



Commodification of Zimbabwe's higher education amid funding decline: Impact on universal access

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The volatile economic environment in Zimbabwe, which is characterised by persistent hyperinflation has exposed the education access inequalities in Zimbabwe's public Higher Education Institutions (HEIs). The persisting harsh economic conditions in Zimbabwe have further worsened the decline in higher education funding in addition to the budgetary cuts and the removal of student financial support systems in the late 1980s. This study aims to examine the impact of these neoliberal approaches on inclusive education access in Zimbabwe's HEIs. The study used the qualitative research approach. The study participants included purposefully selected university managers and students at a state university in Zimbabwe. Data were collected from university managers through interviews while a combination of interviews and focus group discussions was used to collect data from the students. The study revealed that the adoption of neoliberal approaches such as austerity measures in Zimbabwe created a domino effect in the higher education sector as HEIs started to introduce market-based approaches. The adoption of market-oriented approaches in HEIs denigrated universal access to higher education and incapacitated students financially as shown by the declining enrolments and soaring student debts in the studied HEI. Based on the study results, this article concludes that there is a glaring need for restoring financial support towards empowering Zimbabwe's public HEIs to be responsive to the financial needs of students. This will contribute towards achieving inclusive and equitable education, which promotes universal lifelong learning opportunities as embedded in Sustainable Development Goal 4 and Sustainable Development Goal 10.

Contribution: Through an in-depth account of the experiences of students and managers in HEIs, this study provides an empirical understanding of the challenges associated with the adoption of neoliberal approaches in Zimbabwe's higher education institutions.

Keywords: neoliberal approach in higher education; inclusive education access; austerity measures; decreased enrolments; SDG4; SDG10.

Introduction

Higher education institutions (HEIs) in Zimbabwe are under pressure to mobilise financial resources to support their operations (Nhavira 2019). As a result, these institutions have embraced neoliberal approaches to raise funds. Neoliberal approaches in higher education involve the use of business, free market and trade approaches, treating education as a commodity and the learners as consumers (Riasat & Akkaya 2022). Public HEIs in Zimbabwe have adopted market-driven approaches through the introduction of non-tuition levies such as the introduction of non-refundable application fees, health insurance fees, examination fees, sports levies, technology levies and student union levies to raise funds. However, the commodification of education under neoliberalism creates inequalities in accessing education as it makes it difficult to reach students from vulnerable financial backgrounds. The commercialisation or marketisation of higher education in Zimbabwe comes at a time when the government has ceased to provide financial support to students in HEIs (Hove & Ndawana 2019). This situation has been compounded by the withdrawal of international donor funding to higher and tertiary education in 2001. Current students in Zimbabwe's HEIs now face the dilemma of deferring their studies because exorbitant tuition fees at these institutions deter prospective students from enrolling.

The higher education system in Zimbabwe was once touted as a beacon of educational excellence in Africa. Yet, because of the substantive decline in funding, the country is now infamous for a beleaguered higher education system (Mukwambo 2019). The dwindling national coffers because

Note: Special Collection: Neoliberal Turn in Higher Education.

of persistent economic stagnation have weakened Zimbabwe's higher and tertiary education system as it is now typifying a pale shadow of the robust and vibrant system it was in the early 1990s (Kurasha & Gwarinda 2010). The financial predicaments faced by university and polytechnical college students who come from low-income and indigent families are testimony to the crisis that Zimbabwe's higher education system faces (Shava 2020). This situation has been exacerbated by the persistent collapse of the formal economy as formal jobs are hard to come by for parents and guardians (Garwe & Thondhlana 2023). The complete withdrawal of student financial support systems in Zimbabwe's higher and tertiary education institutions in 2014 was surely a harbinger of the current financial woes being experienced by public education institutions in Zimbabwe (Majoni 2014). Generally, the decline in funding higher and tertiary level education institutions in Zimbabwe has culminated in plummeting standards in education delivery as it has also widened inequalities in accessing higher education in the country. Thus, there has been a clarion call for the government to reinstate financial support to enable students in HEIs to complete their studies. From this backdrop, this study examines the challenges facing students in Zimbabwe's HEIs as well as their coping mechanisms in the absence of loans and scholarships. Furthermore, the study examines how the adoption of neoliberal approaches is negatively impacting inclusive education access. The study concludes by recommending strategies towards promoting equality in access to Zimbabwe's higher education.

