

Private funding of primary and secondary education in Namibia

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Ministry of Basic Education
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INTRODUCTION

This brief report has been commissioned to shed light on the question of private funding of formal schooling in Namibia. It concentrates largely on school fund contributions, a subject for which little information is available and one that is the topic of a considerable amount of speculation.

The issue of school fees is of interest for several reasons. Education up to the end of primary school or until a learner reaches the age of 16 (whichever comes first) is supposed to be free, according to the Constitution of the Republic of Namibia. Yet, the payment of school fees for all grades is encouraged. This apparent contradiction creates the perception among some people that (1) education at the primary level and for younger learners is indeed not free, and (2) that people are paying too much for education. On another level, the already massive government expenditures cannot pay for everything, so private funding of education has to help fill some of the shortfall. Another dimension is the stated will of the government to involve parents and other stakeholders in the educational process. This means that parents and schools should enjoy some autonomy in spending funds to the benefit of their schools, and such funds must be generated privately.

But how much do parents pay for the education of their children, how do these amounts vary from grade to grade and from circumstance to circumstance, and how do these amounts compare with other household budgets and the costs of other commodities? These are some of the questions addressed in this report.

METHODS AND SOURCES OF INFORMATION

For school fees, information was collected on the amounts payable at 307 schools. This is about 20% of all schools in Namibia. The sample of 307 schools is not a random one, since most of the information was collected as opportunities to do so arose during the course of other studies. While large numbers of rural schools were sampled, the proportion of these in the whole sample is rather less than the proportion of all rural schools in Namibia. As will be seen, fees paid at rural schools are lower than those in urban areas, so some results will be biased upwards by the comparative under-representation of rural schools. Conversely, urban schools, with higher fees, are comparatively over-represented.

The sources of information are presented in Table 1 where the years in which the data were collected are given. The study by Fair (1998) is of considerable interest and results from that study will be drawn upon in this report. Her study sought to examine the costs of education in relation to demands for schooling in Namibia. Fair's work made substantial use of data collected during the 1994 Household Income and Expenditure Survey conducted by the Central Statistics Office, and also made use of interviews of household members in selected rural communities in northern Namibia. The study by Namwira (1998), conducted under the auspices of and funded by the Basic Education Project (GTZ), aimed to examine the degree of parental involvement in schools in the Kavango Region. School planning studies (Ward and Mendelsohn 1997, 1999 and in

preparation) provide recommendations for the development of schools, particularly in the light of schools' locations within clusters. Brief visits for the purposes of these planning studies were made to schools, and information on school fees was collected during those visits. The UNICEF study of school boards (Mendelsohn 1997) was done to examine the role and functions of school boards, and data on school fees were assembled during interviews with school principals. Finally, 96 schools were telephoned during July 1999 for purposes of this study. At most schools, the principals or administrative staff provided information on the fees payable at their schools.

Table 1. Sources of information on school fees:

	Number of schools
Study of school costs (Fair – 1997)	8
Parental involvement study (Namwira – 1997)	25
School planning studies (Ward & Mendelsohn – 1997-1999)	132
Telephone survey (this study – 1999)	96
School board study (Mendelsohn – 1997)	46

Table 2 provides information on the location and governance of schools for which information on school fees is available. The numbers of urban and rural schools are roughly similar, allowing fees paid at schools in these different settings to be compared. Information on fees at a reasonable number of schools is available from Keetmanshoop, Khorixas, Ondangwa West and Rundu regions. All the information for Keetmanshoop and Khorixas schools was collected in 1999 during school planning studies. Information for Windhoek schools was collected during telephonic interviews, also during 1999. The majority of sampled schools in Ondangwa West were included in the UNICEF study of school boards in 1997 (Mendelsohn 1998). Likewise, the majority of schools in the Rundu region were those studied by Namwira in 1997.

Table 2: Numbers of schools for which information on school fees are available:

	Number of schools
<i>Location:</i>	
Rural	147
Urban	160
<i>Region:</i>	
Katima Mulilo	2
Keetmanshoop	50
Khorixas	78
Ondangwa East	2
Ondangwa West	46
Rundu	33
Windhoek	96
<i>Control:</i>	
Government	273
Private	34

Most of the schools for which information is available are run by the Ministry of Basic Education and Culture, a reflection of the fact that the majority of schools are government schools. In 1998, there were only 78 private schools out of the total of 1 489 schools in Namibia (EMIS 1998). Nevertheless, the information assembled for 34 private schools allows comparisons to be made between fees paid at private and government schools. Most of the private schools are in towns in the Windhoek region, but some information is available from private schools in the northern regions.

Table 3 provides the numbers of schools for which information is available on fees for different grades. The higher number of schools in the lower grades reflects the fact that many more schools provide primary than secondary grades.

Table 3. Numbers of grades in different schools for which information on school fees is available:

	Grade											
	1	2	3	4	5	6	7	8	9	10	11	12
Number of schools	233	233	229	218	206	201	194	115	101	92	52	48

The 1994 Income and Expenditure Survey provides information on schooling expenses. The main results of the survey were published in the report *Living Conditions in Namibia* (Central Statistics Office 1996). Among the expenses recorded are school and boarding fee contributions, costs of school uniforms and amounts spent on school books and stationery. In addition, total expenditures by households were reported, allowing educational costs to be compared with total household budgets. For purposes of this study, I re-analysed the data to obtain information on household consumption values against which schooling costs can be compared. A total of 4 397 households were sampled during this survey. Consumption values measure household expenditure and these are essentially equivalent to household income.

