

# Promoting Economic Class Inclusion in Open and Distance Learning: Case Study of the Zimbabwe Open University.

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## 1.0 Introduction and Background of Study

### 1.1 Economic Inclusion Definition

The EBRD (European Bank for Reconstruction and Development) believes that economic inclusion is the opening up of economic opportunities to previously under-served social groups. The article further stipulates that economic inclusion is important for development to take place.

The Federal Deposit Insurance Corporation (2014) describes inclusion as a variety of public and private efforts aimed at bringing undeserved consumers into the financial mainstream. Kim Bettcher and Teodora Mihaylova (2015), in *Economic Inclusion, Leveraging Markets and Entrepreneurship* to extend opportunity define it as equality of opportunity for all members of society to participate in the economic life of their country as employers, entrepreneurs, consumers and citizens. Fostering inclusion through active participation in the market economy involves increasing access to opportunity while generating additional economic growth. Effective strategies for inclusion engage under-represented groups in the design and implementation of policies and programmes.

Economic inclusion in Zimbabwean Open and Distance learning can therefore be defined as the full participation of all economic classes of society in Open and Distance Learning. The Zimbabwe Open University was launched to break barriers of any kind in education. Other traditional modes of education are known to present geographic, age and limitations to do with money. ODL programmes try by all means to include everyone. The issue of economic inclusion eliminates policies, practices and procedures that could be perceived as barriers or discriminatory. Africa is faced with a lot of exclusion from meaningful participation in the economic, social, political and cultural life and Zimbabwe is no exception from that.

Education has always been viewed as some form of emancipation and poverty eradication strategy. In Africa as a whole, youth are unemployed owing to the absence of funds to engage in sustainable education activities. Affordability of education has greatly affected the participation of most societies.

### 1.2 The Era of ODL in Zimbabwe

As a point of departure, it is important to look into the origins and developments of ODL in Zimbabwe. ODL in Zimbabwe can be traced as far back as the 1950s. There were signs and patterns of a mode of delivery where people did not necessarily sit in the classroom for lessons as is normal. Most of these institutions targeted people who had failed to make it through the conventional system because of economic barriers. Colleges such as RRC (Rapid Results College), and CACC (Central Africa Correspondence College) offered study materials where the students would go and read on their own. They would only convene for short discussions and writing of exams. Characteristics of such students included among other things, people already engaged in the employment sector, mature family men and women and above all people who grew up from very impoverished backgrounds or affected by the liberation struggle (Saide 1999). It is clear and vivid that as early as the 1950s the economic class gap in education had already been recognised and efforts to close that gap were already underway.

At the fall of independence, the Zimbabwean Government adopted a policy of education for all. This was to address the need for high skilled manpower. The five year national development plan (1991-1995) states that:

“Investment in human resources development is investment in human capital and compliments investment in physical and technological innovation. The natural environment can support

higher population levels only through technological innovation. The natural environment can support higher population levels only through technological progress, which requires continued investment in human resources development. Since 1980, the Government of Zimbabwe has aimed at creating an education system that would address the socio-economic needs of the country.”

The University of Zimbabwe, which was the single university in the country at that time, could not cope with the demand for University education. Two commissions were established: The Williams Commission (1981) and the Zimbabwe Open University Feasibility study (1986). In July 1994, a committee was formed to investigate the development of University Distance Education. The commission recommended that there is need for distance education to upgrade skills and “to provide a continuing education facility for the adult population”. Based on the recommendations the centre for Distance Education (CDE) of the UZ was formed in 1993. In 1996, it became the University College of Distance Education (UCDE) and finally renamed to Zimbabwe Open University in March 1, 1999 by an Act of Parliament.

UNESCO describes ODL as a force contributing to the social and economic development of many countries and Zimbabwe is no exception. By the year 2003 the Zimbabwe Open University recorded an enrolment of 20 000 students. The population was inclusive of all sorts of adults from all walks of life. CEOs, Teachers, Government Officials and High school graduates. By then the extent of exclusion on grounds of financial or economic status was very low. As the years went by and the economic hardships hit the country more and more students were hard hit and either dropped out or deferred their studies because of the financial and hyperinflationary era that hit Zimbabwe. Despite the Zimbabwe Open University’s efforts to even penetrate the rural and other marginalized areas, the issue of financial ability is still posing a barrier and hence leading to the exclusion of potential ODL learners, who if given the opportunity would greatly contribute to the Socio-economic development of Zimbabwe.

### 1.3 Problem Statement

The premise of any ODL institution is to promote inclusion of all societies as possible. However, the element of economic status and ability to pay is still posing a great challenge and therefore leading to the exclusion of a large number of members of society. This is limiting the extent of “openness”.

### 1.4 Research Questions

- 1 To what extent is there inclusion on the basis of economic class in ODL?
- 2 What are the effects of exclusion on the excluded students?
- 3 How would the operations of the institution be affected by economic inclusion of marginalized students?
- 4 What are the economic repercussions of exclusion and inclusion from ODL on the country’s GDP?

### 1.5 Purpose of the Study

To establish ways of ensuring full participation of potential students in Open and Distance Education.

### 1.6 Assumptions

- 1 The study holds all things constant serve the element of ability to pay in order to access ODL services.
- 2 The economic element has a big bearing on participation in ODL.

### 1.7 Scope of the study

The study is based on the Zimbabwe Open University. The geographic coverage is Gwanda branch/region. Gwanda is a quasi-rural small town still growing located South of Zimbabwe. It is the smallest of the 10 provincial branches that the Zimbabwe Open University has. Period under investigation is the 2010 to 2015 period.

### 1.8 Significance of Study

#### Institution

Findings of this study will reveal the effects of exclusion on economic grounds to the institution and to the student. This will sensitise the institution on the prevailing attitudes and feelings of students. This will enable the crafting of strategies to curb the dire situation hence curbing the temporary untapped market created by economically marginalised students.

