that staff should be selected on their competencies. According to Schick (2009) where such skills do not exist, that skill should be developed and assistance from external experts should be sort.

2.8 Challenges that are being experienced in policy implementation

Mockler's (2008) highlighted that a definition of control, points out the essential elements of the control process. Management control is a systematic effort to set performance standards with planning objectives, to design information feedback systems, to compare actual performance with these predetermined standards. It is also to determine whether there are any deviations and to measure their significance, and to take any action required to assure that all corporate resources are being used. According to Hornig (2009) corporate resources must be used in the most effective and efficient way possible in achieving corporate objectives.

According to Titumir (2008) resources are vital in policy implementation at tertiary education in Bangladesh. The policy implementation is also depending on proper resource utilization. According to Scott (2008) the financial resource is the key factor in policy implementation and it comes from government allocated budget at each and every year and donor agencies or countries. The tertiary education policy in Bangladesh is not implemented sharply because of lack of financial resources and its proper utilization.

According to Madue (2007) insufficient staff complement and insufficient resources makes the
organization fail to achieve its intended goals. Members of staff are not complying with the Public Funds Management Act because of poor implementation of policies and lack of insight into policy procedures.

According to Khan (2009) some of the challenges that supervisors or public managers face is adherence to rules and regulation which are outdated. During the year end supervisors and managers make quick decisions, these rush decisions at times will result in haunting the organization in the future. According to Kulasooriya (2008) the rules and regulations that public managers depend on are usually are outdated or they are not updated timeously.

According to www.agsa.co.za (22.09.14; 16:19) the main reason of non-compliance with rules and regulations is improper supervision and lack of tasks mechanism monitoring by middle and top management. Failure to revise or update internal controls by leadership and management will always lead to failure of the organization.

Ahlstrand (2009) highlighted that some trainers of the organisation are not adequately trained. Trainers should be sent for training courses so that they are at a higher level of qualification than the level they teach. According to Purcell (2009) if a trainer acquires a higher qualification he or she must be recognised accordingly either through salary increment, promotion and rewards.

Handover and takeover is not properly done by some organisations and the flow of work may be affected because the new officer may not know where a certain task has ended for him or her to takeover according to Silva (2010). Some organisations’ transfers are done in an informal manner because there are no proper policies that are in place. The government institutions usually follow the transfer scheme which was introduced by the Ministry of Public Administration. Statutory organisations and some nongovernmental organisations are not practising staff policy transfers of any kind according to Nandasena (2008). Some government institutions use performance appraisal system in which the head of department records the performance of staff in a set format. The disadvantage of this appraisal system is that these records are rarely used for staff development. Most organisations do not use a regular system to evaluate staff performance. According to Rana (2009) a proper systematic methodology should
be used for performance appraisal both in state and non training institutions. This leads to institution and sector improvement.

Some officers are not given job descriptions and they may not know what is expected from them according to Silva (2010). Job descriptions for all personnel must be availed to the concerned officers and the duties must be clearly stated so that tasks and policies can be executed or implemented efficiently. An appraisal system should be in place and an employee should be appraised by his or her immediate supervisor and his or her weaknesses must be identified and addressed, Nandasena (2008) as echoed the same sentiments.

According to Pickar (2008) in some organisations the area of promotion of staff lacks proper human resources policies, some organisations consider the time of service for one to be promoted. With a proper appraisal system at work, members of staff get motivated by promotions which are merited through efficiency and transparency. State and no state organisation can adopt a policy framework that makes the system effective and fair. The employees can climb the ladder and move upwards to higher positions and this at times is not followed by organisation. Disgruntled members may end up sabotaging the organisation.

According to Rana (2009) some managers or supervisors are promoted without the necessary skill or experience this at times demotivates some personnel who are competent. These competent personnel may end up leaving the organisation due to frustration and the organisation will end up performing below par. A structural framework should be introduced within the organisation to promote professionalism. A performance appraisal report should be considered or used as a source of reference for promotions. Measures should be taken to stop automatic or time factor promotions.

According to website www.upetd.ip.ac.za (22/09/2014; 14:54) non-compliance with pieces of legislation frameworks could hinder service delivery and economic growth and development and can expose an organization to a financial risk which will undermine the whole notion of fiscal accountability and good governance.
According to Purcell (2009) staff turnover can impact the achievement of the entity’s objectives because it takes time for new employees to achieve the proficiency of the employees they are replacing. Frequent staff turnover, especially in the same position, may be indicative of other symptoms that are worthy of risk assessment as well. Changes in personnel may compromise the functioning of specific internal controls or, in the case of certain management positions, the functioning of the entire control framework according to Da Silva (2010). New personnel should be trained about internal control policies and procedures and understand their specific responsibilities. According to Picker (2008) managers need to anticipate significant changes within the organization and in their areas of responsibility as early as possible, analyze how risks will be affected by these changes and determine whether the design of existing controls will be adequate.

2.6 Controls that are in place to ensure that policy is implemented

According to www.zimfinance.org (22/09/2014; 14:54) internal audit section is a tool of management and it is there to verify and update management whether the accounting records are kept and internal checks and controls are being respected and internal controls are operating as they should.

Section 80 of the Public Finance Management Act requires every Ministry to have an internal audit section. For internal audit to be effective they should report to the highest authority as stated in the King Three report. In Ministries the internal audit should report to the Permanent Secretary and they should attend meeting of top management and they should be heard as auditors. The internal audit should verify that assets of the organisation are being kept in a secure place and there is a register for all assets.

Pettit (2009) highlighted that control environment is the framework within which controls operate. This includes the governance and management functions and the attitudes, awareness and actions of those charged with governance and management concerning the entity’s internal controls and importance in the entity.
According to Brady (2008) control activities are those policies and procedures that help and ensure that management directives are carried out. Control activities include those activities designed to prevent or to detect and correct errors. These include activities relating to authorization, performance reviews, information processing physical controls and segregation of duties.

Monitoring of controls is a process to assess the effectiveness of internal control performance overtime. It includes assessing the design and operation of controls on a timely basis and taking necessary corrective actions modified for changes in conditions. The internal audit function may be used to monitor controls and the nature of its responsibilities should be spelt out. Brady (2008) cited that proper functioning or execution of duties by the internal audit depends on the board of directors on how they react to internal audit findings and how the organisation respond to the recommendations of the internal audit.

According to www.osc.state.ny.us.(23.09.14; 22:03) supervisors and managers will have to understand the risks that may exist in their area of responsibility and controls that are put in place to mitigate these risks. The controls which are in place should be reviewed periodically. Unnecessary costs can be avoided if the monitoring and reviewing of internal controls is done at least annually.

According to www.gcu.gov.au (22.09.14; 22:14) programme or policy initiative should be communicated to all parties concerned. If policy and programme initiatives are communicated to all those parties involved it can be supported and implemented smoothly.

According to reference www.buzzle.com (22.09.14; 19:31) internal controls which are statutory compliance are good. Internal controls are usually adopted from the recommendations of external audit (certified chartered accountants) reports in an accounting environment. An organization or company should keep proper books of accounts, accounting records and financial statements that shareholders will authenticate in any financial year. This is an acknowledgement that the public finance is accounted for. Criminal activities can be reduced in the business environment if the internal controls are good. Financial records can be prepared in a short place of time when there are effective and good internal controls. The effectiveness and efficiency of financial management and financial planning can also be made easy by sound internal controls.
Audit Committee is not usually found in the public sector. According to the King 111 report there should be at least three independent non executive members in order to have an audit committee. An audit committee to function properly it usually relies on the competence and independence of the audit committee according to Brady (2008). The board of directors should appoint an audit committee that comprises members who are independent of the management and they should have the experience and skills. Audit committee members should have knowledge of governance, financial expertise, assurance and risk management and a sound knowledge of the environment in which public entity operates.

Temponi (2007) stated that the Board is supposed to review the effectiveness of the internal control process at least once annually. The annual review is supposed to be spear headed by the designated implementer and response to the annual review and management is supposed to action the response.

According to Roche (2008) sufficient time and resources should be allocated by the Board and senior management to the organisation on issues of risk management and internal controls so that new policies may be funded and implemented. An environment that is conducive to learning on control and risk issues in an organisation including the provision of relevant training is healthy for the organisation.

According to Pettit P (2009) states that assignments or projects if left unmonitored can creates problems to assignments and projects and can erode the budget. Assignments from outsourced services must also be monitored by management or employees assigned to that task in order to meet deadlines.