Since the majority of schools have rather low fees and a minority have much higher fees, the distribution (Figure 1) of numbers of schools paying different amounts is highly skewed (in statistical terms, the distribution is not "normal"). This means that it is not useful to calculate averages or mean values for the amounts paid, since the few schools with high fees distort the values significantly. A more useful measure to reflect what is normally paid is the "median". This is the value representing the cut off between half of the schools where school fees are less than the median and the other half where fees are higher than the median. For example, among all 233 schools that provide Grade 1, the median fee is N\$30. Half of the 233 schools therefore have less than N\$30 paid, while the other half have more than N\$30 paid. To illustrate the huge bias caused by the large amounts paid at a few schools, the average fee for Grade 1 is nearly ten times higher at N\$279. The degree of bias, however, decreases among the higher grades. For example, the median fee paid at 115 schools which provide Grade 8 classes is N\$100, while the average fee paid amongst these schools is about five times greater at N\$494.

Unless otherwise made clear, all amounts given in this report are the fees paid for one learner in one year. Fees paid per term were multiplied by three to estimate the annual costs.

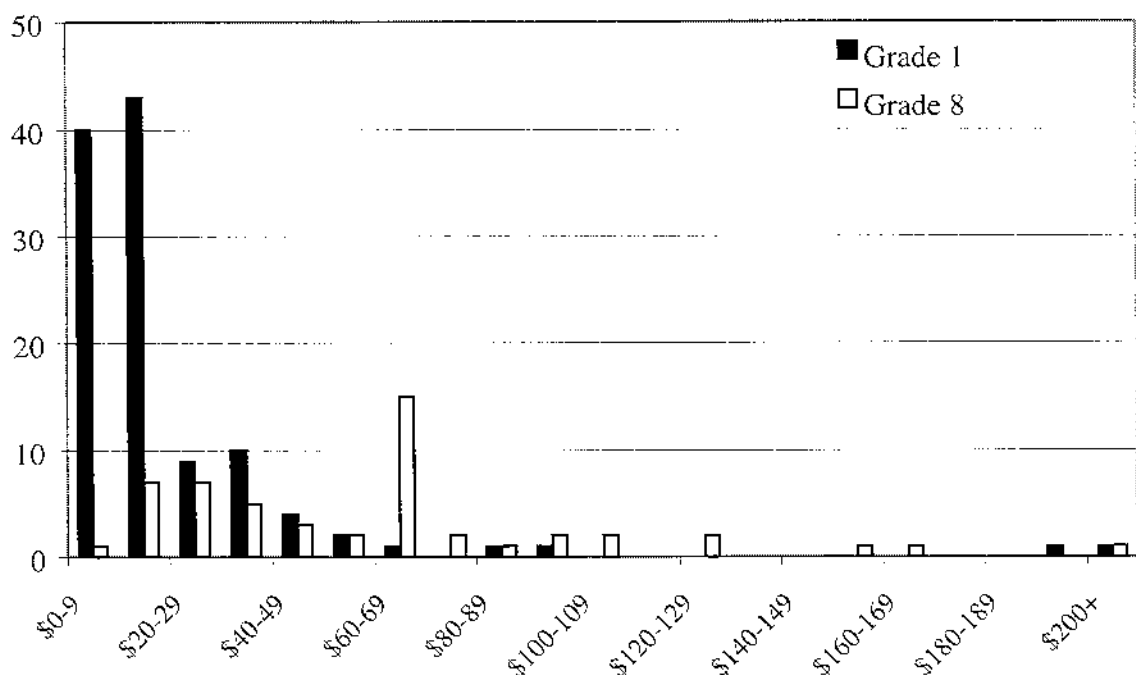
RESULTS

Basic school fees

Among the 307 schools sampled in this study, 303 (99%) have set amounts for school fees. At the remaining four schools, no fees are payable. These four schools are all lower primary schools offering the first two, three or four grades. One of the four schools is a private school.

Perhaps the most conspicuous feature about school fees in Namibia is the high degree of variation in amounts paid. This is best seen by scanning through the complete list of schools provided in Appendix 1. For all schools providing Grade 1, fees range between N\$0 and more than N\$5000 at four schools; the highest amount payable is N\$11 100.

Figure 1. Numbers of government, rural schools having different amounts school fees in Grades 1 and 8.



The variation is also illustrated clearly in Figure 1. While the great majority (81%) of fees paid for Grade 1 learners in government, rural schools are less than N\$30 per year, more than N\$30 is payable at the remaining 19% of schools. Among government, rural schools offering Grade 8, most fees are between N\$10 and N\$60, with about 10% of schools having fees of more than N\$100.

The next feature that stands out is that the amounts paid for school fees generally increase up the grades (Figure 2). While the fees increase only slightly for primary grades, there is a large jump at the start of Grade 8, with substantial increases thereafter. In rural, government schools, median fees increase from N\$18 in Grade 7 at the end of primary school to N\$60 in Grade 8 at the start of secondary school. In urban, government schools the increase in median fees is from N\$100 in Grade 7 to N\$240 in Grade 8.

Figure 2. Median annual school fees paid at government schools in rural and urban areas from Grades 1 to 12.

