Determinants of Timely Fees Payment for Open and Distance Learning (ODL) Students: A Case of the Open University of Tanzania

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Abstract
This study assessed the determinants of timely fee payment for students at The Open University of Tanzania (OUT) by using 120 degree and non-degree students from the seven centres (Kinondoni, Songwe, Geita, Zanzibar, Arusha, Rukwa, and Katavi). Multi-stage and systematic random sampling techniques were used to select students, who participated in the survey, and data were collected through the questionnaires, which were distributed to students by the Director of Regional Centres. The data were analysed by using descriptive analysis. The findings revealed that the majority of OUT students fails to pay fees on time because of social obligations, 26.6% invested their money into economic activities, 38 % lacked the reliable source of income and 3.8% delayed paying fees because they were not certain whether completing their programmes would benefit them. The study concludes that social obligation was the major determinant of timely fee payment for OUT students. Hence, if students could design a sustainable mechanism to finance the social obligation could promote the payment of fees on time. This study recommends that OUT should conduct training for all undergraduate and non-degree open and distance learning (ODL) students on money management, investment and course selection criteria to promote timely fee payment. Also, OUT should design policies and strategies, which would promote fee payment on time.

Keywords: Determinants, Timely Fees payment, ODL Students, Tanzania

1.0 Introduction

From 1992 to date, the Open University of Tanzania (OUT) offers programmes that lead to certificates, diplomas, bachelors, postgraduate certificates, diplomas, master and doctorate awards (OUT Facts and Figures, 2019). The uniqueness of OUT compared to other universities in Eastern and Central Africa is that the major model of programme delivery is open and distance learning. In Tanzania, OUT operated in 27 regional centres and 4 coordination centres. The model is also known as the blended model, which integrates open, online, distance, and face-to-face learning. From 1994 to 2019, OUT had a total cumulative enrolment of 147,238 students. The data from 2018/2019 OUT's Facts and Figure book indicated that the cumulative number of bachelor and non-degree students were 67,171 and 46,964, which was equivalent to 41.5% and 31.9% respectively. It implies that the undergraduate students comprise 73% of all students at OUT. Therefore, they have essentially contributed to the total amount of fees paid at OUT.

Open and Distance Learning (ODL) integrates the course, learner, instructor and information and communication technologies (Romi, 2017). Various scholars (e.g., Burgess, 2010; Mnjagila, 2012; Oladejo & Gesinde, 2014) have cited promoting diverse learning, combining learning and family responsibilities, and cost-effective as among the advantages of ODL. Therefore, ODL is considered to be the most effective and convenient mode of study for many categories of students because it allows working while studying; and hence, students can study at their own preferable time. Moreover, OUT allows students to register for courses based on their studying and fee payment capacities. This flexibility helps many students to study at OUT, because students register only a few courses, if their fees' payment capacity, in a particular trimester, is not convincing.

The literature indicates that the ways of financing higher education include government loan boards, scholarships, grants and aids (Dowd & Shieh, 2013; McFarland *et al.*, 2018), individuals, parents, business firms and cooperative bodies (Akinyemi, 2012), banks and relatives and friends (Duru-Bellat, 2012). However, the literature opined that the most reliable financing sources are government loan boards, scholarships, grants and aids because other sources may cause a student to postpone studies if funds are not accessible.

Scholar's concentration areas regarding the fees' payment include the influence of knowledge and attitudes on university fee payment (Samuel *et al.* 2012). However, these studies were not conducted in ODL institutions. Mutswangwa and Mapuranga (2014) indicated that fee amount was one of the determinants of university students' enrolment. Despite this study being done in ODL institutions, it focused merely on how students' fees payment determined students with disabilities continue with University Education in Zimbabwe. Kioko (2012) assessed the enrollment's determinants for Bachelor of Art students in Kenya. Again, this study was not done in an ODL institution. Milcah *et al.* (2018) conducted their study to examine the effects of school levies' non-payment for public secondary schools in Kenya. Similarly, Burgess *et al.* (2018) assessed the relationship between increasing tuition fees and students' satisfaction in the United Kingdom. However, the results found non-existence of the relationship

Studies that revealed that payment of the school fees was a factor that determined the choice of the university for students include Mustafa *et al.* (2019) in Qatar, Dodoo, Mensah and Dampson (2018) in Ghana, Cokgezen (2012) in Turkey, Agrey and Lampadan (2014) in Thailand, and Sulistiyo and Soegoto (2019) in Indonesia, to list a few. The findings from the literature indicate that most of the studies such as Burgess *et al.* (2018), Sellami *et al.* (2018), Sulistiyo *et al.* (2018) analyzed

how fees amount influenced the students' enrolment in the universities and not determinants of fees payment in ODL institutions.