## Students

Successfully analysed strategies that will come from the study will enable the students to come on board and hence reduce their period of disengagement from ODL.

## The Economy

Full participation means an injection of income into the education sector; this triggers an economic reaction of automatic spending encouraging a desired circulation of money in the economy and skilled personnel to give back. ODL is associated with masses this makes it even more advantageous to the economy more than other modes of delivery.

## 2.0 Literature Review

### 2.1 Economic Inclusion in ODL

UNESCO has invested in initiatives in ODL which are based on its overall priority to ensure the right to education for all (EFA). Open and distance learning holds considerable potential for sustainable development by increasing access and quality of education towards realisation of the fundamental right to education for all (UNESCO OER Toolkit Draft 2007). In India for instance, many steps were initiated to strengthen and democratise the education system. Demands from the growing number of population seeking higher education were very high. The conventional universities and colleges were not able to cater for the required needs. This provided a gateway to all those desirous of improving their qualifications and sharpening their academic skills. ODL institutions in India have the slogan "reaching the unreachable" as they focus on reaching people as far away as rural and remote as possible. This case of India is similar to the Zimbabwe Open University's case; the University has opened district centres which further penetrate rural areas. This results in creating even more awareness, convenience and access of the ODL services. Thus in terms of awareness, convenience and access all citizens and engaged students are equal. However, when it comes to the frequency of payments and attendance it tends to differ by individuals regardless of where they come from. A study carried out by Maniel Souto Otero on the Socio-Economic Background of Erasmus students: A Trend towards wider inclusion (2000), reveals that students from middle to low income backgrounds suffer the greatest net cost of a programme. This however according to the study does not limit low to middle income earners from participating in any Programme

because they tend to devise survival strategies to strike a balance.

The findings of the above mentioned study bring in the issue of coping strategies. The issue of coping straight away eliminates the aspect of economic barriers inhibiting students from participating in the programme; it removes the burden from the institution. This then raises the question of who should enable economic inclusion in ODL. Should the students make it a point to fit in the institution by managing their finances? or should the institutions price in order to accommodate the students? Despite abysmal resources, unclear policy support, inadequate supply of instructional talent, insufficient administrative experience and poor communication infrastructure, distance education has grown at a remarkable rate in many parts of the developing world. There are many reasons for this growth but none is as compelling as the desire for learning by tens of thousands of individuals for many reasons. Those who championed this cause of Open and Distance Learning in the 1950s and 60s did so because of their strong belief that this way of delivering education would increase access many fold while maintaining costs at manageable levels. (Gajaraj Dhanarajan (Professor Emeritus) in Open and Distance Learning in the Developing world (2002)). Hence organisations have the responsibility of ensuring that pricing of ODL services accommodates the marginalised students.

The Zimbabwe Open University allows a payment plan for its students. They are not required to make once off payments but are given a grace period to finish their payments whenever they can. This however, puts the University in a dire position in as far as operations are concerned when most fail to honour their debts after consumption of the services in the institution. The dilemma for ODL managers is whether to commercialise at the expense of equality and education for all (EFA). Gajaraj Dhanarajan (2002), ODL in Developing Economies also stipulates that costs in ODL are slowly shifting away from the institutions to individual's. Not many learners can afford especially the additional technological costs that are coming with the cyber age in ODL. Most ODL learners are low income earners hence they become automatically excluded. Gwanda for instance is the hardest hit when it comes to the payment of fees and wars caused by economic issues; the gap is further widened for the already marginalised population. Instead of staying on the programme most students end up deferring, postponing and at times remain inactive for long periods of time.

This results in a very low enrolment and inactivity in the Gwanda region. Edwards and Usher (2000) state that ODL was meant to widen access and overcome inequality and overcome exclusion problems. Bottomley (2000) elaborates that this was not the case; multiple markets emerged instead of one homogeneous market. This meant that there were segments including the low and middle income. Spunk (2002) suggests that for successful accessibility and consumption of ODL programmes and products to take place, the student must possess certain characteristics, they suggest that in the absence of these qualities and characteristics the transaction will fail and exclusion occur. The characteristics are:

**1 They must be well educated. In order to qualify for these programmes one needs pre-requisite qualifications**

The Student profile of ZOU students is diverse. It ranges from High school graduates to Top executives and managers of institutions. Some students in Mat South do not possess pre-requisite subjects such as mathematics or a complete set of O Levels. They are usually low income earners such as teachers, police men etc. This aspect of the Gwanda population inhibits students from accessing ODL services to the maximum. Their qualifications reflect their ability and economic backgrounds. The fact that they struggled with lower level qualifications is a clear sign that a single disturbance could easily throw them out of the band wagon. For starters these are people who either failed to get a good background at high school level maybe owing to the absence of schools, good infrastructure and good teachers. The University could make these people better quality by providing very cheap bridging subjects equivalent to O Levels and other recognisable qualifications. These courses could be certified and give the students some form of qualification usable in the economy. This ensures inclusion and at the same time empowerment, in the event that the student fails to go on to enrol for the diploma or degree these upgrading courses will assist them to be useful in society. On the side of the university, the staff and material which is already in place will be used evading any additional costs. The only laborious task will be to downgrade already existent material.

**2 They must be proficient in reading and writing English at a high academic level**

English proficiency is highly linked to good exposure and wealthy societies. Most rural or semi rural students had no exposure to intense English

proficiency. They possess very basic next to none English language proficiency. They eventually struggle with the mode that is mostly self help. This coupled with the complexity of some courses leads to them performing poorly in their studies. This aspect of ODL is unfriendly to less privileged societies and hence in the long run combined with the unavailability of funds makes the learning process more challenging. Linked to the recommendations in (1) above remedial action can also include pre-university English courses. This would not only benefit those in Zimbabwe but in the event of market penetration in other none English speaking classes. The pre-university courses will be lowly priced but empower and enrich the less privileged with skill. Whilst they try to raise funds for the main programme they are not completely disengaged and the university is accomplishing its mandate of an all inclusive curriculum.