Research problem

The adoption of neoliberal approaches has had a daunting impact on universal access to higher education in Zimbabwe. The mixture of austerity measures and commodification of higher education in Zimbabwe's HEIs have largely hindered the attainment of Sustainable Development Goal 4 (SDG4) that calls for quality education as well as Sustainable Development Goal 10 (SDG10), which pursues reduced inequalities. Resultantly, higher education is now beyond the reach of many students in tertiary institutions. Access limitations are reflected by the high dropout rates, high deferment rates and soaring student debts. Through a qualitative methodology, this study examines the detrimental impact of neoliberal approaches to universal access to higher education in Zimbabwe's HEIs.

Research question

How is the decline in government funding affecting universal access to education in Zimbabwe's higher education institutions?

Research objectives

The objectives of this study are:

- To describe the challenges facing students in Zimbabwe's HEIs in the absence of student grants and loans.

- To outline the coping mechanisms employed by students in Zimbabwe's HEIs in the absence of student grants and loans.
- To recommend strategies towards promoting equality in access to Zimbabwe's higher education.

Research methods and design

This study used a qualitative research approach to obtain an in-depth understanding of how neoliberal approaches adopted by HEIs in Zimbabwe have become a barrier towards equal access to higher education. The study adopts an exploratory case study research design in which a public university was used as the social laboratory to explore this issue in-depth. This university was chosen because, out of all the universities in Zimbabwe, it used to have the largest number of students. Its current student enrolment has been significantly declining because of financial difficulties faced by students. As a result, this university provided a suitable case study for our analysis of the impact of market-driven approaches on inclusive access to higher education in Zimbabwe.

From the selected university, the study purposefully sampled both students and managerial staff who participated in focus group discussions and interviews, respectively. The total sample comprised 30 participants, with 25 participants being students and 5 participants being managerial staff at the university.

Focus group discussions and in-depth interviews were conducted with the students while semi-structured interviews were conducted with the five managerial staff. The 25 students were sampled from five faculties within the university to enhance the representation of the sample. The data were analysed using thematic analysis. Six steps were followed in analysing the data thematically as proposed by Braun and Clarke (2006).

The first step was the familiarisation of the data, which involved re-reading the transcripts from focus group discussions and interviews to understand the narratives shared by the participants in light of the research objectives. The second step was the initial coding process, which involved the categorisation of the data for easier interpretation and to allow the development of labels of related data. The third step involved the search for preliminary themes from the code data, which helped to identify patterns of commonalities and relationships in the code data. This process was followed by the review of themes, a process that helped to check the extent to which the themes are related to the research purpose and if they were aligned to the coded data. After the review of themes, the final themes that would guide the presentation of the data were defined. The final step was to report the findings of the study guided by the defined themes as captured in the 'Results' section of this article. This six-step thematic analysis enabled the researchers to ensure that the findings were grounded in the lived experiences of the students and the management.

Given that ethical considerations form an integral part of any research process (Pirani 2024), this study was approved by the Women's University in Africa's Ethics Review Committee and institutional clearance was granted by the studied university. The research process was guided by ethical standards such as informed consent, privacy and confidentiality, avoiding harm and use of deception. Informed consent was sought in writing during the study where participants completed informed consent forms. Throughout the study, the researchers upheld the ethical values of privacy and confidentiality. The name of the HEI that was studied is not disclosed in any part of this research write-up. To promote the ethical value of privacy, the study makes use of pseudonyms, the names of the participants are not disclosed in any part of the study. The study ensured that the participants were not subjected to any form of physical or psychological harm. Thus, all interviews and focus group discussions were conducted in safe environments. To maintain the confidentiality of data, electronic data were secured through the use of passwords. Data obtained from the participants were not discussed with other participants during the data-gathering process. Reporting of the findings was performed accurately, honestly and transparently.

The principle of reflexivity guided the researchers in avoiding biased analysis of the research findings. In this study, the principle of reflexivity was applied through recording pre-conceived assumptions in a reflective journal before interacting with the participants. This strategy enabled the researchers to document their personal thoughts, insights, and beliefs regarding the impact of neoliberal approaches in HEIs. This approach helped ensure that their preconceived personal understandings would not lead to biased analysis of the data. This method helped to ensure that the data analysis process and results reflected the views of the participants and the assumptions of the researchers. The principle of reflexivity guided the researchers in avoiding biased analysis of the research findings. Reflexivity entails the measure of reducing biased analysis and interpretation of research findings (Von-Unger 2021).