According to Masambaji et al (2008) that an effective control system should furnish managers and supervisors with correct and adequate information in order to make sound decisions. Timeous decisions are usually good for making corrective measures so that assignments stay on course.

According to Marasco (2007) cited that internal controls usually go beyond the safeguarding of an organization from financial loss. Financial reporting and maximizing effective operations can
be achieved by having sound internal controls. The best way to protect and ensure that organization is operating efficiently is to have an internal control review performed on operations according to Pettit (2009). The organization should compare its current practices with those of its peers in order to adjust if there are any short comings. The goal of internal controls is to protect and safeguard the organization from being victimized or sabotaged. An internal control review usually identifies weaknesses in the internal control structure or strengths that can be used to maximize efficiency. A detailed list of recommendations must be availed to management or the board for consideration.

2.9 Best practice that can be applied to bridge the student funding gap

According to Pickard (2008) a good funding policy must be put in place to avoid inefficient use of available resources. Public expenditure on students studying abroad which is excessive is impacting hard on the student funding budget.

According to Roche (2008) a public, private partnership must be developed in higher education. The public sector must be allowed to invest in higher education infrastructure development and tertiary student funding. Higher Education institutions should provide programmes which are in accordance with the industry needs. Tax benefits should be provided for large investments with considerable risk factor.

According to www.stateuniversity.com; (21.09.14; 19:29) the South African government realized that it could not fund its entire tertiary student with the public funds and they introduced cost sharing scheme. The National Student Financial Aid Scheme and Tertiary Education Fund for South Africa are agencies appointed by the South African government to give loans to students. The private sector also plays a part in financing students of higher learning but the financing is not much. The principle of cost sharing involves the government and the parents/guardian or student to share the cost of higher learning.

Johnstone (2009) cited that cost sharing needs to be increasingly incorporated into funding
strategies for the tertiary education sector and be accompanied by targeted scholarships or loans in order to maintain or even enhance accessibility for students from poor families, Adongo and Jonathan (2008) were in agreement.

Mingat and Rakotomalala (2009) cited that some governments and institutions have introduced fees and reduced social support services, boosting the participation of households in education expenses; Ledoux (2009) echoed the same sentiments. In addition, the private higher education sector has grown rapidly, and public higher education institutions have diversified their sources of funding. According to Brossard and Foko (2008) to accompany these major changes in financing, some governments have developed student support policies such as student loans and other assistance programs.

Mingat and Suchaut (2010) cited that scholarships are for studies abroad and they account for a significant share of the higher education budget (on average, 18 percent in Africa) are usually allocated to beneficiaries from the most privileged social groups, and the criteria for the award of these scholarships often lack transparency. According to Ziderman and Albrecht (2009) if the number of these scholarships were strictly limited to fields that are especially relevant to national development, a portion of these resources could be set aside for the provision of quality local educational programs.

According to Johnstone (2009) the funding of all students is impossible because of the limited resources. The implementation of significant student loan programs at an improved in recovery rates can alleviate the funding shortages. An effective debt collection should be put in place and monies recovered must be put in a revolving fund in order to accommodate more needy students thereby reducing the need for public subsidies.

Jonathan (2008) cited that public-private partnerships can improve the efficiency of services provided to students such as meals, housing, and transportation. In most cases, these services are not provided exclusively to the neediest students and are becoming financially unsustainable as a result of the increase in student numbers. Establishing a public-private partnership through which the state would delegate the provision of these services to private entrepreneurs would help to
reduce the cost of these services without penalizing the students.

Ledoux and Mingat (2009) cited that the state would play the role of facilitator and regulator, particularly by requiring that costs be affordable for students. In return, the state would offer tax or other incentives Brossard (2008) was in support with the above mentioned authors.

According to Gioan (2009) governments should focus public financing on educational programs in the sectors where there is inadequate provision and in those of national strategic importance and should promote access by disadvantaged students. In order to ensure that the private sector supplements the public educational program, it is necessary to develop a regulatory framework that stipulates in particular the requirements for the establishment of institutions and programs. It may prove useful to encourage private developers to invest in higher education through tax measures and a more attractive tax system for institutions recognized as serving the public interest, reduced customs duties or other measures (provision of land or buildings, access to loans) as well as in the national accreditation of degrees.

According to Adongo (2008) in Botswana, Ethiopia, and Lesotho students who fail to get sponsorship and also failed to pay tuition fees may defer their tuition fees and repay them as a student loan following graduation or departure from the university. This policy only applies to the nationals of the stated countries.

**Summary**

This chapter looked at what other academics and educationists said about policy in student funding, implementation guidelines, controls in place to ensure that the policy is implementation, review of controls for adequacy and the best practice that can be applied in bridging funding gap. Chapter three tackles on research methodology.
CHAPTER 3

METHODOLOGY

3.0 Introduction

This chapter outlines and justifies the selection of the research methodology used in bridging the student funding. It is concerned with explaining the examining and analyzing research instruments used to gather data. It covers the research design, sources of data, population, sample size, data collection methods through use of questionnaires, interviews and secondary data from publications and finally the summary.

3.1 Research Design

According to Churchill (2002) the research design is the plan or framework in which the research will be based on. It explains the investigation of the subject matter that will be examined. The research design will definitely include how the data was collected, instruments employed, usage of instruments and the ways in which data was processed. The approach selected must be aligned with objective and purpose of study with time and financial constraints being put into consideration. The researcher used descriptive and analytical designs to gather data which is necessary for the study. Natural settings are used in the descriptive design and are the direct way of sourcing of information. First hand information is enabled by the analytical research design with the use of various experiments which are both characteristics of qualitative and quantitative research design.

3.2 Types of Research Designs

3.2.1 Descriptive research design

According to De Vaus (2008), the descriptive research design is the plan to be used when the researcher is carrying out a research. It helps the researcher to address the main research
Schindler et al (2000) cited that the research method shows description of the research question. It also describes the connection between two components. This method was used by the researcher to get data of the present situation.

Shajanhan (2005) cited that this method explains the connection of two items. A statistical method of data presentation can be used. The results can be used by the researcher to draw conclusion of the whole population.

**Advantages of Descriptive Design**

The descriptive research design was used by the researcher because of its advantages. The advantages are that the descriptive research design explains and gives information of the research question. It also shows the cause of research question, direction of information is clearly shown thereby giving an understanding as to the bridging of the funding gap.

**3.2.2 Explanatory Design**

According to Shajahan (2005) explanatory design highlights the main purpose of the design which is the selection of questions, preparation of the question and any other alternative course of accomplishment. This study gives details of procedures whereas description design study examines the feature of the study. Explanatory design examines the procedure, how it is established and any features linked directly to it.

**3.2.3 Quantitative Research Methods**

Hopkins (2008) defines that this method explains the connection of the two items such that they can either be explanatory or descriptive. The behavior or conditions of items understudy are not changed in descriptive quantitative study.
Advantages of Quantitative Research

The advantages of quantitative approach are that there are preoccupations which are reliability, measurement, causality and generalizations. The research data collected makes the research reliable by eliminating bias.

Disadvantages of Quantitative Approach

The disadvantage of quantitative approach are that there is no descriptive of figures hence the outcome is inadequate thereby data obtained maybe narrower and superficial at times.

3.2.4 Qualitative Research Methods

According to Leedy (2010) qualitative research method involves different research methods that serve different purposes. While Dawson (2002) thinks that qualitative research methods searches different human attributes through data collection methods.

Advantages of Qualitative Research Methods

The advantage of qualitative research method are that it uses a smaller population which requires less resources and gives details of population attributes.

Disadvantages of a qualitative research method

This method’s main disadvantage is that it does not give numerical information thereby rendering it not very useful since the problem at hand needs statistics.

Justifying the choice of research method

Both the quantitative and qualitative approach was used by the researcher in gathering information so the true reflection was presented.
3.3 Population

The definition of population on http://www.investorwords.com/3735/population (28.09.2014; 19:21) was stated as individuals in a group, items that usually share one characteristic or more from which data can be gathered and analyzed. Castillo (2009) also defined population as a well structured or designed collection of items, individuals or objects which are known to have characteristics which are similar. According to this study population refers to the total selected units to be studied. The MHTESD has a population of 62 officers composed of Minister, Deputy Minister, Permanent Secretary, Directors, Deputy Directors, Chief Accountant, Accountants, Accounting Assistants, Chief Auditors, Auditors, Administration Officers and Administration Assistants.

Targeted Population

The population which was targeted by the researcher is the top management, middle management and senior officers in all sections and departments in the MHTESTD.