**3 They must have ready access to powerful hardware and software, and a high speed and reliable internet**

Accessing the internet is a very crucial condition for successful learning in ODL institutions. It is important for carrying out research and ordinary studying. Internet cafes are available in Gwanda town but come at a cost. The availability of a computer lab with internet connectivity will enable the students to easily access information and other reading material to do their assignments. One of 2 students has access to a phone and a laptop. But the accessibility of an internet network poses a challenge to the students. This affects their understanding of concepts and even exposure to relevant reading materials. The usual case is that the students continuously perform dismally until they are disgruntled and eventually drop out. Those in district centres such as Plumtree, Filabusi and Maphisa have to travel large distances to get network if at all they do. Their disposable incomes do not even afford them a car, sometimes they don't even have enough to hike. This slows down their progress and brings the whole learning experience to a total halt. Thus on grounds of economic ability the less privileged students are excluded.

**4 They must be computer literate. The more the ease they are with a variety of sophisticated computer applications, the more benefit they will derive from ODL**

Related to access is the actual ability to drive and operate computers and the internet. ODL students should be able to operate to type, search, and hand

in their assignments and access questions online. The students in Gwanda have basic computer skills of typing and searching. But when it comes to the more sophisticated actions of chatting online, retrieving assignments they are limited. Most of them are limited by their access to a good internet. The students who are aware of the online services end up not using them because of the infrastructure available in Gwanda and other rural areas. In the district centres students are not even aware of the facility and chances are that factors like electricity also pose a big barrier. Some of the interventions the University could use are training the students for free, providing computer labs with an assistant to train the users. A large amount of user support will decrease demotivation due to inability. Inability to operate computers comes from student's educational and economic background. Computer skills are secondary to people in the rural areas hence they become left out in the technological advancements that come with the ODL mode.

In conclusion the idea of economic inclusion is not only limited to the ability to pay fees. The ability to pay and adequately access services is what leads to a good ODL experience. An ODL experience with half the services or some because of lack of skill, infrastructure and money all contribute to a student's final decision to withdraw, defer or postpone. Both the institution and the student have a part to play in ensuring that a good ODL experience transpires.

## **2.2 Implications of economic class inclusion on the operations of the organization (ODL) institutions**

Internationally there is a growing concern to increase, and diversify, the numbers of students in Higher Education (HE) (OECD 2001). Over the last twenty years not only has the gap between the richest and poorest increased but the amount of movement between income groups has been limited. What is more damaging life chances perpetuate across the generations (HM Treasury 1999: 5, cited in Ball et al 2000). Critics have argued that educational inequalities not only persist but in some cases have increased (Hayton and Leathwood (2000)). As noted elsewhere, economic disadvantage is linked with low levels of achievement (Kennedy 1997), and since the late 1980s the attainment gap between the highest and lowest economic classes has widened (Gillborn and Mirza 2002). Widening participation in higher education (HE) can result in a number of social and economic benefits at a national level, for under-represented social groups and for individual

participants. (Louise Archer and Merryn Hutchings 2000). The challenges in ODL include economic and social changes, technology advancements, computers and software, and student demographic changes (Ansie Minnaar, UNISA 2013). In addition to these challenges ODL institutions are meant to function with the inclusion of all classes of society. Inclusion is rooted in the right to education as enshrined in Article 26 of the 1948 Universal Declaration of Human Rights. A number of treaties and normative instruments have since reaffirmed this right. Three deserve specific mention. UNESCO's 1960 Convention against Discrimination in Education stipulates that States have the obligation to expand educational opportunities for all who remain deprived of education. The 1966 International Covenant on Economic, Social and Cultural Rights reaffirms the right to education for all and highlights the principle of free compulsory education. Finally, the Convention on the Rights of the Child, the most widely ratified human rights treaty, spells out the right of children not to be discriminated against. It also expresses commitments about the aims of education, recognizing that the learner is at the centre of the learning experience. This affects content and pedagogy, and - more broadly - how schools are managed. Linking inclusion to broader development goals will contribute to the reform of education systems, to poverty alleviation and to the achievement of all the Millennium Development Goals. An inclusive system benefits all learners without any discrimination towards any individual or group. It is founded on values of democracy, tolerance and respect for difference. (UNESCO).

Creating inclusive societies inevitably requires some financial input, which could pose a challenge particularly in resource poor settings. However, not making efforts to promote inclusion is more costly (Lena Morgan Banks and Sarah Polack). Inclusion policies impact in different ways on schools, depending on a range and complexity of factors. Among other things economic class inclusion is likely to impact organisations in the following ways:

### **1 Resourcing and financing**

Any form of inclusion in education brings about the issue of financing its implementation. What are the costs associated with inclusion? Does inclusion cost more? Does it cost less? Some schools of thought suggest that inclusion creates an opportunity to save money at the expense of excluded students. Others fear that inclusion costs are prohibitive and will reduce services for other students. (Beales 1993). Recent studies have

identified minimal cost increases associated with an inclusion delivery model, compared with the traditional services delivery model (Inclusive education programmes 1994, McLaughlin and Warren 1994). Refining organisational finance accounting to the level needed to track exact costs associated with financing inclusion is difficult if not impossible. Tight budgeting and reporting systems especially for parastatals do not allow for the allocation of resources for inclusion. The reporting systems do not allow for differentiation between costs for inclusion, general education, transportation or staff development (McCormick and First 1994) quoted in (Lisa A Power-defur and Fred P. Ore love ), Inclusive Education, Practical Implementation of the Least Restrictive Environment, 1997