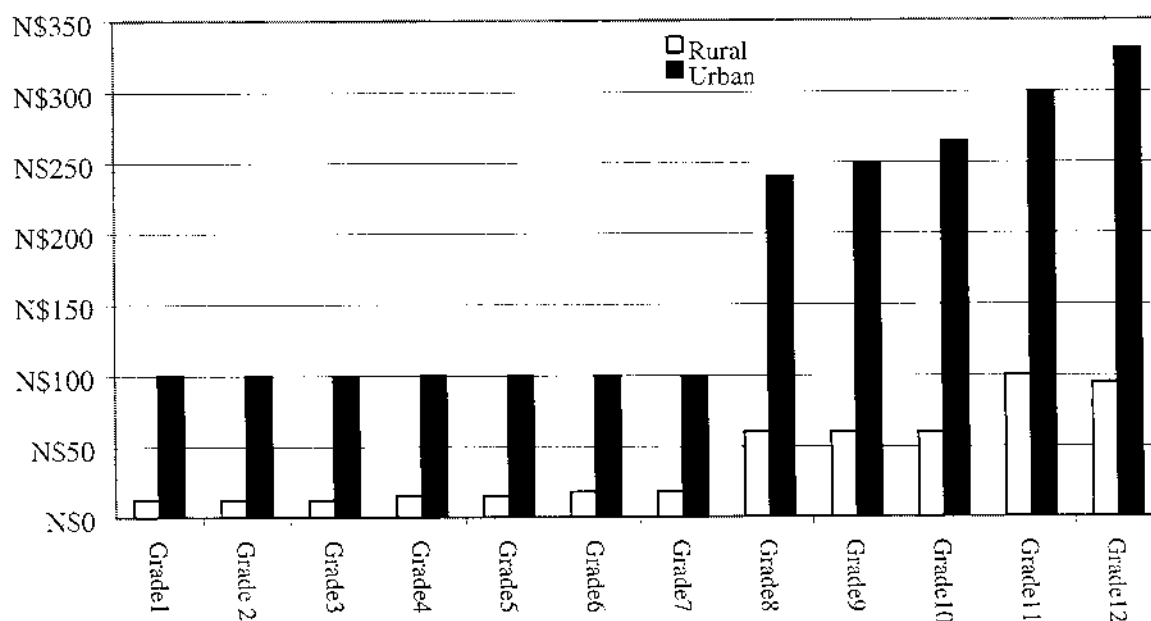


Figure 2 also illustrates the substantial differences in fees payable at urban compared with rural schools; note that the data in Figure 2 are for government schools only. Median values for primary grades in rural schools are between N\$12 and N\$18, and those for secondary grades range between N\$60 and N\$100. Differences between rural and urban schools are greatest in the lowest grades, and then diminish for higher grades. Grade 1 fees in urban areas are over eight times higher than those in rural schools, those for Grade 8 are four times higher, and those for senior secondary grades are about three times higher.

Fees paid at most rural, government for primary grades are extremely low (Figure 2). At 88 (or 77%) of the 114 schools for which information on fees is available, fees are no higher than N\$18 or N\$6 per term, or N\$1-50 per month.

Some differences between urban and rural areas are attributable to the differences in fee structures established as a result of the historical, ethnic restrictions. For example, Table 4 compares median fees payable for Grades 1 to 12 at schools in Khomasdal and Katutura with those payable at schools in the remaining sections of Windhoek, i.e. the area traditionally associated with being restricted for wealthier and “white” households. Fees in Katutura and Khomasdal are roughly two to three times lower than those at schools in the rest of Windhoek.

While historical differences and social circumstances explain some of the differences between urban and rural fees, other factors also play a role. Of these, the perceived household wealth is perhaps the most important. Thus the median fee of N\$130 for Grade 1 at schools in Katutura and Khomasdal is more than 10 times greater than the median fee of just N\$12 paid at rural, government schools for Grade 1. The median fee for Grade 8 of N\$300 in Katutura and Khomasdal is likewise five times greater than the median of N\$60 for Grade 8 learners at rural, government schools.

Table 4: Median fees payable at government schools in the city of Windhoek:

	Katutura and Khomasdal	Remainder of Windhoek
Grade 1	N\$130	N\$450
Grade 2	N\$130	N\$450
Grade 3	N\$130	N\$450
Grade 4	N\$130	N\$450
Grade 5	N\$130	N\$450
Grade 6	N\$130	N\$450
Grade 7	N\$140	N\$450
Grade 8	N\$300	N\$700
Grade 9	N\$300	N\$700
Grade 10	N\$300	N\$700
Grade 11	N\$300	N\$700
Grade 12	N\$300	N\$700

As might be expected, differences in fees between government and private schools are substantial. The median fee for Grade 1 is N\$30 for government schools, compared with N\$137 for private schools. The extent of differences for Grade 1 fees (the grade for which most information is available) is shown in Figure 3. The great majority of schools charging more than N\$500 are private schools.

It should be noted that not all private schools have high school fees. Indeed, a significant number of private schools are subsidised, and therefore have very low fees. Even though the sample of private schools with Grade 1 is small, 25% of these (the ones shown in Figure 3) charge less than N\$40.

Table 5 provides some comparisons of school fees in different regions. The median figures are restricted to those calculated from government, rural schools so that the comparisons are reasonably valid. Fees payable in Rundu are by far the lowest. Fees in Ondangwa West and Khorixas (the regions with the next highest fees), are about double

those for Grades 1 and 8 in Rundu. Those in Keetmanshoop and Windhoek are the highest, at least in Grade 1.

Figure 3. A comparison of the percentages of government and private schools having different fees for Grade 1.