Table 3.1: The population and sample size of the research

<table>
<thead>
<tr>
<th>Grade</th>
<th>Population</th>
<th>Sample</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Directors and Deputy Directors</td>
<td>10</td>
<td>6</td>
<td>60</td>
</tr>
<tr>
<td>Chief Accountant</td>
<td>2</td>
<td>2</td>
<td>100</td>
</tr>
<tr>
<td>Chief Auditor</td>
<td>1</td>
<td>1</td>
<td>100</td>
</tr>
<tr>
<td>Accountants</td>
<td>9</td>
<td>9</td>
<td>100</td>
</tr>
<tr>
<td>Auditors</td>
<td>10</td>
<td>8</td>
<td>80</td>
</tr>
<tr>
<td>Administration officers</td>
<td>10</td>
<td>8</td>
<td>80</td>
</tr>
<tr>
<td>Accounting and Administration assistants</td>
<td>20</td>
<td>15</td>
<td>75</td>
</tr>
</tbody>
</table>
3.4 Sampling

According to website www.socialresearchmethod.net (28.09.2013; 22:17) sampling is the selection of units from a population with the same characteristics such that the results reflects back to the population they were originally chosen. According to Webster (2013) a sample is a small part of statistical population whose characteristics are studied to gain information about the whole. The researcher used a non probability sampling method as every member of the population did not have an equal chance of being selected as part of the sample as the research was not able to determine the amount of sampling error present.

For this study 49 members were chosen. The selected members were issued with questionnaires. These questionnaires were personally handed to the members who included every level of staff that is from top management to the operational level. The instrument used allowed respondents to express their views without fear of being victimized by the relevant authorities.

3.4.0 The non-probability sampling methods used.

3.4.1 Sampling methods

Wegner (2001) stated that both probability and non probability sampling can be used. Probability is used in surveys and non probability in case study. According to Kumar and Rajit (2011) methods of sampling can be divided into two probabilistic and non probabilistic methods.

3.4.2 Simple Random Sample

According to Dooley (2003) the simple random method eliminates bias in choosing items of population to be studied.

Advantages of simple random sampling

The advantage of this method of sampling is that the sample is a well representation of the
population. The sample is produced using probabilistic methods allowing the researcher to make generalizations on the population. This method removes distortions by the researcher in selection. The efficiency of the estimates is ascertained by considering the standard errors of their sampling distributions.

3.4.3 Stratified Random Sampling

Shajahan (2005) stated that stratified random sampling is putting of population into small groups called layers. Each item in the population is represented. The population is divided into sub clusters and random selection is used to select items in each cluster. Sample selection must make sure that each cluster is uniformly represented.

**Advantages of Stratified random sampling**

This method requires a small sample and it guards against unrepresented sample. The division of population into uniform sub clusters is convenient for administration purposes.

**Disadvantages of Stratified random sampling**

This method is time consuming and also expensive. To ensure a proportionate representation of population groups the researcher used a stratified random sampling. Its success also depends on effective stratification of the universe into uniformed strata and the right size of samples drawn from each stratum.

3.4.4 Non Probability Sampling

Saunder (2000) states that this method is used to draw up and solve the research problems and objectives. Wegner (2001) states that that it is the most suitable method to use to come up with a population sample.

3.5 Sources of Data

According to Cooper and Schindler (2003) data was defined as facts that are still raw or
disorganized. The data collected must come from the study environment. The data collected data also came from primary and secondary sources.

3.5.1 Primary data

Raw data can also be called Primary data. Primary data can be sampled from a controlled or uncontrolled source as cited by Cooper et al (2003). According to primary data is collected from the field of study and it must be obtained from the targeted population. For the purpose of this study, primary data was collected through questionnaires, interviews, audits and management reports. The principal advantage of raw data is that it is current, and it gives a true view about the research. The collection of raw data is relatively cheap and no prior special arrangements were made on how to design questionnaires. Respondents sometimes are slow to fill in the questionnaires, some give unreliable answers thereby hindering a true reflection of the study.

Advantages of primary data

The advantage of primary data is that information is accurately gathered directly from respondents.

Disadvantages of Primary data

It is difficult to eliminate bias and information can be questionable. To accurately gather primary data is expensive and time consuming.

3.5.2 Secondary data

Secondary data is collected from secondary sources such as magazines, books, documents, journals and from the management reports as cited by Frazer et al (2000) also stated that secondary data is data that is already in place or available that has been collected for some other activities. Data obtained for the research was obtained from special cadetship reports, senior management reports and from institutions. The researcher also made use of the ministry library, audit reports, parliamentary reports on cadetship funding. The internet was also used by researcher and it proved to be handy as it linked to other authors. Special information which was used in this study was down loaded from the internet.
Advantages of secondary data

The main advantage is, it is cheaper and it informs and compliments primary data analysis

Disadvantages of secondary data

Data at times may not be authentic. The function or use of the researched data may differ with the original researcher, the original researcher’s purpose and goals can potentially bias the study.

3.6 Research instruments

Data collection instrument is an instrument for data collection through laid down questions for the research such as the questionnaires as cited by Sanders et al (2003). Data collection instrument refers to the device used to collect data such as paper questionnaire. Questionnaire technique, interviews and document inspection were the methodologies used by the researcher. Both qualitative and quantitative methodologies were used to collect data.

3.6.1 Questionnaires

A questionnaire was described as a way of collecting data through laid down questions which are carefully structured as cited by Chisaka (2000). A questionnaire is a written list of questions to be answered by respondents to provide information that is required. Questionnaires can be respondent completed or interviewer administered. The respondent completed questionnaire was the option used because of its distinct advantages. Questions were completed by the respondents in their own convenient time. The type of questions used was simple and were easily understood thereby making it easy for the researcher to analyse the information. The questions were physically given to the respondents and a time frame of a week given for them to respond in their own time and without the researcher’s influence therefore reducing bias. Questionnaires proved to be cheap way of collecting information although there are some setbacks as the researcher could not see facial expression to observe non verbal communication, since they were completed in the researcher’s absence. Although the questions were very simple the respondent needed
explanations which the researcher could not provide and issue of others failing to send back the questionnaires.

Advantages of Questionnaires
Shajahan (2005) stated that questionnaires are economic, applicable and elasticity.

Disadvantages of Questionnaires
The disadvantages of questionnaire are that the rate of response can be very low and cannot collect sound replies from illiterate or less educated people.

3.7 Types of Questions
Shajahan (2005) states that the closed ended and open ended question can be used.

3.7.1 Closed ended questions
Shajahan (2005), states that closed end questions have no substitute answers, yes or no can be used.

Advantage of closed ended questions
Open ended questions give more freedom, a high level of cooperation and understanding to the respondent. Respondents are given the opportunity to express their feelings, attitude and how well they understand the subject. All this extra information can be as secondary data which minimizes on response errors.

Disadvantages of closed questions
Answers provided by closed questions are not detailed; respondents therefore do not express their feelings so they are not reflected. Some respondents are disappointed by the layout, inappropriate questions and poorly designed questions. Closed questions can be applied only
when the answers are clear cut and known.

3.7.2 Open ended questions

Shahajan (2005) states that respondents have a better and greater choice of answering giving them a chance to express their feelings and explaining their answers.

Advantages of open ended questions

Open ended questions give more freedom, a high level of cooperation and understanding to the respondent. Respondents are given the opportunity to express their feelings, attitude and how well they understand the subject. All this extra information can be as secondary data which minimizes on response errors.

Disadvantages of open ended questions

Disadvantages of open ended questions are that the answers may not have the same meaning since respondents are allowed to express themselves in their own words. This makes it difficult to analyse data gathered, usually the response rate is low compared to closed questions. This is so because open ended questions are time consuming. Sometimes respondents can be off topic due to the questions being too general or intimidating, such that data gathered is rendered useless and irrelevant.

3.7.3 Interviews

The research method of interviewing involves face to face meeting in which the interviewer is the researcher and asks a list of prepared questions as www.k12.gov.sk.ca (29.09.2014; 11:25) cites. Method of research typically involves a face to face meeting in which a researcher or the interviewer asks an individual series of questions. Interviews provide in depth information about
a particular research issue or system as cited by website www.k12.gov.sk.ca (29.09.2013; 19:55). Interviews provide in-depth information about a particular research issue or system. Since the information cannot be quantified (not amenable to statistical analysis) the interview is often described as a qualitative research method. Quantitative research methods, for example the experiment, gather a small amount of information from many subjects while interviews gather a wide range of information from a few subjects. According to Gill (2008) there are two fundamental types of interviews, structured and unstructured. For the purpose of this study the researcher opted to use both. All stakeholders involved presumably answered the questions without any bias.