Literature review

The neoliberal approach in higher education institutions

Neoliberalism in higher education refers to the adoption of market-driven approaches in HEIs (Ingleby 2021). The justification for adopting neoliberal approaches in HEIs lies in the need to subject these institutions to market forces to make them more efficient (Brathwaite 2017). Proponents of higher education neoliberalism argue that large-scale funding of public HEIs is no longer sustainable as it places substantive strains on governments to support institutions that can mobilise their financial resources (Barr 2004; World Bank 1994). Slaughter and Leslie (1997) argue that neoliberalism has led to the monetisation of higher education

as HEIs are now operating like private entities, which focus on profit-making at the expense of students. The adoption of neoliberalism in higher education provision has been examined by scholars in different contexts, with much interest resting on how HEIs have turned into profit-making entities (Altbach 2004). In particular, scholars have analysed how the value of universal access to education has been defeated by neoliberal stances adopted by HEIs in different parts of the world. For example, Levidow (2005) argues that globally, neoliberalism has resulted in the impact of the commodification of higher education, which creates access inequalities for students with unstable financial backgrounds.

Challenges ushered in by neoliberal approaches in higher education institutions

Research has also shown that exposing public HEIs to market forces can be harmful to students who come from disadvantaged backgrounds as they cannot compete for the best universities in the open educational market (Harvey 2005). In addition, neoliberalism in higher education has been criticised for perpetuating inequalities by prioritising market-based solutions over and above the common good (Mintz 2021). Neoliberalism fosters the formulation of free market policies in HEIs and this allows the advantaged to progress academically while marginalising the disadvantaged students (Ball 2016; Johnstone 2003). Subsequently, neoliberal approaches widen the education access gap as it places education beyond the reach of many. Slaughter and Leslie (1997) argues that the neoliberal approaches in HEIs have resulted in hikes in the cost of learning as institutions of higher learning pursue profits regardless of the earning abilities of the students. The neoliberal approach has led to the marketisation of education services and because of this, students in tertiary institutions are struggling to make ends meet, particularly those from disadvantaged backgrounds as they have to pay rentals and meals (Baltodano 2023).

The rolling out of neoliberal approaches in higher education has led to a plethora of harmful socioeconomic consequences for students and these include a shortage of funds for food and rentals (Sakellariou 2017). Students affected by the challenges stemming from neoliberal approaches in universities experience social distress such as alienation and eventual drop in their academic performance (Collins & Woodhouse, 2015). This suggests that when students in HEIs are properly funded, they are more likely to focus on their studies and perform better. For example, in some countries such as South Africa, Higher Education funding instruments such as the National Student Financial Aid Scheme (NSFAS) have been linked to improved student throughput rates (Masutha & Motala 2023). Neoliberal approaches are not only reflected in the marketisation and commodification of higher education but also in the withdrawal of government support to education provision. In particular, governments that embrace neoliberalism proceed to reduce budgetary spending on education and other funding instruments.

The neoliberal approach and its impact on Zimbabwe's higher education institutions

Higher education institutions in Zimbabwe just like in other African countries such as Uganda, Tanzania and Kenya, have embraced neoliberal approaches in different ways, with the most common method being the decline in student funding support systems (Kossey & Ishengoma 2017; Kyaligonza 2017). As will be discussed in this section, the adoption of neoliberal approaches in Zimbabwe's HEIs has created a major dent in the post-independence effort to make higher education universal for all.

The Government of Zimbabwe introduced grants and student loans in HEIs in the 1980s as a policy strategy to bolster access to higher and tertiary education (Teferra 2014). The grants and student loans were provided under Section 14 of the Manpower Planning and Development Act, which states that the Minister of Higher Education may make a grant or loan to students for tuition, accommodation and upkeep (Shava 2020). However, grants for students in state institutions were stopped in the 1990s because of among other reasons, the implementation of the Economic Structural Adjustment Programme (ESAP) and non-repayment by past beneficiaries (Shizha & Kariwo 2011). After this, the majority of students in HEIs became financially vulnerable as their families survive on meagre earnings, which are continuously eroded by the prevailing hyperinflationary environment in Zimbabwe (Mpofu, Chimhenga & Mafa 2013). In an extremely hyperinflationary environment, the parents and guardians of these students find it difficult to pool sufficient funds to sustain their educational expenses (Mupa et al. 2014). As a result, many students in Zimbabwean universities are forced to drop out or defer their studies as the universities do not allow them to sit for their exams if they do not settle their tuition (Garwe & Maganga 2015). Because of these precarious situations, some students end up engaging in unorthodox means of sustaining their continued stay at the university (Kadirire 2017). Higher Education Institutions in Zimbabwe demand full tuition payment as they cannot afford to provide free education because they have recurrent expenses.