The Operational budgets of Zimbabwe state Universities have faced drastic measures in the last 5 years. Moyo (2007) ,Bond (2001) and Mandamani (2008) explain Zimbabwe's current problems especially in higher education as a manifestation in the radical economic policies forced upon the South , on countries like Zimbabwe by the World Bank. This resulted in the Universities in Zimbabwe struggling to simply finance operations. The Zimbabwe Open University is part and parcel of the state universities and is therefore not exempted from the problems that all the other Universities are facing. Akilgpa Sawyer (2004) insuates that in an effort to manage finances African Universities have eventually excluded other classes of society. "...In the resulting situation of institutional complexity and policy dynamism, Africa's Universities were compelled to develop strategies for coping and innovation. The result has been a halt in decline. Accompanying these positive results, however have been new forms of social exclusion as well as loss of focus on public purpose of universities as institutions concentrate mainly on increasing institutional incomes and producing graduates for the labour market. Economic class inclusion costs more as it impacts directly on the income of the University. It implies that the University finances the gap that has been left by the students who can't pay whilst they are engaged in the system. The University could come up with scholarships to fund the less privileged, various organisations that fund different classes of excluded people could be engaged. Some organisations fund female students who are less privileged, others fund a certain age range regardless of gender etc. This will in the long run increase organisational income and at the same time reduce the level of exclusion for students without adequate funds.

This route will leave the already strained operational budget untampered with, hence enabling the organisation to function as it usually does. Another option is to come up with different payment schemes for varied programmes .Other programmes can be used to pay for the deficiencies left by other programmes. The same type of programme could be offered to different economic classes at a different cost and equipment. Early certification can also assist in increasing inclusion. Long programmes could be certified at different levels (exit points). At a certain level students can pay a certain amount and graduate with a certificate, diploma etc. This will increase student participation and attract masses as well as student satisfaction.

In conclusion, allocating financial resources directly linked to economic inclusion in the ZOU would put a strain on the operational budgets. The best alternatives are to come up with operational strategies that enhance inclusion rather than directly financing it.

## 2 Strategic Facilities

Strategy can be defined as a number of choices made to enhance future value (Strategy and Business, 2012). ODL strategy to cater for inclusion must look into the sustainability of economic class inclusion over a long period of time. There is a need to adopt a multi-pronged strategies to widen the social base of distance education system in general to achieve levels of inclusive growth (S Raja Rao 2008 ). Whatever strategies any ODL institution decides to take it must be the type that increases inclusion and interaction between the institution and the student. Raja Rao insuates that any strategy aimed at promoting inclusion should be biased towards ICTs. A strategy that fosters ODL creativity and innovation is the best suited to meet the needs of excluded students.

Catering for inclusion involves changing some organisational equipment and processes to accommodate less privileged students. Inclusion means diverting normal business and going out of the box for a higher and tertiary institution, this is even more complex in ODL considering its matrix structure. Attempting to attain a system of equilibrium means that certain reflexes must be triggered in the organisation. Higher education institutions face the challenge of eradicating poverty by coming up with alternative strategies to overcome the ever dwindling economy and consequently arrest underdevelopment. (C Majoni 2014). A well designed strategy should put into consideration the issue of inclusion in the midst of

a financial crisis. There seems to be lack of interest in developing policy for students who are disadvantaged in HE. This lack of policy on HE means institutions of higher learning cannot invest in the elimination of barriers such as exclusion. Lack of interest in developing policy on education of students with financial problems may be attributed to poor attitude, ignorance, professional protectionism towards segregated education, antagonism towards inclusive education (Khan, 2013; Kochung, 2011) quoted in Mutswanga and Mapuranga (2014). The ZOU needs to draft a strategy that is need based ,careful survey of the needs and requirements caused by exclusion will enable the organisation to flexibly meet the demands of the excluded students. Facilities include computer labs, special handouts, consultation rooms and negotiating platforms to discuss the needs of the marginalised.

### 3 Admissions

The Admissions process need not consider the financial aspect as a condition to acquire placement in the university. Admissions processes must be altered to accommodate the less privileged. The “open admissions” concept was heavily promoted in the 1960s and 70s as a way to reduce discrimination in college admissions and promote education of the underprivileged .Critics argue that open admissions force institutions to either raise tuition to limit enrolment (which denies opportunities for some students), obtain increased subsidies from Government or other sources, which could lower standards. “it’s not just about admissions policies ,but about how best to foster a respectful environment for all students ”,Lynn Pasquerella, commencement address to Mount Holyoke community .Admissions to an open admissions college doesn’t always mean a student can take courses ,if it has too many applicants ,students may find themselves waitlisted for some if not all the courses.(Allen Grove 2010 ).

Most students are admitted into the programme by virtue of their relevant qualifications. However, some even failed to attain the minimum requirements because of their background. These could enrol for the bridging courses and other lower level courses that the university could offer to improve its student quality. By doing this the University will be engaging in backward integration.

### 4 Staff Development.

Staff development means offering programmes that train and ensure continuing education to

employees. Ensuring inclusion would be incomplete if the employees are not prepared for an inclusive university policy. The University of Sydney for instance has an institute for teaching and learning. This institute according to Wingura Mura Barrabangu (2016) supports the University’s strategic commitment to indigenous education. They have adopted a concept called indigenous inclusion. This initiative seeks to encourage and support members of the university in adopting an approach to teaching which positions diversity as an asset and opportunity to be built upon in teaching and curriculum design. In the same manner the ZOU needs to train staff so as to accomplish the following:

- 1 Increase their awareness of economic class inclusion issues and engagement with the University’s developing inclusion strategy.
- 2 Ensure teaching staff are aware of the resources available to support economic inclusion
- 3 Develop the attitudes and expertise necessary to integrate perspectives in curriculum and teaching.

In conclusion therefore, implementation and introduction of an inclusion policy will be futile in the absence of staff development. Staff are the drivers and implementers of any given policy and strategy at any given time.