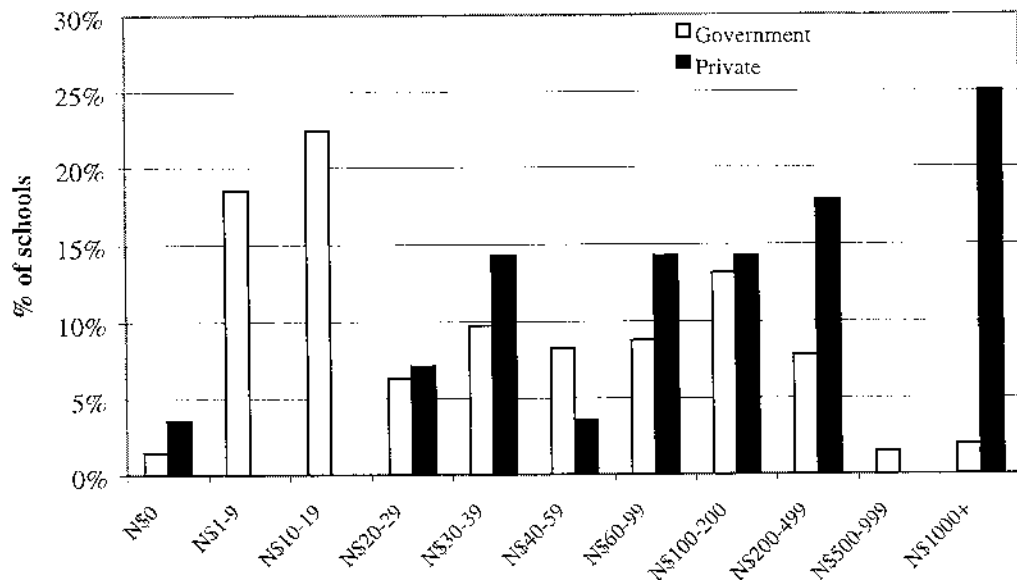


Table 5. Median school fees payable for Grade 1 and 8 at rural, government schools in four regions (numbers of schools are shown in parentheses; samples for the other regions and for Grade 8 in Keetmanshoop and Windhoek were too small to be included here):

	Grade 1	Grade 8
Keetmanshoop	N\$20 (8 schools)	
Khorixas	N\$14 (30 schools)	N\$60 (11 schools)
Ondangwa West	N\$12 (36 schools)	N\$60 (26 schools)
Rundu	N\$6 (24 schools)	N\$15 (9 schools)
Windhoek	N\$30 (13 schools)	

A number of examples of “in kind” payments were encountered during visits to schools. This was most prevalent in very small, junior primary schools in remote areas in the Rundu region. Payments of school fees in the form of bags or other containers of mahangu were found at 10 schools and these probably represent about 7-8% of all similar small, junior primary schools in this region. These schools, visited as part of an earlier school mapping study, are not amongst those given elsewhere in this report for which fees paid were recorded. Doubtless, there are more cases of payments being made “in kind”, but overall the practice is limited.

Other costs of schooling

Not much information is available on other costs of schooling (hostel costs are discussed below). The 1994 Income and Expenditure Survey collected data on payments for school uniforms and books and stationery which were analysed by Fair (1998).

The *average* cost of school uniforms in 1994 was found to be about N\$25 per year for a primary learner and about N\$50 for a secondary learner. Because a large, and unknown, proportion of learners do not wear uniforms, the *median* cost is likely to be substantially lower – perhaps about 10 times lower than these figures. *Average* costs for books and stationery were about N\$3 per primary learner and N\$7 per secondary learner in 1994 (Fair 1998).

Likewise, little information is available on the “opportunity costs” of schooling. In many rural households, learners/children are required to help with household chores and with agricultural activities, especially the tending of cattle and goats. In some cases, children are prevented from ever going to school because they are required to work at home. An interesting compromise between demands for labour and school attendance is achieved in many rural families where siblings go to school on a rotational basis. One child goes to school while the other is off for two days herding cattle, after which they swap roles.

Early in 1996, the Ministry of Basic Education and Culture conducted a survey of learners that had left, or dropped out of school between the start of the 1995 and 1996 school years. Of some 43 000 learners that left school during that period, about 18 400 left because they went to another school or because their parents moved away. Of the remaining 24 600 drop-outs (those who arguably left school prematurely for other reasons), about 3% were reported as having left because they had to work at home. The same survey provided information on numbers of learners who left because of inability to pay school fees, hostel fees or examination fees. The proportions reported as having left for those reasons was: 0.5% (school fees), 0.7% (hostel fees) and 0.1% (examination fees). Teachers reported these figures. For some learners, their teachers may not have been aware of financial constraints at home that might have persuaded parents to withdraw their children. However, it seems clear that the overall, direct costs of schooling do not have a substantial impact on enrolment numbers.

Costs of boarding

For learners that do not live at home, there are three boarding options: to live in a government hostel, to board in a privately run, registered hostel, or to live in the home of a relative or friend while attending school. The best information is available for government hostels which house a total of about 40 500 boarders in 1999. In addition, about 2 200 other learners were boarding in these hostels because they are children of school staff. Fees payable at government hostels vary according to the classification of each hostel, Class A hostels are the cheapest at N\$156 per year and Class E hostels are the costliest at N\$600 per year. Discounts are available for siblings.

Table 6. Numbers of boarders and the annual fee for boarding in different classes of hostels:

Hostel class	Annual fee	Number of boarders	Percentage of all boarders
A	N\$156	9 032	22%
B	N\$198	17 391	43%
C	N\$237	7 671	19%
D	N\$495	3 640	9%
E	N\$660	2 768	7%

A comparatively small proportion of boarders are either exempted from paying hostel fees, or their fees are discounted. In 1998, about 560 boarders were totally exempted from paying hostel fees and about 1 180 were granted a discount. The administrative procedures required to obtain total exemption or a discount are cumbersome and known to relatively few people who are able (or willing) to pursue the procedures with success.

In 1998, about 12 700 boarders were accommodated in 70 private hostels (EMIS 1998). These are hostels that are registered with the Ministry of Basic Education and Culture, and receive subsidies from the Ministry as a result. No information is available on what fees boarders pay at these hostels. However, churches and other charitable organisations run most private hostels and it seems true that most boarders in those hostels pay very little for their accommodation and food.

In addition, there is a large (but unknown) number of “informal” and alternative hostels. Informal hostels usually consist of traditional homes, built by members of the community. Parents and teachers supervise learners, and many depend upon school-feeding programmes for their main supply of food. Alternative hostels are buildings erected with support from Kreditanstalt für Wiederaufbau (KfW), used as hostels and also supervised by teachers and parents. Learners in alternative hostels usually also depend upon school-feeding programmes.