Student loans in Zimbabwe's higher education institutions

In 2010, the government made an effort to restore higher education funding to address the plights faced by higher and tertiary-level students in accessing education through the introduction of the cadetship scheme (Chimhenga, Mafa & Mpofu 2015). This was a financing policy to broaden access to higher education for financially incapable students (Teferra 2014). The cadetship scheme in 2010 ended 4 years of non-funding of students in HEIs after the total scrapping of all student funding instruments in 2006 (Hove & Ndawana 2019). This scheme is a contract signed between an undergraduate student and the Government of Zimbabwe, paving the way for the government to pay a large portion of the student's tuition fees (Mpofu et al. 2013). Students applied for the scheme through the cadetship office in their institution.

The HEI would apply to the Ministry of Higher and Tertiary Education for vetting. Upon receiving the applications from HEIs, the Ministry of Higher and Tertiary Education verified the forms, checking for thorough verifications of citizenship status, completeness of the forms and academic results for those already studying (Chimhenga et al. 2015). After vetting, the government through the Ministry of Finance would then transfer a lump sum to respective HEIs to cover the tuition of the students who 'qualify' for the scheme (Hove & Ndawana 2019). In 2012 and 2013, the Ministry of Higher and Tertiary Education revealed that over 5000 students in tertiary institutions in Zimbabwe were registered on the cadetship programme (Shumba 2015).

Students who received funding under the cadetship scheme were required to work for the government for the same number of years that they received cadetship funding. This requirement was commonly referred to as being 'bonded' post-graduation (Teferra 2014). On graduation day, the bonded students were not given certificates as this was a precautionary measure to discourage them from breaching the cadetship scheme contract (Mpofu et al. 2013). By withholding their certificates, the government ensured that beneficiaries of the cadetship would not secure employment in the private sector or other countries. In case the student opts to work outside the country, the cadetship bonding obliged the student to remit a third of their salary in foreign currency until the government recovers the debt (Hove & Ndawana 2019). Some students avoided the cadetship scheme because they feared being bonded and working for the government for many years while earning a meagre salary.

The scheme was seen as a scapegoat measure to address the plights of students from poor backgrounds following the removal of education grants and loans (Chimhenga et al. 2015). The government argued that by introducing the cadetship scheme, it was promoting equitable access to higher education in the country (Garwe & Maganga 2015).

However, there were two main challenges associated with the cadetship scheme. Firstly, the scheme was somehow discriminatory as it did not cater for postgraduate students and students who were on part-time studies or block release programmes (Nhavira 2019). The assumption was that postgraduate students and those on block release were in full-time employment and did not require government assistance to pay their tuition. In terms of the student's programmes of study, the cadetship scheme was not open to all students, as it was only open for all law and engineering students and accessible to limited students in the Humanities, Arts and Social Sciences (Teferra 2014).

Secondly, there were times when the government did not disburse the cadetship funds in time (Langa 2017). In some cases, the funds would be disbursed after several months and this resulted in some universities experiencing budget deficits. In 2014, there were signs that the cadetship scheme was descending towards a state of being defunct because of

cashflow problems as the government was struggling to disburse funds to HEIs in time (Shumba 2015). For example, in 2014, the Ministry of Higher and Tertiary Education confirmed that the government owed state universities US\$34 million, which was backdated to 2010 (Langa 2017). In 2015, it was revealed that the government still owes state universities over US\$61 million in cadetship fees (Shumba 2015). In 2017, the government scrapped the cadetship scheme after state universities refused to register students in the cadetship programme citing outstanding payments from the Treasury (Kadirire 2017).