3.7.4 Structured interviews

A structured interview (also known as a standardized interview or a researcher administered survey) is a quantitative research method commonly employed in survey research. The aim of this approach is to ensure that each interview is presented with exactly the same questions in the same order. This ensures that answers can be reliably aggregated and that comparisons can be made with confidence between sample subgroups or between different survey periods according to www.wikepidia.com accessed on (20.09.14; 09:45)

Interviews were used because they helped when the respondent lacked interest in reading so answering questions orally about the research was better than writing. Interviews also allowed the interviewer to get deeper into an answer given by an interviewee. Interviews because they were verbally administered produced a high response rate and also provided the researcher with instant feedback from the questions asked as in some cases the researcher could simplify or clarify statements in the interview to the interviewee. However some personnel feared victimisation and they did not give honest answers. Their fears stemmed from the Official Secrecy Acts that bind them in the Public Service. Some interviewees’ especially senior managers were unwilling to cooperate due to pressing business. This was, however overcome by establishment of constant contacts with the respondents and making them understand the reasons of carrying out the research. Carrying out interviews proved expensive, time consuming and they permitted interviewer and interviewee bias.
3.7.5 Use of Likert scale in the survey questionnaire

For the survey a Likert scale was used based on a five response scales. The method was used in this research as it is easy to construct and administer. According to Shajahana (2005) Lickert scale enables the respondents to air their opinions, whether to disagree or agree on a scale. The respondents respond to the questions free of bias because there is no interviewer to influence them.

The weights below were used by the respondent to rate the weights.

1 to 5 response scale using the weights below:

<table>
<thead>
<tr>
<th>Rate</th>
<th>Interpretation</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>Strongly Agree</td>
</tr>
<tr>
<td>4</td>
<td>Agree</td>
</tr>
<tr>
<td>3</td>
<td>Uncertain</td>
</tr>
<tr>
<td>2</td>
<td>Disagree</td>
</tr>
<tr>
<td>1</td>
<td>Strongly Disagree</td>
</tr>
</tbody>
</table>

Advantages of Likert scale

It is not difficult for the researcher to build and administer because it can be done without the panel of judges. It is easy for the respondent to understand since the respondent is included in the instrument.

Disadvantages for the Likert scale

The extent of favorable or less favorable cannot be ascertained and the total score for individual respondents is of less importance since it can come from unreliable design of answers.

3.8 Justifying the choice of research instruments

Justification and choice of instruments
Modest language was used by the researcher when the questions were arranged or structured. The same also applied to the interview guide that was used in data collection. This choice enhanced the authenticity and results of data gathered.

3.9 Validity and reliability of data

In order to check validity and reliability of the instruments used some college colleagues and employees were asked or given questionnaires to test whether it was well drafted and user friendly.

3.9.1 Validity

According to Sanders (2003) validity is the extent to which a test measures a phenomenon as well as appropriateness with which conclusions can be made judging from test results. The term has two parts which show in the first instance that the measuring apparatus actually measures the concept under study. Secondly that he concept is measured accurately. The test has to be valid so that the results will be used confidently. To make sure the study is valid the researcher made sure that the question was related to the problems as well as objectives of the study.

3.9.2 Reliability

According to Seamen et al (2003) reliability is the extent to which a procedure yields consistent results observations of the same facts over and over again. Thus reliability refers to consistency, accuracy and stability and dependability of the instrument. To ensure that the research instruments were reliable and valid the researcher crafted questions covering the content of each and every objective. The questions were made easier to remove elements of ambiguity and misunderstanding. Various terms were defined and questions were presented in sequential format to ensure a smooth flow of arguments. Questionnaires were distributed personally by the researcher and respondents were given ample time to answer.

On website www.popcouncil.org (29.09.2014; 22:13) reliability refers to the consistency, stability, or dependability of the data. According to the same website, reliable measurement is
one that if repeated a second time will give the same result as it did the first time of measurement, while validity is the extent to which a measurement does what it is suppose to do. The instruments used for the data collection were reliable for they were given to people who knew the area of research and also that the researcher participated in the operations. The questionnaires that were used had questions that were designed in such a way that the answers were not biased. Unstructured interviews used allowed respondents to express themselves freely about their feeling and yield more information.

3.10 Ethical Considerations
To render the study ethical, anonymity, confidentiality and informed consent were observed. Written permission to conduct the research study was obtained from the Permanent Secretary of Higher and Tertiary Education Science and Technology Development. Informed consent implies that respondents are made adequately aware of the type of information wanted from them, why the information is being sought, what purpose it will be put to, and how they are expected to participate in the study. Anonymity and confidentiality were maintained throughout the study. According to www.lancs.ac.uk (30.09.2014; 22:15) anonymity refers to concealing the identities of participants in all documents. In this study anonymity and confidentiality was censured by not disclosing participant name on the questionnaire and by not revealing the source of information collected.

3.11 Processing and Analysing Data
According Sanders (2003) collected data has to be presented in a visual appealing fashion without sacrificing the richness of the data the purpose of putting results of experiments into graphs, charts and tables is two-fold. It is a visual way to look at the data and see what happened and make interpretations. Second, it is usually the best way to show the data to others. In conducting the research, the researcher used bar graphs, pie charts and tables for proper presentation.

3.11.1 Justifying the choice of research instruments
Modest language was used by the researcher when the questions were arranged or structured. The same also applied to the interview guide that was used in data collection. This choice enhanced the authenticity and results of data gathered.
3.12 Data Triangulation

De Vos et al (2002) cites that triangulation is the use of qualitative and quantitative methods at the same time Poit and Hungler (1999) mention that the method is used to remove bias and collected data will be reliable. One may note that it is a way of assuring the legitimacy of research results as it involves a variety of research approaches. Triangulation can downplay the weakness and biases which results from the use of a single method such as observation, questionnaire and others. A researcher may opt to commence his or her research with an unstructured interview, for example this allows them to come up with key issues and appropriate terms to be used as the basis for more formal interviews or questionnaires. Accordingly to http://data.bolton.ac.uk (26.09.14; 19:00) triangulation gives room for researchers to collect both quantitative and qualitative data from both primary and secondary sources.

3.13 Data presentation

Data can be presented in various ways. For this study, tables, bar, charts, graphs and pie charts were used in the presentation of data and comments were given after presentation. Schindler (2007), states that a table is used for systematic arranging of data or information in a format that allows any reader to observe variations or trends to make comparisons.

Data analysis

3.14 Data Analysis

The researcher used both quantitative and qualitative research analysis. Lilies (1999) mentions that the reliability and accuracy of work relies on the attention to the severe complete and impartial analysis of data available. In this research data was categorized and presented as percentages, mode, median, and mean from various responses that have been obtained.

3.15 Summary

Chapter Three addressed the main elements of the research methodology that were employed in
this study for the purposes of extracting information from the target population. It also looked into the data collection techniques and justifies their use for effective data gathering. The next chapter presents the research findings and further analyse the data by the use of tables, diagrams, graphs and pie charts.
Chapter 4

DATA PRESENTATION AND ANALYSIS

4.0 Introduction

The chapter presents and analyses the findings of the research on the bridging of the student funding gap in the MHTESTD. The period which is covered by the research is from 2009 to 2013. The graphs, tables and charts will present the responses obtained from questionnaires and interviews and then finally the summary.

4.1 Targeted population

Top management, middle management, and senior officers were the population which was targeted for research in the MHTESTD.