Peter (2017) stated that social obligation may be one of the reasons for OUT's students to delay paying their fees. However, this study concentrated on the role of ODL in promoting gender balance and only one learner in the group discussion reported this challenge. Also, other factors such as investment and change of the study ambition were not addressed. Sá (2018) found that increase in tuition fees and offering courses with a low payment, salary and employment rate decreased the admission of university students in Kurdistan. Kigingi *et al.* (2014) discouraged the traditional mean of fee payment, which forced students to stay in a queue at Makerere University in Uganda. They argued that this method is ineffective and time-consuming; and hence, they recommended paying fees using the online method. The findings from the literature indicate that there are no comprehensive studies that have assessed the determinants of fee payment at ODL institutions such as OUT.

OUT Facts and Figures (2019) declared that the government is not funding OUT at the optimum level and hence the university depended on the students' fees to cover the operating expenses. The report also indicated a decrease in fee collections from 2016/2017-2017/2018. Therefore, the authors also assessed how the financial capability of the students determined the payment of the fees. The study linked the students' fee payment and their future goals (Borgogni & Russo, 2012).

Therefore, the main objective of the study was to assess the determinants of fees paid for OUT's students as one of ODL institutions. The specific objectives of the study were to assess the influence of students' social obligations, the influence of students' economic investment, assess the influence of the reliable source of income and assess the influence of students' study prioritization on the students' fees payment at OUT.

This study is related to Goal Setting theory, which was advocated by Locke in 1968. The theory states that setting a realistic and challenging goal is essential for achieving the desired performance. Giffin (1989) asserted that commitment to the task and proper feedback improves the task performance. In addition, Armstrong (2006) further declared that standard planned goals promote task performance. However, Borgogni and Dello Russo (2012) exhibited that financial and other resources act as a barrier for individuals and organizations to achieve their goals for companies' employees in Italy. Asmus *et al.* (2015) found that despite the absence of financial incentives, goal setting increased the performance of the employee by twelve to fifteen percentages in an energy production factory in Germany. Yurtkoru *et al.* (2017) found there was a positive and significant relationship between the goal theory model and organizational commitment for workers in the automotive industry in Turkey. Locke and Latham (2019) concluded that the theory of goal setting was catalyzed by motive towards goal achievements. However, the level of achievements varies among fields.

The theory of Goal Setting has not been adequately used in the field of financial management, but largely it has been used in the field of human resources to delineate how goal setting, performance and motivation are related. The authors were in the view that, the theory may be used to assess how the buyers may determine the payment of products or services. In this study, the theory of goal setting has been used to assess how the buyers (university students who study under ODL mode) apply the Goal Setting theory to decide whether to make the payment of fees or use the money for something else. The students may decide to use the money for social obligations, economic investments, or even sometimes delay fee payment if they think that their studies are not related to their prospects. Also, the payment of fees is possible when the ODL student has financial capability.

2.0 Materials and Methods

The study used a cross-sectional design where data were collected at once. The total population of the study was all admitted students at OUT in 2018/2019 were 113,506 students, who were distributed in 28 regional and 4 coordinating centres. However, the exact population drawn from the 7 centres of the study was 3,606 students. The multi-stage sampling technique was applied to classify the centres into seven zones, which are: Coastal Zone (Dar Morogoro, Coast, and Dar es Salaam regions), Tanzania Islands (Zanzibar and Pemba centres) and Southern Highlands Zone (Mbeya, Iringa, Njombe, Ruvuma, Songwe, Rukwa, and Katavi). Other zones were the Southern Zone with Lindi and Mtwara regions and Northern Zone with Arusha, Tanga, Manyara, and Kilimanjaro centres. Also, Tabora, Singida and Dodoma formed the Central Zone, while Mwanza, Kagera, Simiyu, Shinyanga, Geita, Mara and Kigoma formed the Lake Zone. Simple random sampling was used to select the seven regional centres for the survey. The selected regional centres were: Kinondoni, Songwe, Geita, Zanzibar, Arusha, Rukwa, and Katavi. However, due to convenience, four centres were picked from the Southern Highlands Zone and thus, only students in the five zones (Coast, Lake, Islands, Northern and Southern Highlands) were involved in this study.