### 2.2 Impact of Economic Class Exclusion On the Excluded Students

It has been argued that those students from a lower socio-economic background feel a less sense of belonging at school and are also more likely to be excluded than those from a higher socio-economic background (Williams 2003).Hatcher (1998) looks at the relationship between class ,social background and engagement at school. He notes that socio-cultural values between classes also contribute to the various attitudes that emerge towards school and studies. Exclusion, in its broadest sense is defined as “being shut out, fully or partially from any of the social, economic, political or cultural systems which determine the social integration of a person in society (Macrae et al 2003).In simple terms exclusion is “rejection”. Chavis and Wanders man (1990) discuss the importance of feeling accepted and feeling a sense of community as something which creates a positive influence on people’s perception of their environment and engagement with their surroundings (Chavis and Wandersman 1960). Conversely, if someone is excluded they do not

experience positive feelings or perceptions. ODL students who are excluded or are at risk of being excluded are likely to feel rejected and that they do not belong to the community. (Wilson 2004) explains that social networks also influence connectedness. The larger a student's network of friends, the stronger his or her connection will be at school (Wilson 2004). The idea of belonging and being accepted is paramount to engaging successfully at school. Osterman (2000) notes, being accepted, included or welcomed leads to positive emotions such as happiness, elation, contentment and calm, while being rejected, excluded or ignored leads to often intense negative feelings of anxiety, grief, jealousy and loneliness (Osterman 2000) and can thus negatively influence feelings towards school.

Learners in Gwanda are likely to feel less privileged by virtue of their residential location. Gwanda is a small and developing town this is way below all the other centres which are located in better towns. Already that is a factor that isolates them from the rest of the ZOU. The element of a degenerating economic class makes it worse for them. They are further marginalised to a point where they might never catch up with the rest of their counterparts. This is likely to create gross inferiority complexes coupled with negative attitudes towards their peers and the organisation at large. They are likely to experience feelings of loneliness and rejection. Rejection on its own attracts a plethora of other reactions such as burnout, humiliation and unnecessary pride and at times arrogance. The institution could reduce these attitudes by grouping students at the registration point. This will help them to have peers they can confide in and even ask for advice from. Counselling and advisory services should not just be limited to academic issues, social support from the institution in times of need will keep the relationship with the student and graduate the relationship from that of customer and seller to that of loyalty. This will enhance the relationship and re-assure student retention. It will reduce the level of cognitive dissonance and instead bring out customer satisfaction even in the immediate absence of consumption.

### **2.3 Contribution of economic class inclusion in ODL on GDP**

The Financial Dictionary, describes Gross Domestic Product as the broadest quantitative measure of a nation's total economic activity. More specifically GDP represents the monetary value of all goods and services produced within a nation's geographic borders over a specified period of time.

Hence total participation in any economy's activities by all the members of society is likely to lead to an increase in GDP. Inclusion of any kind will eventually lead to an increase in economic activity.

Townsend (1979) quoted in Poverty and Inclusion from a World perspective, states that "persons whose resources (material, cultural and social) are so limited so as to exclude them from the minimum acceptable way of life in the member state in which they live" can be described as highly impoverished and excluded. Education is a minimum requirement for survival in developing countries such as Zimbabwe today. Exclusion from education means exclusion from the labour market in the long run. Inclusion in educational activities such as ODL results in an increase in labour market activities and an increase in disposable income which will eventually lead to an increase in spending by various households. The spending injects money into the fiscus for circulation. ODL is associated with masses, once these masses are involved in economic activity then the economy experiences growth. Tariq Saiful Islam et al in "Relationship between Education and GDP growth: a multivariate causality analysis for Bangladesh (2007)" conclude that the relationship between income and education can take three forms. Income can cause education to grow, secondly they can grow simultaneously and thirdly education can cause income to grow. Taking their conclusion into consideration:

#### **1 Scenario 1: Income can cause education to grow**

Investment in ODL activities means that the national income will facilitate ODL activities. Through financing operations, stationery etc. This will lead to growth of ODL. However, when all potential students are not fully engaged in ODL; it's as good as a loss for the Government and the economy at large. Injecting money into an activity which will not take advantage of all the potential players' results in a deficiency. The system faces disequilibrium from leaving out the many students who are able to participate but cannot because of financial reasons. Therefore large amounts of investments to a system with a large of exclusion results in the draining of National Income and reduced productivity.

#### **2 Scenario 2 : Income and Education Growing Simultaneously**

When both income and education grow independent of each other, ODL institutions will be

in a position to finance its own activities independently from National Income. In such a situation when a high number of students are excluded on financial grounds the institution is in a high risk position. The institution needs to engage heavy marketing, differentiation and diversification of programmes as much as possible in order to include every potential student and survive. The increase in income in this instance means that other sectors will be highly operational and therefore support GDP in the absence of the Educational sector. Zimbabwe is going through a serious depression which requires resuscitation. Income from ODL would go a long way in boosting the economy.

### 3 Scenario 3: Education causes Income to grow

ODL could increase growth in National Income through inclusion of all members of society. The large numbers that would engage in ODL studies would pay their fees hence increasing income in the short run. In the long run the students will be employed or be entrepreneurs this will cause economic development and growth.

In conclusion there is a direct relationship between income (GDP) and ODL and just like any other economic equation there must exist equilibrium. The equilibrium should be:

#### **GDP = ODL (Maximum contribution)**

However in the absence of inclusion the ODL side is not fully functional and is resulting in an imbalance in the economic system:

#### **ODL- (Potential Students) = Below capacity**

When ODL is not taking advantage of its potential market through the exclusion of the poor, it becomes impossible for it to contribute to GDP at any point because there remains idle participants who could increase economic activity and hence GDP. ODL even has a great potential to increase GNP. This is defined as a value of nations total economic activity. Thus it includes even investments of residents overseas. ODL can reach to the diaspora, some people are living very difficult lives outside the country, working as foreigners and earning low salaries. Offering services and assistance to people outside the country will increase consumption and hence income.