In 2019, there were efforts by the Government of Zimbabwe to re-introduce grants and student loans through a \$375.8 million allocation to the Ministry of Higher and Tertiary Education, Science and Technology Development, but no disbursement was made to students (Shava 2020). Students in higher and tertiary education institutions had anticipated that this financial aid would help them to cover tuition fees, accommodation and educational materials. Instead, the government encouraged HEIs to accept the Eduloan facility, which is a funding instrument that connects parents, students and educational institutions with financial institutions such as banks by offering study loans (Shava 2020). To access the Eduloan facility, students must have collateral security to guarantee repayment of the loans with interest (Nhavira 2019). However, to date, the introduction of the Eduloan facility has not appealed to parents because of the high interest rates involved in repayment (Garwe & Thondhlana 2023). Given these challenges, access to higher education in Zimbabwe continues to evade many students who come from underprivileged backgrounds as will be discussed later in this article.

Theoretical framework

This study applies the neoliberal approach to analyse how the decline in government funding towards HEIs in Zimbabwe has created education access constraints for some students. The neoliberalism approach is based on principles such as market orientation to the allocation of resources, free trade, labour market flexibility, deregulation and a reduction in government spending (Knafo 2020). Harvey (2005) argues that the neoliberal principle of reduction in government spending towards higher education was adopted by the Government of Zimbabwe under the ESAP in the 1990s. This development shifted the imperatives of higher education from a liberal, openly accessible to a form of higher education that focusses on the commercialisation and marketisation of teaching and learning.

Contrary to the benefits associated with neo-liberalism, the approach has resulted in a public outcry among students in Zimbabwe's HEIs as it resulted in the government cutting subsidies and grants. As a result, HEIs have shifted the burden on students as education has been turned into a commodity sold on the market. The theory of neoliberalism is broad and has many principles, but this article examines how the application of the principle of the reduction in government spending as a neoliberal stance in Zimbabwe's

HEIs has created inclusivity challenges to some of students who come from unstable financial backgrounds.

Ethical considerations

Ethical clearance to conduct this study was obtained from the Women's University in Africa (Research Project No.: 16/2023).

Results

This section presents findings from the study focussing on themes such as access to government grants and loans for students, challenges facing students in Zimbabwe's HEIs in the absence of student grants and loans, coping mechanisms employed by students in HEIs in the absence of student grants and loans, work-study programme, challenges contributing towards soaring students' debts and promotion of equality in access to Zimbabwe's higher education. The themes that emerged from the study are presented in this section.

Access to government grants and loans for students

The study revealed that students enrolled at public HEIs acknowledge that student loans and grants support their financial needs during their academic journey. For example, the cadetship scheme and Edu Loan facilities allowed students from disadvantaged families to access higher education. Besides covering their tuition fees, the loans and grants accessed by students contribute towards their upkeep. Some participants explained that through these facilities students have funding towards meals, clothing, airtime, data, printing and stationery as well as transport.

A participant from the university management had this to say:

'When funding for student loans is availed, it is always the case that the funds do not match the number of applicants. The number of applicants is always high. More and more students need loans.' (Participant 1, Female, University employee)

Another participant from the Senior Management Team highlighted that:

'There is need to for more funding to be availed if we are to increase access to higher education in the country. The cost of accessing higher education is now beyond the reach of many, particularly those from disadvantaged families.' (Participant 2, Male, University employee)

Moses, a student said:

'I am from Chipinge and back home we rely mostly on farming activities on the family plot. I am finding it hard to secure a part-time job so that I can assist my parents with paying for my tuition fees.' (Participant 3, Male, Student)

The current shortage of student grants and loans against the exorbitant tuition fees in Zimbabwe's HEIs has made it difficult for some students to afford access to higher education. This situation is worsened by the shortage of part-

time jobs for the students. The main challenges faced by students in HEIs in Zimbabwe in the face of the dearth of vibrant student funding instruments are discussed here.

Challenges facing students in Zimbabwe's higher education institutions in the absence of student grants and loans

The study found that the prevailing macro-economic environment in Zimbabwe was contributing towards student's debts. Participants highlighted their parents and guardians were struggling to pay tuition fees in full because they had other responsibilities, such as other children and in some cases the extended family to take care of. Other obligations included monthly rentals, food, medical and utility bills. Some participants indicated that part-time jobs were ideal for students who were struggling to pay their fees but it was not easy to secure a part-time job. Eva, a participant highlighted that:

'Part-time jobs are hard to come by these days and most attachments are not paid for. Part-time jobs provide a good source of earning income for us who come from disadvantaged families.' (Participant 4, Female, Student)

James, a student stated that:

'I heard about grants that were accessed by students in HEIs some years ago now there is not much funding in the form of loans and we are struggling to pay tuition fees. It is necessary to have more of these loans as it will go a long way towards covering expenses such as accommodation.' (Participant 5, Male, Student)

Oscar from the Management had this to say:

'Students are from disadvantaged families are struggling to keep up with payment of their tuition fees. We have seen a rise in deferments and student debtors. Provision of more grants and loans to students could turn around the prevailing situation.' (Participant 6, Male, University employee)

Student accommodation challenges

The study revealed that the absence of accommodation on campus to cater for the growing student population in Zimbabwe's public HEIs was a major challenge. Costs associated with accommodation meant parents and guardians had to stretch their budgets further. Property owners were also taking advantage of the shortage of accommodation on campus and charging exorbitant rentals especially where their properties are nearer to the campus.