Table 4.1 Interviews response rate analysis

<table>
<thead>
<tr>
<th>Population items</th>
<th>Population</th>
<th>Interviewed</th>
<th>Not interviewed</th>
<th>(%) Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounting Officer</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Directors</td>
<td>5</td>
<td>3</td>
<td>2</td>
<td>13</td>
</tr>
<tr>
<td>Deputy Directors</td>
<td>5</td>
<td>3</td>
<td>2</td>
<td>13</td>
</tr>
<tr>
<td>Chief Accountant</td>
<td>2</td>
<td>2</td>
<td>0</td>
<td>9</td>
</tr>
<tr>
<td>Principal Accountants</td>
<td>10</td>
<td>8</td>
<td>2</td>
<td>35</td>
</tr>
<tr>
<td>Total</td>
<td>23</td>
<td>16</td>
<td>7</td>
<td>70</td>
</tr>
</tbody>
</table>

Table 4.2 Response rate on questionnaires administered analysis
<table>
<thead>
<tr>
<th>Population items</th>
<th>Questionnaires issued</th>
<th>Questionnaire Returned</th>
<th>Questionnaires Not returned</th>
<th>Percentage Response rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chief Auditor</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Directors</td>
<td>3</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Deputy Directors</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Chief Accountant</td>
<td>2</td>
<td>2</td>
<td>0</td>
<td>4</td>
</tr>
<tr>
<td>Principal Accountant</td>
<td>9</td>
<td>9</td>
<td>0</td>
<td>18</td>
</tr>
<tr>
<td>Assistant Accountants</td>
<td>7</td>
<td>7</td>
<td>0</td>
<td>14</td>
</tr>
<tr>
<td>Administration Officers</td>
<td>8</td>
<td>6</td>
<td>2</td>
<td>12</td>
</tr>
<tr>
<td>Administration Assistants</td>
<td>8</td>
<td>7</td>
<td>1</td>
<td>14</td>
</tr>
<tr>
<td>Internal Auditors</td>
<td>8</td>
<td>8</td>
<td>0</td>
<td>16</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>49</strong></td>
<td><strong>43</strong></td>
<td><strong>6</strong></td>
<td><strong>86</strong></td>
</tr>
</tbody>
</table>
The response rate for questionnaires issued, completed and returned to MHTESTD officials were 43 out of 49 which constituted an 88%. 12% of the questionnaires were not returned by MHTESTD officials and there were 6.

The researcher had initially planned to interview 23 MHTESTD officials but he managed to interview 16 and they responded positively and 70% was the response rate. The researcher proceeded with the study because a response rate of 70% was justified.

Francis (1995) cited that questionnaires response rate should be at least three quarters of the targeted sample. The questionnaire’s response rate amounted to 88% and it gave the researcher a green light to proceed with the research.

**Questionnaire analysis**
Question 1: Please state your position

This question enabled the researcher to determine employee’s seniority.

Table 4.3: Tabulated below are the respondents and their position in the organization

<table>
<thead>
<tr>
<th>Position</th>
<th>outcome in number</th>
<th>Outcome in %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Middle management</td>
<td>15</td>
<td>35%</td>
</tr>
<tr>
<td>Senior officers</td>
<td>28</td>
<td>65%</td>
</tr>
<tr>
<td>Total</td>
<td>43</td>
<td>100%</td>
</tr>
</tbody>
</table>

15 of the MHTEDTD officers who responded were middle managers and they constituted a 35% and 65% were senior officers. It can be proven by the mode that data collected by the researcher was collected from senior officers and it can be concluded that reliable data was collected from them.

Question 2: What is your highest level of qualifications?

The researcher wanted to gather data on qualifications of the respondents.

The table below shows the qualifications of the employees.

Table 4.4: Tabulated below is the level of qualifications of the employees
<table>
<thead>
<tr>
<th>Item</th>
<th>Diploma</th>
<th>Degree</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outcome</td>
<td>13</td>
<td>28</td>
<td>2</td>
</tr>
<tr>
<td>Percentage outcome (%)</td>
<td>30%</td>
<td>65%</td>
<td>5%</td>
</tr>
</tbody>
</table>

13 out of 43 MHTESTD officers who returned the questionnaires are diploma holders and they constitute a 30%. 28 are degree holders and they also constitute a 65% and 2 officers are holders of other qualifications and their percentage rate is 5.

Overall a total of 43 out of 43 of MHTESTD respondents have a professional qualification. The mode of degree qualification is 28/43 (65.1) of respondents.

**Question 3: How long have you been in the MHTESTD?**

The question enabled the researcher to determine MHTESTD employees’ experience and it also gives the respondents an insight of the operations of the Ministry. The table 4.5 shows how the respondents respond to the question.

**Table 4.5: Tabulated below is the experience of respondents in the MHTESTD.**

<table>
<thead>
<tr>
<th>Years</th>
<th>Less than 5</th>
<th>5</th>
<th>More than 5</th>
<th>10 or More than</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outcome</td>
<td>5</td>
<td>10</td>
<td>13</td>
<td>15</td>
</tr>
<tr>
<td>Outcome (%)</td>
<td>12%</td>
<td>23%</td>
<td>30%</td>
<td>35%</td>
</tr>
</tbody>
</table>

5 members out of the 43 MHTESTD respondents constitutes a response rate of 12% has a work
experience which is less than 5 years. 10 out of 43 (23%) of the respondents work experience is five years; 13/43 (30%) work experience is more than 5 years but less than 10 years. 15/43 (35%) of the respondents have worked for the ministry for more than 10 years.

On the whole 38 out of 43 (88%) have a work experience which is five years or more whilst 5 out of 43 (12%) have work experience which is less than five years.

A mode clearly shows that MHTESTD respondents have a work experience which is above 5 years so the responses are more credible. It can be safely concluded that MHTESTD staff are well experienced and they appreciate the operational system.

Question 4: The MHTESTD has a funding policy for tertiary students.

The question enabled the researcher to find out whether the MHTESTD has a tertiary funding policy.

Table 4.6: Tabulated below shows the existence of tertiary funding policy in the MHTESTD

<table>
<thead>
<tr>
<th></th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Undecided</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outcome</td>
<td>33</td>
<td>7</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>43</td>
</tr>
<tr>
<td>% Outcome</td>
<td>77%</td>
<td>16%</td>
<td>0%</td>
<td>0%</td>
<td>7%</td>
<td>100%</td>
</tr>
</tbody>
</table>

77%
16%
0
0
7%
Strongly agree
Agree
Disagree
Strongly disagree
undecided

Data above can be shown on a pie chart below.
Question 6: The funding policy is communicated to employees.

Fig 4.2 Existence of tertiary funding policy in the MHTESTD

Table 4.7: The tertiary student funding policy is communicated in the MHTESTD.

<table>
<thead>
<tr>
<th>Outcome</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Undecided</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outcome</td>
<td>26</td>
<td>11</td>
<td>4</td>
<td>0</td>
<td>2</td>
<td>43</td>
</tr>
<tr>
<td>% Outcome</td>
<td>60%</td>
<td>26%</td>
<td>9%</td>
<td>0%</td>
<td>5%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Data above can be shown graphically.
Fig 4. 3: The tertiary student funding policy is communicated to MHTESTD employees.

The response of MHTESTD shows that 26 out of 43 (62%) strongly agreed, 11 out of 43 (26%) also agree, 2 out of 43 (5%) were undecided, 4 out of 43 (9%) did not agree and 0 out of 43 (0%) strongly disagree.

On the whole 37 out of 43 (86%) agreed whilst 6 out of 43 (14%) disagreed.

The Interview findings shows that 13 out of 16 (81%) agreed; 3 out of 16 (19%) disagreed with the statement.
A mode clearly shows that there is an agreement that the funding policy for tertiary students is communicated to MHTESTD employees.

It can safely be concluded that the tertiary students funding policy is communicated to the MHTESTD employees.

**Question 7: The tertiary student funding policy is documented.**

The question will establish whether ministry tertiary funding policy is documented.

**Table 4.8: The tertiary student funding policy is documented.**

<table>
<thead>
<tr>
<th></th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Undecided</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outcome</td>
<td>30</td>
<td>12</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>43</td>
</tr>
<tr>
<td>% Outcome</td>
<td>70%</td>
<td>28%</td>
<td>0%</td>
<td>0%</td>
<td>2%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Data above is shown graphically overleaf
Fig 4.4: The tertiary student funding policy is documented.

The response of MHTESTD shows that 30 out of 43 (70%) strongly agreed, 12 out of 43 (28%) agree, 1 out of 43 (2%) were undecided, 0 out of 43 (0%) disagree and 0/43 (0%) strongly disagree.

On the whole 42 out of 43 (98%) agreed whilst 1 out 43 (2%) disagreed.

The mode safely shows that the tertiary funding policy is documented and there is an agreement. It can be safely concluded that the MHTESTD tertiary funding policy is documented.

Question 8: The MHTESTD has policy guidelines to facilitate policy implementations.

The question seeks to assess whether there are procedures which assist employees in the implementation of tertiary students funding policy.
Table 4.9: The MHTESTD has policy guidelines to facilitate policy implementation

<table>
<thead>
<tr>
<th></th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Undecided</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outcome</td>
<td>14</td>
<td>24</td>
<td>0</td>
<td>0</td>
<td>5</td>
<td>43</td>
</tr>
<tr>
<td>Outcome %</td>
<td>32%</td>
<td>56%</td>
<td>0%</td>
<td>0%</td>
<td>12%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Data above is shown graphically below

**Fig 4.5: The MHTESTD has policy guidelines to facilitate policy implementation**

The response rate shows that 14 out of 43 (32%) strongly agreed; 24 out of 43 (56%) agree; 0 out of 43 (0%); disagree and 0 out of 43 (0%) strongly disagree; 5 out of 43 (12%) were undecided.