### 3.0 Research Methodology

The rationale of the study was to explore the attitudes of students excluded from the ODL learning experience. The most important focus in collecting data was to listen to their voice and give them an opportunity to express their views. It was considered necessary, therefore, to obtain comprehensive detailed data encouraging the students to be as open and articulate as possible. Thus, a qualitative approach was most suitable. According to Newby(2010) qualitative research deals much more with processes that drive behaviour and the experience of life .Exclusion from learning is a complex and intricate social situation and a qualitative approach ,which is soft, descriptive and concerned with how and why things happen as they do ,was an appropriate choice. The importance of the student's voice cannot be underestimated in this research; the qualitative approach permitted the understanding of attitudes, perceptions and feelings in depth in order to provide thick descriptions which give an insight into real life for the student's concerned (Geertz 1973, Denscombe 2007).

#### 3.1 Research Instruments

##### 3.1.1 Interview

The most appropriate research instrument was that of an interview .Moser and Kalton describe an interview as a conversation between interviewer and respondent with the purpose of eliciting certain information from the respondent (Moser and Kalton 1971).The interview method was best suited because the interviewer could elicit information from the students about their experience and thus could shed light on things they feel might reduce that .In addition the interview is particularly helpful in gathering facts, accessing beliefs about facts, identifying feelings and motives, commenting on the standards of actions (what could be done about the situation ),exploring present or previous behaviour, eliciting reasons and explanations (Cohen,Manion,Morrison 2007).Hence the interview was deemed wholly appropriate in this study as a tool to understand feelings and emotions of students .A semi structured interview is the most appropriate method because it is flexible. This meant that the respondents could make digressions and expansions on matters that might not have been included in a structured schedule (Cohen et al 2007) as well as allowing the interviewer to probe further into interesting topics in order to provide richer and thicker data. Lincoln and Guba (1985) discuss the necessity of obtaining thick data in a

qualitative research project in order to increase reliability by obtaining a base of information that anyone else interested in a similar study can start from (Lincoln and Guba 1985). Bryman (2008) also argues on the importance of thick data in providing reliability for a study.

Semi-structured interviews allowed student freedom to discuss things they considered important. In addition it gave the interviewer to further probe topics that arose spontaneously. The interview method is also the most appropriate because it could explore the delicate nature of the topic of exclusion with sensitivity and draw out the most important issues about exclusion. The limitations that come with the interview method are that it takes so much to administer. Given the demands on time of collecting and analysing qualitative data it is usually necessary to have a much smaller sample than a quantitative approach would allow.

The benefits of a small sample in a small location such as Gwanda means that detailed and thick information would be sourced pertaining to that locality; A fuller picture of ODL students was drawn. The intention behind a small sample is to gain many insights from one case rather than a widespread data collection which would likely give superficial and unsynthesised data. In other words the aim is to illuminate the general by looking at the particular. (Denscombe 2007).

### 3.1.2 Document Analysis

University records such as exemptions, withdrawals and postponements were used to assess the extent of exemptions, withdrawals and postponements due to lack of funding.

### 3.2.2 Narrative Analysis

Narrative analysis focuses on the story itself and seeks to put together the big picture about experiences or events as the participants understand them. Narrative analysis focuses on the story itself and seeks to preserve the integrity of personal biographies or a series of events that cannot adequately be understood in terms of their discrete elements (Riesman 2002). This study used the narrative analysis to analyse data from the interviews, it is the best suitable because the semi-structured interviews allowed for the digression into deeper stories by the participants. This allowed me to read into the stories and come up with themes and recurrent patterns of data in order to draw conclusions. Narrative displays the goals and

intentions of human actors, it makes individuals, cultures, societies and historical epochs comprehensible as wholes (Richardson 2000). In this study issues to do with the historical relationship of the respondents with the institution were sought hence this method provided a good tracking mechanism for that. The intentions and attitudes of the excluded students towards the organisation were also under investigation, as well as their thoughts and lifestyles affecting their consumption of the ODL services. All these facts put together came up with various stories and themes adequate enough to draw conclusions. The narrative analysis does not add or subtract any sense or value from the answers given by the respondents. [www.sagepub.com/schuttisw7e](http://www.sagepub.com/schuttisw7e) states that a narrative analysis is a form of qualitative analysis in which the analyst focuses on how respondents impose order on the flow of experience in their lives and thus make sense of events and actions in which they have participated. This study therefore constitutes:

### Document Analysis + Interviews = Narrative Analysis

#### 3.2.3 Sampling and sample frame

Convenience sampling is a method in which for convenience sake, the study units that happen to be available at the time of data collection are selected in the sample (WHO 2016). Convenience sampling helped the researcher to quickly get respondents. Accessible and convenient respondents were selected from the sampling frame. A sampling frame is a list of members of a population used as a basis for sampling. Without such a frame, or its equivalent, methods of sampling with assured properties such unbiasedness are not available. The frame in effect defines the study population (OECD 2005). The sampling frame for this study were students who have deferred their studies and are currently inactive due to their decision to defer or postpone their studies. Four (4) students from the sampling frame were conveniently selected.

## 4.0 Findings and Discussion

The outcome of narrative research is a researcher-generated story (a retelling) that answers "How" and "What" questions about the life story and meaningful experiences that have implications for others. This process is referred to as restoring, and the challenge for the researcher is to define the elements of the person's stories (the raw data), identify themes and uncover important sequences, and retell the story in ways that provide

insight (the meaning of the story). Joseph Rowntree (2007).

The study used the narrative to analyse the raw data provided by the students during the interviews. Various themes emerged, recurrently. The students were interviewed individually in their comfort zones. Three of them were visited in their offices by the interviewer and one was at home. The environment was made conducive; interviewers were assured that their names would be kept as confidential as can be.