Abigail, a participant explained that:

'Property owners are ripping us. Universities should direct funding towards halls of residence as we do not feel safe in some of the places that we end up living in.' (Participant 7, Female, Student)

Mr Alex from the Administration section highlighted that:

'Higher Education Institutions need to consider partnering the private sector on provision of accommodation for students. There is also need for the government to avail funding towards halls of residents as this is a common challenge in most of our public higher education institutions.' (Participant 8, Male, University employee)

Coping mechanisms employed by students in Zimbabwe's higher education institutions

The study found that most students have their tuition fees paid by their parents and guardians. Students studying under parallel programmes or on a part-time basis pay fees from their salaries while others are on staff development programmes with their respective employers. Students who are non-recipients of funding support continue to find ways to supplement their finances through running small businesses. One of such students confirmed this by stating that:

'I supplement the pocket money that my parents give me through buying and selling. I buy and sell handbags, sandals and ladies' tops which I sell to fellow students on campus. This helps with airtime, stationery and transport costs. When I make more money, I also contribute towards my fees which my parents appreciate.' (Participant 7, Female, Student)

Another Participant stated:

'Selling snacks is a lucrative business on campus. I haven't struggled with transport costs ever since I started. I also use part of the proceeds towards buying stationery and sanitary wear which in a way assists my parents.' (Participant 3, Male, Student)

Challenges contributing towards soaring student debts

The study revealed that students were struggling to pay and clear their fees per semester as required by the university administration. As a result, arrears were accumulating on their accounts which affected access to end-of-semester results and registration for the following semester. The focus group discussions revealed that parents or guardians were finding it difficult to clear fees per semester given other obligations that they have as parents. Although public HEIs in Zimbabwe encourage students to pay their fees in full at the beginning of every semester, the study revealed that most students were paying fees through staggered payments. Some students have to negotiate payment plans through their parents or guardians. A participant stated that:

'Though it's not officially communicated at the beginning of the semester, payment plans are accepted at this institution which is a sign that the University administration acknowledges that things are hard out there. Under the payment plan arrangement parents and guardians commit to paying the university in instalments over a stipulated period.' (Participant 9, Female, University employee)

Work-study programme

The study found that universities had rolled out a work-study programme. Under this programme, students are engaged to provide service to the institution in return for payment under a stipulated rate. The payment because of the student is then credited to their fees account. Under this programme, students are paid per hour. Findings revealed that students are engaged in the library, kitchen, cleaning or in the fields for those undertaking agricultural programmes. On the contrary, the responses show that while the programme is a good initiative, students feel the payment rates need to be revised. John, a participant had this to say:

'The one dollar per hour paid for the work-study programme is too little considering that one can only make a maximum of \$8.00 a day which is rather unfair.' (Participant 10, Male, Student)

Sharing similar sentiments, another participant stated that:

'Consideration should be given to those undertaking manual work as it cannot be compared to someone working for example in the Library where the duty is lighter.' (Participant 4, Female, Student)

Delays in announcing review of tuition fees

Furthermore, participants highlighted that public universities were giving short notice for the review of fees at the beginning of the semester. As a result, students fail to plan and raise sufficient fees on time. This was seen as a major contributing factor towards students' debts as students ended up paying part of the fees to facilitate the registration process.