Finally, the greatest numbers of boarders are those living in the homes of relatives and other people. There is no recent information available on the numbers of these boarders, but from an analysis of the primary data collected during the 1991 Population and Housing Census there were about 83 200 learners living in homes of relatives. In addition, about 10 600 learners were living as lodgers in the homes of people they were not related to (J Mendelsohn unpublished). Numbers of these kinds of boarders have doubtless increased substantially by now.

Taking all boarders together - those in government, private and informal hostels and those living away from the homes of their parents - indicates that about 33% of all learners in Namibia attend school while not living in their own homes.

Costs of schooling in relation to household expenditures and commodity prices

Judgements on whether schooling costs are high or low can only be made if the amounts paid can be related to other costs, especially those that are routinely paid by people in

Namibia. The 1994 Income and Expenditure Survey provides a wealth of information on household costs to be compared with schooling costs then and now in 1998 or 1999. Most of the survey work was done during 1994, and figures given in Table 7 have therefore been “inflated” each year to provide figures for 1998 which can be compared with school fee data collected more recently, as reported above.

The information in Table 7 is given separately for urban and rural households because there is such a difference in wealth between these two groups. The median total expenditure per urban household in 1994 was N\$12 096 and that for a rural household almost three times less at N\$4 409. Inflated by 10% each year gives figures of about N\$17 700 and N\$6 500 in 1998 for urban and rural households, respectively.

Household consumption includes cash payments, used to buy any number of different kinds of items or to repay loans, as well as “in-kind” consumption. In-kind consumption largely comprises the food consumed by a household and the value of living in a house that household members have built that now requires no payment of mortgages or rental. In rural area, in-kind consumption makes up a much greater part of total consumption because so many people build their own houses from local materials and farm on a subsistence basis. Subtracting the value of “in-kind” consumption from total consumption gives the value of cash consumption. This represents a measure of the value of commodities for which a household has paid cash. It thus also reflects the amounts of cash households have at their disposal.

For each household, fees paid for all learners were added up to arrive at a median total cost of fees in urban households of N\$75 and N\$19 in rural households. These figures include fees for primary and secondary learners and the very small number of learners at pre-primary school and attending tertiary institutions. Inflated to 1998 values, the median costs of school fees for **all** learners in a household probably amounted to about N\$110 in urban and N\$28 in rural households, respectively.

Table 7. For urban and rural households, median values for total household consumption, cash consumption, school fees paid per household, and the percentages that the school fees make up of total and cash consumption. Data were collected during the 1994 Income and Expenditure Survey and have been increased by 10% each year to approximate the effects of inflation:

	Urban		Rural	
	1994	1998	1994	1998
Total household consumption	N\$12,096	N\$17,709	N\$4,409	N\$6,455
Cash consumption	N\$9,377	N\$13,728	N\$1,752	N\$2,565
Schooling fees	N\$75	N\$110	N\$19	N\$28
Schooling fees as % of total Consumption	0.6%	0.6%	0.4%	0.4%
Schooling fees as % of cash Consumption	0.8%	0.8%	1.1%	1.1%

The total amounts paid for school fees represent about 0.6% of total household consumption in urban households and 0.4% in rural households. Since fees are normally paid in cash and many people are reluctant to turn capital or security assets (such as cattle, donkeys and goats) into cash, it might be fairer to compare school fee payments with total cash consumption. The results are given in Table 7 where an estimated 0.8% of total cash consumption is spent on fees in urban households, compared with about 1.1% in rural homes.

The school fee payments in Table 7 do not include costs of uniforms, school books and stationery, and hostel costs. I estimate that it would be reasonable to add median figures of about N\$75 for urban households and N\$30 for rural households to account for costs of school uniforms, books and stationery in 1999. These estimates are based on the figures given earlier and the fact that not all schools (but more in urban areas) require uniforms to be worn. Hostel costs are not added here because households would otherwise have to feed learners if they were living at home, in addition to providing for the costs of water, electricity and other consumables. Taking the school fee payments given in Table 7 and adding N\$75 for urban and N\$30 for rural households gives total schooling costs in 1998 of N\$185 and N\$58 for urban and rural households, respectively. These totals are equivalent to about 1.3% and 2.3% of total cash consumption in urban and rural homes, respectively.