The interview addressed 3 main issues:

1 Reasons for temporary or permanent halt in the learning process

2 Feelings and attitudes towards the institution

Qualitative data analysis eventually reaches a point called saturation, often signalling completion of the study when there is a judgement of diminishing returns and little need for more sampling. This is the point where new data and their sorting out only confirm the categories (often numbering between three and six or so), themes and conclusions already reached. (Joseph 2007). After the researcher noticed uniform repetitive themes emerging both in literature and in the field she stopped sampling and decided to analyse the emergent themes. The themes that emerged are the following:

### 1 Sacrifice

Sacrifice was very dominant as one respondent said:

"I cannot afford my own fees as I have to pay fees for my school going children I have decided to stop and instead cater for my children"

Female respondent Susan (pseudo name) could not continue her studies because she has 3 dependants who are school going. As a mother she felt the need to pay her children's school fees and discontinue her own. Sacrificing one's own educational advancement shows that the parenting instinct is more powerful than the desire to complete the programme. Faced with a price barrier, the immediate response by the respondent was to drop the studies. This was a mental trigger which was not quickly addressed by the institution. In consumer buyer behaviour it is called cognitive dissonance. Saul McLeod (2014) refers to a situation involving conflicting attitudes, beliefs and

behaviours. Leon Festinger (1997) proposed a cognitive dissonance theory, which states that a powerful motive to maintain cognitive consistency can give rise to irrational and sometimes maladaptive behaviour.

According to Festinger, we hold many cognitions about the world and ourselves, when they clash, a discrepancy is evoked, resulting in a state of tension known as cognitive dissonance. As the experience of dissonance is unpleasant, we are motivated to reduce or eliminate, and achieve consonance i.e. agreement. In this experience Susan was comfortable all along, until the price for the course was increased. This immediately caused "dissonance". A choice of 2 realities, one to continue with her studies and secondly her children's school fees and education. The institution could have erased this dissonance by coming in between the decision to withdraw and paying fees by offering guidance and counselling. An open door policy should be administered to allow for negotiations and understanding of the students problems and reasons for exemption or even withdrawal.

Derbie said, this issue of our African culture and the extended family, I have orphans that I am taking care of as well as my mother in the rural areas, so I saw it best to leave my studies and take of the family, at least I'm grown up....

Derbie brought up the issue of the extended family in the African culture. One of the conditions cited by Spink (2002) as necessary for a good learning experience in ODL is that the learner should be proficient in English and be from affluent societies. The extended family is a pattern more peculiar with the less privileged of society. Extended family are seen as providing social support a thing that the college degree or diploma cannot do so faced with a choice or dissonance, Debbie felt it is better to care for her relatives rather than herself and her educational needs.

### 2 Career Stagnation

"..I just feel (sigh) that my objectives have not been met," said Susan feeling very discouraged. My Career is no longer progressing. Susan expressed a lot of discouragement in as far as her career is concerned. She further explained how she had joined ZOU with the intention of getting a promotion at work. But currently her peers were moving way ahead of her whilst she remained fixed in one position. She explained how the frequent exemptions she kept applying for had disturbed her academic as well as her professional life. My

friends no longer trust me; i introduced them to ODL now it has disappointed us. Jeff Schmitt (2009), stipulates that once someone notices they are stagnant career wise they must come up with strategies to survive the stagnation. Part of the strategies is to make a choice of overcoming it. Susan clearly made a choice to enrol with the University, she even invited her friends because she had faith and trust in the system of ODL. Thus her happiness and trust when she could afford the Programme advertised to the rest of the community. Advertising through referrals is the most powerful form of advertising. The business portal (2016) states that a successful advertising campaign will spread the word about your product. The word about ZOU had spread by a person who had hopes for career progression. Now that she is disappointed and stagnant, a negative perception about the University is circulating in the community. This in turn will reduce interest in University services in a community as small as Gwanda. This will motivate students, retain them and even spread the word. "...there is no better marketing than that of certification for a University such as this one." Tria said with a lot of desire. He expressed how the University would gain more popularity if it had more students who qualified with degrees, diplomas from there. Once his career progressed and his peers knew it was because of ZOU, that he qualified then the University would be associated with career progression and development.

### 3 Loss of Trust in the University

"The institution simply wants money from us and nothing more ..." were Tria's comments regarding the University. He felt the institution is not doing enough for them once they say they cannot afford fees in a particular semester. After completing 2 years successfully, now just one or two semesters that she could not afford were way less than the years she had invested in the institution. Sunk costs are defined as retrospective costs (Daniel Kahneman) (2006). This is money that has gone into the system versus the money yet to be spent. Sunk costs are what keeps some students from completely withdrawing from the programme. They would rather defer or postpone. The University quickly disconnects itself from students who have not paid in a particular period, regardless of the money the student has spent in the past. Hence the loss of trust completely by the student. Trust is gained from prior experiences with the University. A sudden change where they are not even aloud in the premises such as the library, tutorials makes the students feel the institution cares less for their welfare than they do for their

money. This perception on its own makes the university seem like a profit making as compared to a socially responsible one. Those who championed this cause of Open and Distance Learning in the 1950s and 60s did so because of their strong belief that this way of delivering education would increase access many fold while maintaining costs at manageable levels. (Gajaraj Dhanarajan (Professor Emeritus) in *Open and Distance Learning in the Developing world* (2002). From the quotation above, ODL was not born for purely business, in as much as it is business it is supposed to also afford millions an opportunity to learn. The University could consider personalised schemes. An individualistic approach to debt management where they consider the extent of loyalty of customers in terms of payment would increase trust especially for loyal students. According to Loyalty Solutions (2011), customer loyalty is both an attitudinal and behavioural tendency to favour one brand over the other whether due to satisfaction with the product or service its convenience or performance or simply familiarity and comfort with the brand. The same article further stipulates that customer loyalty encourages consumers to shop more consistently, spend a greater share of wallet, and feel positive about a shopping experience helping attract consumers to familiar brands in the face of a competitive environment. This concept is the same even in education which is a service/intangible product. Once the individual payment schemes are considered and administered through counsellors. Students will not feel left out; neither will they feel their money has been wasted through sunk costs. This in turn will make them loyal to ZOU, even with the emergence of new Universities such as Lupane, NUST and Gwanda state, the ZOU customers will remain loyal and even trust their institution.