Promotion of equality in access to Zimbabwe's higher education

The study revealed that in most cases, access to higher education depends on one's social status. The absence of government grants and loans is adversely affecting students from disadvantaged families. The recently introduced Modular Approach to teaching and learning has compounded the situation as students have a shorter time frame in which to clear fees to enable them to sit for examinations. Under the Modular Approach, the semester is divided into blocks and students are expected to sit for exams at the end of each block unlike in the past when examinations were administered at the end of the semester. A participant from the Administration section highlighted that:

'It is very sad that the modular approach is affecting students from disadvantaged backgrounds because they fail to raise fees in time for them to write exams during the semester, as a result, some end up missing exams and it is very unfortunate.' (Participant 11, Female, University employee)

A focus group participant stated that:

'Those of us who survive through staggering fees payments are suffering as a result of the modular approach to teaching and learning. We do not have much time to clear our fees, something needs to be done.' (Participant 12, Male, Student)

Discussion of findings

The decline in funding towards HEIs in Zimbabwe has created access constraints among students with limited financial capacity. The current commodification of higher education has resulted in declining enrolments, deferments and hikes in drop rates within HEIs in Zimbabwe. Based on the findings presented in the 'Results' section, it can be argued that students in Zimbabwe's HEIs are students in HEIs in Zimbabwe are struggling financially without the provision of loans and grants. The provision of financial aid in the form of bursaries is key to the academic progression of students. In Zimbabwe, the focus has been strained by expansion and massification and its ability to meet multiple

demands such as healthcare, housing and social welfare. There is a need for a more concerted effort from the government towards improving access to Zimbabwe's higher education. As the study has shown, students from disadvantaged backgrounds are struggling to keep their tuition fee accounts up to date. This has contributed towards soaring students' debts within public HEIs. While the Government is making commendable efforts towards assisting students through the Work Study programme, there are sentiments that the rates need to be reviewed. The earnings that students are receiving fail to make meaningful contributions towards payment of their tuition.

The study found that very few students are beneficiaries of scholarships such as the Higher Life Foundation Joshua Nkomo Scholarship and CAMFED. In particular, the Higher Life Foundation Scholarship benefits top excelling students with a perfect score of 15 advanced level points, with the rest not benefiting. In addition, the scholarship does not cover all age groups as it only supports students under the age of 21 at the time of applying. Moreover, the scholarship allocates 70% of the funding towards Science, Technology, Engineering and Mathematics (STEM) studies and 30% to other disciplines. Yet only 10% of the student population in Zimbabwean universities are pursuing STEM studies. As a result, the majority of students in Zimbabwean universities are not beneficiaries of the Higher Life Foundation Joshua Nkomo Scholarship. As the study has revealed, mindful of the challenges of affordability and the impact on students who have insufficient resources, it remains government concern as to how students in public HEIs can be supported.

Limitations of the study

Typically, all studies are prone to limitations. This study depended on the participants' willingness to openly discuss their personal views and perceptions. Because of the sensitivity of the topic, some senior officials were reluctant to participate. However, the findings of this study provide a basis for broader studies to inform the government on the plight of students in Zimbabwe's HEIs.

Recommendations

The study recommends the resuscitation of student loans and grants to enable students from marginalised backgrounds to have equal access to higher education. While the work-study programme is a good initiative by the government. There is a need for public HEIs to reconsider the rates paid to students under this programme to make it more lucrative. Currently, it takes long working hours for a student to earn meaningful income that can contribute towards payment of their tuition fees. Public HEIs should consider diversifying sources of funding for student loans to reduce dependency on the government. There is a need to explore private-public partnerships with potential funders such as banks and non-governmental organisations for student loan facilities and scholarships as well as the provision of student accommodation on campus.

Conclusion

In conclusion, the study revealed that the neoliberal approach negatively affects the administration of public HEIs. Furthermore, the approach negatively impacts the achievement of SDG10 and SDG4 which calls for equal education opportunities for all. Ideally, a democratic and socially just university should have the plight of students as a priority. Deeper austerity measures are not the only possible response to the challenges confronting contemporary public HEIs in Zimbabwe. There is a need to rethink the government's role in promoting equal access and inclusivity in higher education. While proponents argue that neoliberalism can lead to higher standards by incentivising HEIs to compete, the study concludes that it may be harmful to social equality. Zimbabwe's HEIs should consider drawing lessons from the country's experience to promote inclusivity in access to higher education by constructing their ideas outside of neoliberal thinking.

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Competing interests

The authors declare that they have no financial or personal relationships that may have inappropriately influenced them in writing this article.

Authors' contributions

B.H.T. conceptualised the theoretical framework of the study, participated in data collection and prepared the first draft of the study as well as providing the resources required to complete the project. L.P. developed the introductory and methodology sections of the study, collected data and was responsible for the final editing and production of the final article. All authors discussed the results and contributed towards the production of the final article.

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Data availability

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