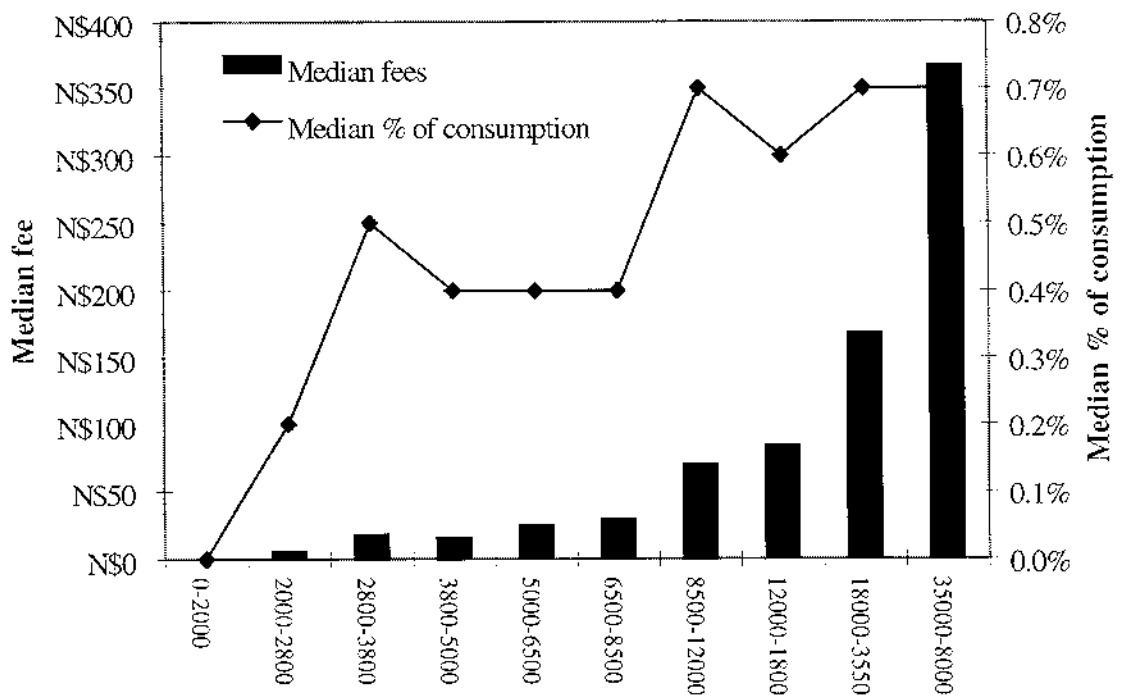
The figures of N\$185 and N\$58 for urban and rural households are annual totals. Dividing them by 12 indicates that each urban household pays about N\$15 and each rural household about N\$4 for the schooling costs of all their children per month. That is equivalent to the cost each month of about six Coca Colas in urban areas and 1½ beers in rural areas.

Many rural households, which are short of cash to pay schooling costs, have herds of cattle, goats or sheep and a number of donkeys. They also sometimes have surplus mahangu or maize after a good harvest. In northern Namibia (Ohangwena, Oshikoto, Oshana and Omusati) typical selling prices for these convertible assets are as follows: 12.5 kilograms of mahangu flour sells for about N\$31; goats are sold for N\$70 to N\$300 each (depending on weight and condition), grown cattle sell for N\$1000 to N\$1500 (again depending on carcass mass, etc.), and donkeys are sold for N\$200 to N\$700 each. The sale of 50 kilograms of mahangu, a goat, a cow or a donkey would cover the schooling costs of all children in a household several times over.

Results in Table 7 distinguish between urban and rural households. But how do school fee payments relate to household expenditures in different income groups? That question can be answered by comparing fee payments among ten different income groups, where the first group represents the 10% of all households with the lowest total consumption. These are the poorest households. The remaining nine groups represent progressively more wealthy households, such that the last groups includes the 10% of households with the highest consumption. The ten groups are called deciles in statistical terms.

Not surprisingly, total amounts paid as school fees increase from decile to decile, those households with the highest overall consumption also paying the most fees each year (Figure 4). As a proportion of total consumption, the poorest households also pay the least. The proportion of total consumption spent on school fees increases from about 0% to 0.2% in homes with annual incomes of less than N\$3000 to about 0.4% to 0.5% in homes with incomes of N\$3000 to N\$9000. Proportions of total household consumption rise to 0.6% to 0.7% in the wealthiest households. In summary, the poorest households pay proportionately less of their total incomes or consumption than the wealthiest homes.

Figure 4. Total amounts paid for school fees and the proportions that school fees represent of total household consumption. The ten groups or deciles were derived by dividing all households sampled during the 1994 Income and Expenditure Survey into 10 groups of equal numbers of households. Those with the lowest annual consumption are the poorest 10% of all homes, the next group is the next poorest 10% and up the scale to the final, richest 10% of all households. The data are in 1994-dollar values.



CONCLUSIONS AND RECOMMENDATIONS

The following main points emerge from the results presented here:

- School fees are paid at the great the majority of schools.
- There is a very high degree of variation in the amounts payable for school fees.
- Amounts paid for primary grades are much lower than those paid for secondary grades.
- Few schools have fees paid “in-kind”.
- Fees paid at government schools are much lower than those at private schools.
- Amounts paid at the great majority of schools are very low and much less than those routinely paid for luxury items.
- The poorest households pay proportionately less of their income on schooling than wealthier homes.
- Most households pay less than 1% of their total annual expenditure on schooling for all their children.
- Few learners drop out of school because of financial constraints.

The high degree of variation in the amounts paid for school fees is perhaps not surprising given the highly skewed nature of income distribution in Namibia and the absence of guidelines on what amounts should be paid. In essence, each school and community is left to determine what should be paid. The amounts decided upon reflect a mix of what parents believe they can afford and what the staff of the school think is desirable.

The issue of private funding of education should be seen in the light of demands for education in Namibia. In a society that has little need or demand for education, parents and other non-government sources will be reluctant to pay for schooling. Namibia and Namibians, by contrast, have a very high demand for education. One clear piece of evidence for this is to be seen in the exceptionally high enrolment rates.

Discussions on private funding are often clouded by the widespread belief that many Namibians are too poor to pay anything for education. It is indeed true that many Namibian households are poor, and the effects of poverty are very real to people living in those homes. It is also clear that many households cannot afford cash payments for school fees and other schooling expenses. These and some wealthier households may also not be able to afford perceived opportunity costs, incurred, for example, by their children being unable to work at home or to tend livestock (Fair 1998). The very low amounts paid at most schools, especially government primary schools in rural areas, suggest that fees are set at values that the poorest parents can pay, in other words at the lowest common denominator. In a study of opinions on the quality of government services, Devereux & Eiseb (1994) found that the idea that schooling was too expensive to be the most frequent response given to questions about why children were not attending school.