On the whole 38 out of 43 (88%) agreed whilst 5 out of 43 (12%) disagreed.
Interview findings safely shows that 14 out of 16 (88%) agreed; 2 out of 16 (12%) disagreed.

The mode safely shows that the MHTESTD has guidelines to facilitate policy implementation.

Therefore it can be concluded that the MHTESTD has guidelines which facilitate policy implementation.

**Question 9: The implementation guidelines are documented.**

The question seeks to assess whether the procedures are documented.

**Table 4.10: The implementation guidelines are documented.**

<table>
<thead>
<tr>
<th></th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Undecided</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outcome</td>
<td>0</td>
<td>3</td>
<td>16</td>
<td>22</td>
<td>2</td>
<td>43</td>
</tr>
<tr>
<td>% Outcome</td>
<td>0%</td>
<td>7%</td>
<td>37%</td>
<td>51%</td>
<td>5%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Data above is shown graphically overleaf
Fig 4.6: MHTESTD implementation guidelines are documented.

The response rate shows that 0 out of 43 (0%) strongly agreed; 3 out of 43 (7%) agree; 2 out of 43 (5%) undecided; 16 out of 43 (37%) disagree and 22 out of 43 (50%) strongly disagree.

On the whole 3 out of 43 (7%) agreed whilst 40 out of 43 (93%) disagreed.

This mode safely supports the notion that the MHTESTD policy implementations guidelines are not documented so policy implementation will be difficult to facilitate.

It can be concluded that the MHTESTD implementation guidelines for tertiary student funding are not documented.
Question 10: Finance personnel are aware of implementation guidelines on student funding.

The question seeks to establish whether rules and procedures are documented.

Table 4.11: The finance personnel are aware of implementation guidelines on student funding.

<table>
<thead>
<tr>
<th>Outcome</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Undecided</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly agree</td>
<td>0</td>
<td>6</td>
<td>9</td>
<td>20</td>
<td>8</td>
<td>43</td>
</tr>
<tr>
<td>% Outcome</td>
<td>0%</td>
<td>14%</td>
<td>21%</td>
<td>47%</td>
<td>18%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Data above is shown graphically below.

![Graph showing the distribution of responses](image-url)
Fig 4. 7: The finance personnel are aware of implementation guidelines on student funding.

The response rate shows that 0 out of 43 (0%) strongly agreed; 6 out of 43 (14%) agree; 8 out of 43 (18%) undecided; 9 out of 43 (21%) disagree and 20 out of 43 (47%) strongly disagree.

On the whole 6 out of 43 (14%) agreed whilst 37 out of 43 (86%) disagreed.

According to the mode the Finance personnel are not aware of implementation guidelines on tertiary student funding.

It can be safely concluded that Finance personnel are not aware of implementation guidelines on student funding.

Question 11: MHTESTD management has established controls to ensure that policy implementation guidelines are applied

The intension of the question seeks to establish whether policy implementation procedures are documented.

Physical Controls

Table 4.12: Physical Controls

<table>
<thead>
<tr>
<th></th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Undecided</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outcome</td>
<td>27</td>
<td>13</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>43</td>
</tr>
<tr>
<td>% Outcome</td>
<td>63%</td>
<td>30%</td>
<td>7%</td>
<td>0%</td>
<td>0%</td>
<td>100%</td>
</tr>
</tbody>
</table>
The responses shows that 27 out of 43 (63%) strongly agree; 13 out of 43 (30%) agree; 3 out of 43 (7%) disagree; 0 out of 43 (0%) strongly disagree; 0 out of 43 (0%) were undecided.

On the whole 40 out of 43(93%) agreed whilst 3 out of 43 (7%) disagreed.

The mode safely shows that physical controls on student funding are sound.

MHTESTD physical controls are sound and they exist for tertiary student funding.

Financial Controls

Table 4.13: Financial Controls

<table>
<thead>
<tr>
<th></th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Undecided</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outcome</td>
<td>18</td>
<td>23</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>43</td>
</tr>
<tr>
<td>% Outcome</td>
<td>42%</td>
<td>53%</td>
<td>0%</td>
<td>0%</td>
<td>5%</td>
<td>100%</td>
</tr>
</tbody>
</table>

The responses shows that 18/43 (42%) strongly agree, 23/43 (53%) agree, 0/43 (0%) disagree, 0/43 (0%) strongly disagree, 2/43 (5%) undecided.

On the whole 41/43 (95%) agreed whilst 2/43 (5%) disagreed.

The mode safely supports the notion that financial controls on student funding are sound.

MHTESTD financial controls are sound and they exist for tertiary student funding.

Human resource controls

Table 4.14: Human resource controls
The responses shows that 21/43(49%) strongly agree, 13/43 (30%) agree, 2/43 (5%) disagree, 0/43(0%) strong disagree, 7/43(10%) undecided.

On the whole 34/43 (79%) agreed whilst 9/43 (21%) disagreed.

The mode safely shows that human resource controls on student funding are sound.

MHTESTD human resource controls are sound and they exist for tertiary student funding.

**Question 12: MHTESTD management is operating in compliance with the tertiary student funding policy**

The question seeks to establish whether management is operating in compliance with student funding policy.

**Table 4.15: MHTESTD management is operating in compliance with the funding policy**
The data above is shown by the chart data overleaf.

<table>
<thead>
<tr>
<th>Outcome</th>
<th>0</th>
<th>4</th>
<th>26</th>
<th>8</th>
<th>5</th>
<th>43</th>
</tr>
</thead>
<tbody>
<tr>
<td>% Outcome</td>
<td>0%</td>
<td>9%</td>
<td>60%</td>
<td>19%</td>
<td>12%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Fig: 4. 8 MHTESTD, management is operating in compliance with the tertiary student funding policy.

The responses of MHTESTD employees shows that 0 out of 43 (0%) strongly agree; 4 out of 43 (9%) agree; 26 out of 43 (60%) disagree; 8 out of 43 (19%) strongly disagree; 5 out of 43 (12%) were undecided.

On the whole 4 out of 43 (9%) agreed whilst 39 out of 43 (91%) disagreed.

Interview findings shows that 13 out of 16 (81%) of the respondents disagreed; 3 out of 16
(19%) agreed.

The mode safely shows that management is not operating in compliance with the tertiary student funding policy.

It can safely be concluded that the MHTESTD is not operating in compliance with the tertiary student funding policy.

**Question 13: The tertiary student funding policy is implemented according to government national policy.**

The question seeks to establish whether the tertiary student funding policy is complying with the government national policy.

**Table 4.16: The funding policy is implemented according to government national policy.**

<table>
<thead>
<tr>
<th></th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Undecided</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Outcome</strong></td>
<td>0</td>
<td>0</td>
<td>12</td>
<td>27</td>
<td>4</td>
<td>43</td>
</tr>
<tr>
<td><strong>% Outcome</strong></td>
<td>0%</td>
<td>0%</td>
<td>28%</td>
<td>63%</td>
<td>9%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Data above is shown graphically below.
Fig: 4. 9: The tertiary student funding policy is implemented according to government national policy.

The responses shows that 0 out of 43 (0%) strongly agree; 0 out of 43 (0%) agree; 12 out of 43 (28%) disagree; 27 out of 43 (63%) strongly disagree; 4 out of 43 (9%) were undecided.  

On the whole 0 out of 43 (0%) agreed whilst 43 out of 43 (100%) disagreed.

According to the mode the MHTESTD is not operating in line with government national policy, so it can be safely concluded that MHTESTD is not operating according to government national policy.

Question 14: The MHTESTD has a committee for funding students.

The question seeks to establish whether a student funding committee exists.
Table 4.17: The Ministry has a student funding committee.

<table>
<thead>
<tr>
<th></th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Undecided</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outcome</td>
<td>0</td>
<td>0</td>
<td>23</td>
<td>17</td>
<td>3</td>
<td>43</td>
</tr>
<tr>
<td>% Outcome</td>
<td>0%</td>
<td>0%</td>
<td>53%</td>
<td>40%</td>
<td>7%</td>
<td>100%</td>
</tr>
</tbody>
</table>

The data above can be shown by the chart below.

Fig: 4.10 The MHTESTD has a committee for funding students.