### 4 Unpredictable Lifestyle

Lifestyle denotes interests, opinions, behaviours and behavioural orientations of an individual group or culture. The term was originally used by Austrian psychologist Alfred Adler (1870-1937). It refers to a combination of determining intangible or tangible factors. Tangible factors are those to do with an individual's demography whilst the intangible have to do with psychological factors such as personal preferences, values and outlooks. Not all aspects of lifestyle are voluntary. Surrounding social and technical systems can constrain the lifestyle choices available to the individual and the symbols she/he is able to project to others and self....i feel sidelined; students who paid in full have a better lifestyle. They register early have ample time to prepare for their exams,

I'm unhealthy....Susan portrayed feelings of envy at her counterparts who are in a better financial position. She felt that the more you can afford the better your life. She even attributed her health problems such as BP, stress and fatigue to the issue of not having any fees...I have stopped this semester maybe I will resume next semester..i don't know. She exclaimed how hopeless she felt about the situation. The situation was beyond her control, she could never manage to even budget and predict what the future had in store for her. The patterns of her lifestyle were purely dependant on fate. Despite all her acquired knowledge and skill throughout the programme she could not decide how the semester would progress .This inturn was causing her a lot of discomfort mentally and physically. Too many factors were contributing to her unpredictable lifestyle, she was no longer sure when and how she would finish the programme, secondly she was no longer sure when and how she would reregister and after registering when she will pause before progressing to the following semester .All these factors would also impact on her social life the planning, budgeting and other social events are affected by the unpredictable academic life. Deepak Chopra (2016), Founder of the Chopra Foundation states that unpredictability causes stress "if you find yourself looking over your shoulder in anticipation of something bad, or if you dwell on worst case scenarios then your enemy is unpredictability", he further stipulates that the best way to deal with an unpredictable situation in life is by accepting the best you can do about that situation. Students through guidance and counselling should be made to face their plight once all has failed .Another option is to compress programmes to enable quick and smaller payments.

## 5 Rejection

Exclusion, in its broadest sense is defined as "being shut out, fully or partially from any of the social, economic, political or cultural systems which determine the social integration of a person in society (Macrae et al 2003).In simple terms exclusion is "rejection" '....I feel sidelined...'Were the words of Susan explaining her position as compared to those of her counterparts who fully paid their fees and were rearing to go .Exclusion as explained by (McCrae et al 2003), is as good as rejection. Students who were not managing to fully participate in the programme felt left behind, left out and rejected....I am even left out as far as my job is concerned, because other people are being promoted left right and centre but im just left behind, said Tria helplessly. She sighed and continued....Other people are acquiring these qualifications and adding value to themselves

whilst i sit and watch....She felt left out both at school and at work and eventually this gave her a feeling of unworthiness. Other people are adding value to their careers and im just sitting here doing nothing. This shows that learning is the norm in her environment. The next best thing was that she would then seek to find out what makes her counterparts learning experience easier seeing they work together and earn the same salary and yet her work mates go on juggling both lives successfully. Comparing her situation will bring about a lot of discouragement and eventually she will decide that the weight on her shoulders is not her fault. Once she concludes this she will push the blame on the institution then eventually seek other alternative means. This means she will try and enrol with other institutions that are likely to give her cheaper and shorter programmes.

## 6 Hope

Despite the fact that the students had the various feelings and views about their situation, there is still a positive attitude of hope....I have great hope that one day i will finish this programme old as i am... Were Trias remarks towards the end of the interview? She felt one day she would eventually finish the programme. In hope lies the element of an unpredictable lifestyle and academic walk. This feeling is still a sign that the excluded students feel the situation is beyond their control....But maybe...If only the university offered well administered schorlarships we would benefit. Again the emergence of dependence on the institution for help. The University has presented learners with information on the various organisations that offer loans and such facilities to assist the learners to pay their fees. However, all the respondents said that they had loans from other financial institutions just to finance their welfare and families. All the respondents believed and faith that one day they would complete their programmes through some unknown means. The element of hope shows determination and the University is assured of a low number of dropouts, but a high number of inactive records.

## 5.0 Conclusion

The data collected through the narrative approach revealed themes that are already existent in literature from studies done in other countries such as India. Themes such as rejection, hope, unpredictable lifestyles, sacrifice emerged in literature as well as in the feild.It can therefore be concluded that the study is very accurate considering India is a developing country just like Zimbabwe.

The exclusion of students from ODL has ripple effects that stem from the individual student to the firm (institution) then the economy at large. Once the excluded students are disgruntled as seen from the themes above. Many other factors arise such as di-advertising the institution and low output for the University. The University will lose business and limit the contribution it makes to the economy through human capital development as well as in monetary terms. Apart from the effects directly from the student's attitudes, exclusion of these students means the University is operating below its usual capacity. Money is invested to service a small fraction of the society.

Hence if all the adjustments are made at institutional level, the benefit will be maximised both for the individual student and the economy at large.

### 5.0 Recommendations

Following the findings of this paper, the following could be adopted as remedial action in order to ensure inclusion of the less privileged:

#### 1 The Institution

The institution could think along the lines of a support system to curb the perceptions and feelings displayed above. Counselling centres and follow up phone calls would promote a more personal relationship with the students. The concept of "ubuntu" should guide any activity pertaining students. A department purely dealing with retention would erase the negative attitudes displayed above. This department/committee will come up with reports, data and demographics of drop outs, deferments and exemptions. This will enable a personalised solution to the students problems.

#### 2 Students

Students need to develop coping mechanisms such as savings, budgeting and even paying in advance in seasons when they have excess. They can form co-operatives and create a pool of funds that can assist them with their fees just as they do with self-help co-operatives in the community.

#### 3 The Economy (Macro-level)

At national level money to be allocated institutions to enable them to accommodate students who are under privileged.

University and industry alliances to create employment for students, to earn while they learn.

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