A high level of poverty in Namibia does not mean, however, that most Namibians are too poor to pay school fees. It also does not mean that school fees have to be set at amounts that are affordable to the poorest households. About 93% of all 7-16 year-olds are at school (EMIS 1998), so the cost of education must keep relatively few children out of

school. Results from the survey of drop outs indicate that about 1% of all learners leaving school drop-out because of financial constraints. The widespread payment of fees shows that most parents can and will pay something for education. Finally, fees at the great majority of schools are much lower than amounts paid for luxuries purchased routinely by parents in the same communities.

The notion that school fees have to be paid in cash places major constraints on the ability of parents to pay school fees. For many parents, the costs of education are constraining because they have limited access to cash. This is especially true in poorer, rural communities where much of the economy is based on subsistence agriculture. About 38% of all household expenditures and income in rural areas are based on “in-kind” commodities (National Planning Commission 1996). This means that only about two-thirds of an average, rural household’s income might be in cash. For a relatively poor home, having perhaps an annual income of NS3000 per year, only NS2000 on average would be in the form of cash.

However, in another reflection of the very high demand for education, it is particularly interesting that parents started and built the great majority of schools in Namibia. Their efforts in constructing rural schools constitute a clear payment, even though the payment was made by contributing labour and time in collecting building materials, and then in building the classrooms. In some communities, parents have built houses for teachers. There is thus a long-standing tradition of parents paying to start schools by contributing “in-kind” labour and other resources, but that tradition has not been extended or exploited to the benefit of schools receiving “in-kind” payments for school fees.

Much of the debate on whether school fees should be paid is sullied by the concept that public services should be provided free by government. Thus, in addition to perceived reasons of poverty and restricted access to cash, the very low fees paid for primary grades probably also result from the belief that education at that level should be free, as stipulated in the Namibian Constitution. All this translates into a high degree of dependency on government and a reluctance to help in paying costs that government is expected to pay. The idea of free services, even “hand-outs”, has become much more pervasive in recent years, as government has sought to increase services to those communities that were neglected by the previous political system. One example of how communities have responded is that many people now expect to be paid for their labour in building classrooms. These attitudes are very different from those seen previously, and are in many cases a result of the “food for work” programmes.

However, the widespread payment of fees shows that most people accept that primary education is indeed not completely free. Given that tacit acceptance, it is surprising that primary fees are so much lower than secondary fees. It also suggests that many schools could boost their primary fees since parents appear to be willing, and able, to pay considerably more for their children’s secondary grades. It seems important that school fees are increased, especially at the large number of rural primary schools. The small amounts now collected mean that schools have limited funds with which to buy materials and to make improvements to their schools. These schools may be caught in a

predicament, because parents may be willing to pay more only if they see tangible improvements being made to schools. But in the absence of adequate school funds it will be difficult for schools to make and pay for those improvements.

Another benefit of increasing school fees is that the more parents pay to schools, the more they will be interested in what happens at school and the achievements of their children. That will help reduce the massive dependency that so many people now have on government.

Any effort made to increase school fees should be made with a good deal of care, and should not be as a result of the Ministry of Basic Education and Culture making declarations on the matter or issuing instructions on what amounts should be paid. Rather, each school should be encouraged to gradually raise fees, and principals should be given guidance on how they can persuade parents to see the value of paying more to the school fund. Thus, principals should make the benefits of school funds clear to all stakeholders. They also need to involve school board members in decisions about uses of funds, and they need to report to parents on what was achieved as a result of the school's use of funds. Parents must understand that although education may be seen as free, with the state providing teachers and facilities, schools must cover additional expenses if good quality education is to be provided. For example, the state may provide limited teaching aids, materials and stationery, but shortfalls must be met from school funds. Sports and cultural activities can not be financed by government, and must therefore be paid for by the school. In summary, an inclusive and democratic approach will enhance parental investments in schools. And greater parental investment will lead to an improvement in the quality of their children's education.

Efforts to boost school fee payments need to be accompanied by new measures to have fees paid in different ways. It is unlikely that fees can be increased if we remain tied to the question of whether fees can be paid. That question needs to be replaced by one that rather asks: **How can fees be paid?** Answers to that question will depend on local circumstances and the means of each parent, but methods of payment should vary from cash, to commodities and to labour, and perhaps even to other novel and creative methods of payment.