Since the composition of OUT students from one zone to another did not vary much, the selected students represented other students in zones where the survey was not conducted. The systematic sampling technique was used to select students for each regional centre under the survey (Table 2.1). Ten per cent of the population was taken for survey in each regional centre. Therefore, 120 degree and non-degree students from the seven centres participated in the survey. The data were collected using structured questionnaires which were distributed to students by the Director of Regional Centres. Bullen (2014) asserted that a sample size which is 10% of the population is accepted for data analysis, provided that the sample does not exceed 1000 objects. Consent from participants

was sought before filling the research tool. Moreover, principles of anonymity, secrecy and originality were adhered to. The average response rate was 78.3%. According to Mellahi and Harris (2016), the response rate of 35% - 50% is acceptable for data analysis in management and business studies.

Table 2.1: The Study Population: OUT admitted students 2018/2019

Regional Centre/Number of students	**2018/19**			**1994 - 2019/20**		
	M	**F**	**T**	**M**	**F**	**T**
Arusha	441	284	725	4760	2645	7405
Dar es Salaam	0	0	0	7255	3646	10901
Ilala	181	123	304	3475	2313	5788
Kinondoni	1176	934	2110	10154	7630	17784
Temeke	41	30	71	1729	1463	3192
Dodoma	221	159	380	2959	1632	4591
Geita	171	63	234	1292	452	1744
Iringa	176	106	282	2913	1335	4248
Kagera	367	178	545	3244	1059	4303
Kahama	56	24	80	123	77	200
Katavi	90	35	125	527	295	822
Kigoma	202	97	299	2508	634	3142
Kilimanjaro	148	124	272	3111	1915	5026
Lindi	150	54	204	1501	468	1969
Manyara	171	93	264	1662	896	2558
Mara	203	91	294	2459	887	3346
Mbeya	188	153	341	3726	1520	5246
Morogoro	196	140	336	2875	1768	4643
Mtwara	169	90	259	1966	719	2685
Mwanza	361	215	576	4463	1849	6312
Njombe	58	43	101	679	462	1141
Pemba	51	37	88	747	395	1142
Pwani	98	69	167	1532	885	2417
Rukwa	107	29	136	1614	350	1964
Ruvuma	186	134	320	2037	841	2878
Shinyanga	141	78	219	2675	1039	3714
Simiyu	138	57	195	529	306	835
Singida	127	87	214	1538	751	2289
Songwe	67	39	106	169	80	249
Tabora	145	78	223	2176	757	2933
Tanga	152	127	279	2537	1286	3823
Tunduru	1	2	3	5	4	9
Zanzibar	87	83	170	2244	1148	3392
Total	**6066**	**3856**	**9922**	**81184**	**41507**	**122691**

Source: OUT Facts and Figure 2019:8 (M=Male, F=Females, T=total)

The analysis of data was done in SPSS version 20.0 using the descriptive analysis where the frequency was computed. The validity of the questionnaire was enhanced by comparing the variables with previous studies. Moreover, pre-testing of the questionnaire was done on 10 students at Kinondoni Centre to check the consistency of the questions and irrelevant questions were removed from the questionnaire. The reliability of data was measured using test-retest methods and all variables scored the mean Cronbach alpha coefficients from 0.7 and above (Quansah, 2017). After data collection, the questionnaires were checked for completeness, the relevance of information and the presence of outliers. This exercise leads to the dropping of 15 questionnaires that were not suitable for data analysis. Then the questionnaires with precise information were manually numbered. Coding of variables was done and then the data were entered into SPSS software version 20.0 for analysis.