The table 4.10 shows from the 43 respondents, 0 (0%) strongly agree; 0 (0%) agree; 23 (40%) disagree; 17 (40%) strongly disagree; 3 (7%) undecided.

On the whole 0/43 (0%) agreed whilst 43/43 (100%) disagreed.
According to the mode there is no committee for funding students.

It can be safely concluded that MHTESTD has no committee for funding students.

**Question 15: The cadetship scheme is managed by the cadetship committee.**

The question seeks to establish whether cadetship scheme is managed by cadetship committee.

**Table 4.18: The cadetship scheme is managed by cadetship committee.**

<table>
<thead>
<tr>
<th>Outcome</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Undecided</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outcome</td>
<td>0</td>
<td>4</td>
<td>21</td>
<td>14</td>
<td>4</td>
<td>43</td>
</tr>
<tr>
<td>% Outcome</td>
<td>0%</td>
<td>9%</td>
<td>49%</td>
<td>33%</td>
<td>9%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Table 4.18 clearly shows that from the 43 respondents 0 (0%) strongly agree; 4 (9%) agree; 21 (49%) disagree; 14 (33%) strongly disagree and 4 (9%) were undecided.

On the whole 4/43 (9%) agreed whilst 39/43 (91%) disagreed.

The mode shows that the cadetship scheme is not managed by a committee.

It can be concluded that MHTESTD has no committee for managing the operations of the cadetship scheme.

**Question 16: The cadetship scheme is meant to sponsor under privileged students only.**

The question seeks to establish whether the cadetship scheme is sponsoring less privileged only.
Table 4.19: The cadetship scheme sponsors underprivileged students only.

<table>
<thead>
<tr>
<th></th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Undecided</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outcome</td>
<td>0</td>
<td>0</td>
<td>15</td>
<td>25</td>
<td>3</td>
<td>43</td>
</tr>
<tr>
<td>% Outcome</td>
<td>0%</td>
<td>0%</td>
<td>35%</td>
<td>58%</td>
<td>7%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Data above is shown by the chart below.

![Chart showing the responses](image-url)

Fig: 4.11: The cadetship schemes sponsors less privileged students only.

The responses clearly shows that 0/43 (0%) strongly agree; 0/43 (0%) agree; 15/43 (35%) disagree; 25/43 (58%) strongly disagree, 3/43 (7%) undecided.
On the whole 0/43 (0%) agreed whilst 43/43 (100%) disagreed.

The mode safely shows cadetship scheme does not sponsor less privileged students only and it can be concluded that some students who are not underprivileged are being sponsored by the cadetship scheme.

**Question 18: The review of controls is carried out.**

The question seeks to establish whether the internal controls on tertiary student funding are reviewed annually, after 2 years and after 10 years.

**Review of controls annually**

**Table 4.20: Annual review of controls**

<table>
<thead>
<tr>
<th></th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Undecided</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outcome</td>
<td>0</td>
<td>3</td>
<td>8</td>
<td>21</td>
<td>11</td>
<td>43</td>
</tr>
<tr>
<td>% Outcome</td>
<td>0%</td>
<td>7%</td>
<td>18%</td>
<td>49%</td>
<td>26%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Data above is shown graphically below
Fig: 4.12 Annual review of controls

Table 4.13 above clearly shows that from the 43 respondents 0 (0%) strongly agree; 3 (7%) agree; 8 (18%) disagree; 21 (49%) strongly disagree and 11 (26%) were undecided.

On the whole 3 out of 43 (7%) agreed whilst 40 out of 43 (93%) disagreed.

The mode can safely show that controls are not reviewed annually and it can also be concluded that controls of student funding are not at least once per year.

Controls are reviewed after 2 years

Table 4.21: Controls are reviewed after 2 years.

<table>
<thead>
<tr>
<th></th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Undecided</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outcome</td>
<td>0</td>
<td>8</td>
<td>6</td>
<td>22</td>
<td>7</td>
<td>43</td>
</tr>
<tr>
<td>% Outcome</td>
<td>0%</td>
<td>19%</td>
<td>14%</td>
<td>51%</td>
<td>16%</td>
<td>100%</td>
</tr>
</tbody>
</table>
Data above is shown by the chart below.

Fig: 4.13 Controls are reviewed after 2 years

From responses on table 4.14 it clearly shows that 0 out of 43 (0%) of the employees strongly agree, 8 out of 43 (19%) did agree, 6 out of 43 (14%) disagree, 22 out of 43 (51%) strongly disagree and 7 out of 43 (16%) were undecided.

On the whole 8 out of 43 (19%) agreed whilst 35 out of 43 (81%) disagreed.

The mode can safely show that controls are not review after 2 years.

From the responses the researcher established that reviews of controls are not done after 2 years by the ministry.

Controls are reviewed after 10 years
Table 4.22: Controls are reviewed after 10 years

<table>
<thead>
<tr>
<th></th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Undecided</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outcome</td>
<td>0</td>
<td>3</td>
<td>11</td>
<td>20</td>
<td>9</td>
<td>43</td>
</tr>
<tr>
<td>% Outcome</td>
<td>0%</td>
<td>7%</td>
<td>26%</td>
<td>46%</td>
<td>21%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Data above is shown graphically below

![Graph showing outcomes](image)

**Fig: 4. 14 Controls are reviewed after 10 years**

From responses it clearly shows that 0 out of 43 (0%) strongly agree, 3 out of 43 (7%) agree, 11 out of 43 (26%) disagree, 20 out of 43 (46%) strongly disagree and 9 out of 43 (21%) were undecided.

Interview findings 15 out of 16 (94%) disagreed whilst 1 out of 16 (6%) agreed.
On the whole 3 out of 43 (7%) agreed whilst 40 out of 43 (93%) disagreed.

The mode clearly shows that MHTESTD does not review controls after ten years.

The mode concludes that controls of MHTESTD are not reviewed after 10 years.

**Question 19: The Ministry has an internal audit department.**

The question seeks to establish whether the ministry has an audit department.

**Table 4.23: The MHTESTD has an internal audit department.**

<table>
<thead>
<tr>
<th></th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Undecided</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outcome</td>
<td>35</td>
<td>8</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>43</td>
</tr>
<tr>
<td>% Outcome</td>
<td>81%</td>
<td>19%</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>100%</td>
</tr>
</tbody>
</table>

Data above is shown graphically below.
Fig: 4.15 MHTESTD has an internal audit department.

The responses shows that 35 out of 43 (81%) strongly agree; 8 out of 43 (19%) agree; 0 out of 43 (0%) disagree; 0 out of 43 (0%) strongly disagree and 0 (0%) were undecided.

On the whole 43 out of 43 (100%) agreed whilst 0 out of 43 (0%) disagreed.

The mode clearly shows that there is an internal audit department in the ministry.

It can be safely concluded that there is an internal audit in the MHTESTD.

Question 20: MHTESTD has a well developed network analysis for managing student funding in institutions of higher learning.

The question seeks to establish whether the MHTESTD uses network analysis in managing student funding in institution of higher learning.

Table 4.24: The MHTESTD has a network of analyzing student funding in institutions of
higher learning.

<table>
<thead>
<tr>
<th></th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Undecided</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outcome</td>
<td>0</td>
<td>0</td>
<td>8</td>
<td>35</td>
<td>0</td>
<td>43</td>
</tr>
<tr>
<td>% Outcome</td>
<td>0%</td>
<td>0%</td>
<td>19%</td>
<td>81%</td>
<td>0%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Data above is below by a chart.

Fig: 4.16 The MHTESTD has a network of analyzing and managing student funding.

The responses clearly shows that 0 out of 43 (0%) strongly agree; 0 out of 43 (0%) agree; 8 out of 43 (19%) disagree; 35 out of 43 (81%) strongly disagree and 0 out of 43 (0%) were undecided.

On the whole 0 out of 43 (0%) agreed whilst 43 out of 43 (100%) disagreed.
The mode clearly shows that MHTESTD respondents were in disagreement that the ministry has a well developed network of managing student funding in institutions of higher learning.

It can be safely concluded that MHTESTD does not apply network analysis in managing student funding in institutions of higher learning.

**Question 22: The Ministry should adopt a public, private partnership for funding students.**

The question seeks to establish whether a public, private partnership for funding students should be adopted by the MHTESTD.