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Appendix 1. Complete list of schools and amounts payable for school fees in different grades																
Number	CONTROL	LOCALITY	REGION	Gd 1	Gd 2	Gd 3	Gd 4	Gd 5	Gd 6	Gd 7	Gd 8	Gd 9	Gd 10	Gd 11	Gd 12	Source
1	GRN	Rural	Katrina Mahilo	N\$4	N\$4	N\$4	N\$4	N\$8	N\$8	N\$12	N\$20	N\$20	N\$20	N\$100	N\$100	K. Fair study
2	GRN	Rural	Katrina Mahilo	N\$2	N\$2	N\$2	N\$2	N\$5	N\$5	N\$5	N\$100	N\$100	N\$100	N\$100	N\$100	K. Fair study
3	Private	Urban	Keetmanshoop	N\$250	N\$250	N\$250	N\$250	N\$250	N\$250	N\$250	N\$250	N\$250	N\$250	N\$250	N\$250	School mapping study
4	GRN	Rural	Keetmanshoop	N\$24	N\$24	N\$24	N\$24	N\$24	N\$24	N\$24	N\$24	N\$24	N\$24	N\$24	N\$24	School mapping study
5	GRN	Urban	Keetmanshoop	N\$120	N\$120	N\$120	N\$120	N\$120	N\$120	N\$120	N\$120	N\$120	N\$120	N\$120	N\$120	School mapping study
6	GRN	Rural	Keetmanshoop	N\$15	N\$15	N\$15	N\$15	N\$15	N\$15	N\$15	N\$15	N\$15	N\$15	N\$15	N\$15	School mapping study
7	GRN	Urban	Keetmanshoop													School mapping study
8	GRN	Urban	Keetmanshoop													School mapping study
9	GRN	Urban	Keetmanshoop													School mapping study
10	Private	Urban	Keetmanshoop	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	School mapping study
11	GRN	Urban	Keetmanshoop	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	School mapping study
12	GRN	Urban	Keetmanshoop	N\$40	N\$40	N\$40	N\$40	N\$40	N\$40	N\$40	N\$40	N\$40	N\$40	N\$40	N\$40	School mapping study
13	Private	Rural	Keetmanshoop	N\$20	N\$20	N\$20	N\$20	N\$20	N\$20	N\$20	N\$20	N\$20	N\$20	N\$20	N\$20	School mapping study
14	Private	Urban	Keetmanshoop	N\$25	N\$25	N\$25	N\$25	N\$25	N\$25	N\$25	N\$25	N\$25	N\$25	N\$25	N\$25	School mapping study
15	GRN	Urban	Keetmanshoop	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	School mapping study
16	Private	Urban	Keetmanshoop	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	School mapping study
17	GRN	Urban	Keetmanshoop	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	School mapping study
18	GRN	Urban	Keetmanshoop	N\$100	N\$100	N\$100	N\$100	N\$100	N\$100	N\$100	N\$100	N\$100	N\$100	N\$100	N\$100	School mapping study
19	GRN	Urban	Keetmanshoop	N\$50	N\$50	N\$50	N\$50	N\$50	N\$50	N\$50	N\$50	N\$50	N\$50	N\$50	N\$50	School mapping study
20	GRN	Rural	Keetmanshoop													School mapping study
21	GRN	Urban	Keetmanshoop													School mapping study
22	GRN	Urban	Keetmanshoop	N\$150	N\$150	N\$150	N\$150	N\$150	N\$150	N\$150	N\$150	N\$150	N\$150	N\$150	N\$150	School mapping study
23	GRN	Urban	Keetmanshoop	N\$50	N\$50	N\$50	N\$50	N\$50	N\$50	N\$50	N\$50	N\$50	N\$50	N\$50	N\$50	School mapping study
24	GRN	Urban	Keetmanshoop	N\$35	N\$35	N\$35	N\$35	N\$35	N\$35	N\$35	N\$35	N\$35	N\$35	N\$35	N\$35	School mapping study
25	GRN	Urban	Keetmanshoop	N\$220	N\$220	N\$220	N\$220	N\$220	N\$220	N\$220	N\$220	N\$220	N\$220	N\$220	N\$220	School mapping study
26	GRN	Urban	Keetmanshoop	N\$120	N\$120	N\$120	N\$120	N\$120	N\$120	N\$120	N\$120	N\$120	N\$120	N\$120	N\$120	School mapping study
27	Private	Rural	Keetmanshoop	N\$140	N\$140	N\$140	N\$140	N\$140	N\$140	N\$140	N\$140	N\$140	N\$140	N\$140	N\$140	School mapping study
28	GRN	Urban	Keetmanshoop	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	School mapping study
29	GRN	Rural	Keetmanshoop	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	School mapping study
30	GRN	Rural	Keetmanshoop	N\$10	N\$10	N\$10	N\$10	N\$10	N\$10	N\$10	N\$10	N\$10	N\$10	N\$10	N\$10	School mapping study
31	GRN	Urban	Keetmanshoop	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	School mapping study
32	GRN	Urban	Keetmanshoop	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	School mapping study
33	GRN	Rural	Keetmanshoop	N\$15	N\$15	N\$15	N\$15	N\$15	N\$15	N\$15	N\$15	N\$15	N\$15	N\$15	N\$15	School mapping study
34	GRN	Urban	Keetmanshoop	N\$50	N\$50	N\$50	N\$50	N\$50	N\$50	N\$50	N\$50	N\$50	N\$50	N\$50	N\$50	School mapping study
35	Private	Urban	Keetmanshoop	N\$246	N\$246	N\$246	N\$246	N\$246	N\$246	N\$246	N\$246	N\$246	N\$246	N\$246	N\$246	School mapping study
36	GRN	Urban	Keetmanshoop													School mapping study
37	GRN	Urban	Keetmanshoop													School mapping study
38	GRN	Urban	Keetmanshoop													School mapping study
39	GRN	Rural	Keetmanshoop	N\$15	N\$15	N\$15	N\$15	N\$15	N\$15	N\$15	N\$15	N\$15	N\$15	N\$15	N\$15	School mapping study
40	GRN	Urban	Keetmanshoop	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	School mapping study
41	GRN	Urban	Keetmanshoop													School mapping study
42	GRN	Urban	Keetmanshoop													School mapping study
43	Private	Rural	Keetmanshoop	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	School mapping study
44	Private	Rural	Keetmanshoop	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	School mapping study
45	Private	Urban	Keetmanshoop	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	School mapping study
46	GRN	Urban	Keetmanshoop	N\$100	N\$100	N\$100	N\$100	N\$100	N\$100	N\$100	N\$100	N\$100	N\$100	N\$100	N\$100	School mapping study
47	GRN	Urban	Keetmanshoop													School mapping study
48	GRN	Urban	Keetmanshoop	N\$12	N\$12	N\$12	N\$12	N\$12	N\$12	N\$12	N\$12	N\$12	N\$12	N\$12	N\$12	School mapping study
49	GRN	Rural	Keetmanshoop	N\$40	N\$40	N\$40	N\$40	N\$40	N\$40	N\$40	N\$40	N\$40	N\$40	N\$40	N\$40	School mapping study
50	GRN	Urban	Keetmanshoop	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	School mapping study
51	GRN	Urban	Keetmanshoop	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	N\$30	School mapping study
52	Private	Rural	Keetmanshoop	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	N\$60	School mapping study