**Table 4.25: Funding of students through the Public private partnership in the MHTESTD.**

<table>
<thead>
<tr>
<th></th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Undecided</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outcome</td>
<td>15</td>
<td>18</td>
<td>6</td>
<td>1</td>
<td>3</td>
<td>43</td>
</tr>
<tr>
<td>% Outcome</td>
<td>35%</td>
<td>42%</td>
<td>14%</td>
<td>2%</td>
<td>7%</td>
<td>100%</td>
</tr>
</tbody>
</table>
The data above is shown by the chart below.

![Chart showing responses to funding of students through the Public private partnership]

**Fig: 4.17 funding of students through the Public private partnership**

The responses clearly show that 15 out of 43 (35%) strongly agree, 18 out of 43 (42%) agree, 6 out of 43 (14%) disagree, 1 out of 43 (2%) strongly disagree and 3 out of 43 (7%) were undecided.

On the whole 33 out of 43 (77%) agreed whilst 10 out of 43 (23%) disagreed.

The mode established that the ministry should fund tertiary students through the Public private partnership.

It can therefore be concluded that the MHTESTD should fund tertiary students through the public private partnership.

**4.2 Summary**

Data which was collected from MHTESTD respondents through interviews and questionnaires were carefully presented and analyzed using pie charts, tables and graphs. Conclusions were
reached from the respondents in relation to the literature. The findings and the recommendations of the research will be highlighted in chapter 5.
CHAPTER 5
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction
The main focus of this chapter is to summaries all previous chapters. A summary of major findings will be discussed and a conclusion reached. The recommendations will be stated for bridging the tertiary student funding gap in the MHTESTD. Summary and area of further research will conclude this chapter.

5.1 Chapter summaries
Statement of the problem was covered in chapter one. The tertiary student funding problems of sponsoring all students was also discussed. The tertiary student funding policy was analyzed by the research objectives. The policy implementation guidelines in place were also analyzed and controls which are in place were also discussed and reviewed for adequacy. The recommendations of tertiary student funding was also reached. Literature review was covered in chapter two. Chapter two analyzed and examined what other academics contributed on tertiary student funding policy, implementation of guidelines, controls that are in place to ensure that the policy is implemented. The review of current internal controls in the MHTESTD for adequacy and, the economic way of funding tertiary students.

Research methodology is covered in chapter three. The research was carried out using the descriptive design method. Data was gathered in two ways by interviews and questionnaires. Qualitative and quantitative were the research methods used by the researcher. Primary and secondary were the data types. A simple random sampling which is stratified was used.

The findings were presented and analysed in chapter 4. Graphs, tables and pie charts were constructed from data which was collected from respondents. The mode was used to do the data
analysis.

Chapter four presents and analyses the findings. Data collected from respondents through questionnaire and interviews were presented using tables, graphs and pie charts. Data analysis was done using the mode. The conclusions were finally drawn from the MHTESTD respondents in relation to literature.

5.2 Major Findings

- The policy of tertiary student funding is in existence, it is communicated to MHTESTD employees and it is well documented.

- The MHTESTD has a policy implementation guideline for student funding.

- The guidelines of tertiary student funding is not communicated to the MHTESTD employees and it is not documented.

- MHTESTD financial, human resources and physical controls are sound and they exist for tertiary student funding.

- MHTESTD management did not review controls for tertiary students funding.

- Finance personnel are not aware of implementation guidelines on student funding.

- There is no committee for funding tertiary students.

- Cadetship scheme does not sponsor less privileged students only.

5.3 Conclusion

The research proved to be a success because all research questions were covered. The recommendations will help the researcher to close tertiary student funding gap.

5.4 Recommendations

The under listed are the recommendations for bridging the student funding gap.
• Policy implementation guidelines should be well documented by the MHTESTD management. Finance personnel should be trained and implementation guidelines should be well communicated to them. The MHTESTD should come up with an Act which states how the tertiary student funding should be managed.

• The MHTESTD should have an effective internal audit section.

• Pettit (2009) cited that controls should be timeously reviewed by management in order to improve operations efficiency.

• A public private partnership framework should be developed by the MHTESTD for funding tertiary students.

• Policies on student funding that are sound must be formulated by the MHTESTD like cost sharing, loan and grant, loan and public private partnership.

5.5 Area for further research

A further research on private owned institutions of higher learning is recommended.

5.6 Summary

This chapter mainly focused on previous chapter summaries, major findings that were reached, the conclusion that were reached on the study, areas that need further research and finally the recommendations.
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APPENDIX A
COVER LETTER

Midlands State University
P. Bag 9055
Gweru

20 August 2014

The Permanent Secretary
Ministry of Higher and Tertiary Education, Science and Technology Development
New Government Complex Centre
Harare

Dear Sir/Madam

RE: Authority to carry out research

My name is Teddy Lewis and I am in my final year at Midlands State University (MSU). I am doing of a Bachelor of Commerce Accounting Honours Degree and I am currently undertaking a research project entitled: Bridging the student funding gap in the Ministry of Higher and Tertiary Education, Science and Technology Development

Your authority is being sought for me to research on my topic. Findings would be confidential and used for academic purposes only.

Your assistance and cooperation at your earliest convenience will be greatly appreciated.

Yours faithfully

Teddy Lewis

Registration Number R12726E
Appendix B

QUESTIONNAIRE TO MIDDLE MANAGEMENT AND SENIOR OFFICERS

Dear Respondent

My name is Teddy Lewis, a final year student undertaking a Bachelor of Commerce Accounting Honours Degree at Midlands State University (MSU). I am currently working on my dissertation entitled Bridging the student funding gap in the MHESTD. I will be grateful if you could spare a few minutes and attend to my questionnaire.

1. Please state your position

   Top management [ ] middle management [ ] senior officers

2. What is your highest level of qualification?

   Diploma [ ] Degree [ ] Other (specify) [ ]

3. How long have you been in the Ministry?

   Less than five (5) years [ ] Five (5) years [ ] More than five (5) years [ ], Ten (10) years or above [ ]

4. The government has funding policy for tertiary students

   Strongly Agree [ ] Agree [ ] Disagree [ ] Strongly Disagree [ ] Undecided [ ]

5. The formulation of policy involve consultation of Dean of students and cadetship committee

   Strongly Agree [ ] Agree [ ] Disagree [ ] Strongly Disagree [ ] Undecided [ ]

6. The funding policy is communicated to employees.

   Strongly Agree [ ] Agree [ ] Disagree [ ] Strongly Disagree [ ] Undecided [ ]

7. The funding policy is documented.

   Strongly Agree [ ] Agree [ ] Disagree [ ] Strongly Disagree [ ] Undecided [ ]

8. The Ministry has policy guidelines to facilitate policy implementation.

   Strongly Agree [ ] Agree [ ] Disagree [ ] Strongly Disagree [ ] Undecided [ ]

9. The implementation guidelines are documented

   Strongly Agree [ ] Agree [ ] Disagree [ ] Strongly Disagree [ ] Undecided [ ]

10. Finance personnel are aware of implementation guidelines on student funding.
11. Management has established controls to ensure that policy implementation guidelines are applied.

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<th>Strongly Agree</th>
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<td>Physical Controls</td>
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<td>Financial Controls</td>
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12. Management is operating in compliance with funding policy

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13. The funding policy is implemented according to government national policy

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14. MHTESTD has a committee for funding students.

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15. The cadetship scheme is managed by the cadetship committee.

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16. The cadetship scheme is meant to sponsor under privileged students only.

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<th>Strongly Agree</th>
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17. The review of controls is carried out.

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<td>ii) After two years</td>
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<td>iii) After</td>
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18. The MHTESTD has an internal audit department.

    Strongly Agree [    ] Agree [     ] Disagree [    ] Strongly Disagree [    ] Undecided [    ]

19. MHTESTD has a well-developed network analysis for managing student funding in institutions of higher learning.

    Strongly Agree [    ] Agree [     ] Disagree [    ] Strongly Disagree [    ] Undecided [    ]

20. MHTESTD should adopt a public, private partnership for funding students

    Strongly Agree [    ] Agree [     ] Disagree [    ] Strongly Disagree [    ] Undecided [    ]
Appendix C

INTERVIEW QUESTIONS FOR POLICY MAKERS (ACCOUNTING OFFICER AND PRINCIPAL DIRECTORS AND DIRECTORS)

1. Explain the Ministry’s funding policy?
2. How is the policy formulation communicated to the employees?
3. What are your views on the way the funding policy for student funding is being implemented?
4. What policy implementation guidelines are in place?
5. What controls are in place to facilitate policy implementation?
6. What are your views on the adequacy of the control reviews?

Thank you for your cooperation

Teddy Lewis
Registration number R12726E