Table 2.2: Distribution of Respondents in Centres of Survey

Centre	Total no. of students	10% of the population	Anticipated sample size	Exact number of responses	Response rate %
Kinondoni	2110	211	50	35	70
Arusha	725	72	30	20	66
Geita	234	23	23	20	86
Songwe	106	11	11	10	90
Rukwa	136	14	14	10	71
Katavi	125	13	13	10	77
Zanzibar	170	17	17	15	88
Total	3606	361	158	120	Av=78.3%

Key: Av = Average response rate, No = Number
Source: OUT Facts and figures 2018/2019 (Page 8)

3.0 Results and Discussion

3.1 Demographic Information

The demographic information shows that male students (69.2%) outnumbered female students (30.8%). Hence, the policy for motivating women to study in higher education

should be emphasized. However, OUT Facts and Figure (2019) show that 36.4% of enrolled students at OUT in 2018/19 were females. Furthermore, the findings show that majority of respondents were employed either in public organizations or Non-Government organisations. The data shows that they would have an opportunity to finance their education either by using their salaries or borrowing from financial institutions since employment was always used as collateral for employed staff especially those employed in the public sector. The findings further show that other respondents were either students or self-employed. Kioko (2012) found that at the University of Nairobi, teachers who were employed teachers (96.5%) were having the capability of paying the university fees compared to those who were not employed.

The findings also show that most of the students were youths with age ranges between 18 and 35 years, followed by those with 36–45 years while the least were having ages above 45 years as indicated in Table 3. The findings showed OUT currently attracted most of the potential students of young age and this was an indication that OUT was accepted by the majority of Tanzanians including youths. Since youths were active in working in diverse economic fields, they were likely to pay fees. Moreover, the presence of students with diverse age groups was a good indicator that OUT, could use various marketing strategies to increase its enrollment because each age group had a different perception about OUT. Indeed, the increase in enrollment would increase the income of OUT. The field data indicated that the minimum and maximum age for students were 18 and 51 years respectively.

The data from Table 3.1 also showed that the majority (62.5%) of the students were married. The findings indicate that majority of the students had social obligations because they had to take care of their families and relatives while studying and this may have an effect on fees' payment. Usually, married

couples have many obligations compared to single students. The findings from the field show that married students were having dependents up to 9 people while the amount of fees paid in the previous session ranged from 52 to 782 USD, with a mean of 265.5 USD.

Mnjagila (2012) considered combining learning and family responsibilities as one of the strengths of the ODL mode. Biao (2012) revealed that in Lesotho's ODL institution female learners were 65%. Also, the study found that the majority (53%) of learners were aged 26-35 years while 51% of them were married. The study further exposed those civil servants learners were 67%.

Table 3.1: Respondents' Demographic Information (N=120)

Sex	**N**	**Percentages**
Male	83	69.2
Female	37	30.8
Students' occupation		
Only student	24	20.0
Wage employment	80	66.7
NGOs/Government)		
Self-employment	14	13.3
Age range		
18–35 years	79	65.8
36–45 years	37	30.8
46–60 years	3	2.5
Above 60 years	1	0.8
Marital status		
Single	44	36.7
Married	75	62.5
Divorced or separated	1	0.8
Total	120	100.0

Key: N = Total.

3.2 Students who Pay Fees on Time

When students were asked, "Do you pay fees timely?" About 59.2% agreed that they usually pay fees timely, while 40.8% disagreed with the statement. The findings indicate that the percentages of students who paid fees timely were large compared to those who do not. However, the percentages of students who do not pay timely were also high (i.e., 40.8%). The findings indicated that there were reasons which limited some students to pay their fees timely and this was the motive for researchers to assess the determinants of timely fee payment for undergraduate students at OUT. Peter (2017) found that social obligations made OUT's students delay paying their fees. However, the findings were obtained from one respondent of the group discussion and hence the results could not be generalized. Mutswangwa and Mapuranga (2014) affirmed that most of ODL disabled and marginalized students in Zimbabwean universities left their studies in their first and second year because they were not able to pay the tuition fees. However no reasons were given why they faced this challenge.

Table 3.2: Percentage of Students who Pay Fee Timely (N=120)

Timely fees payment in the previous semester	N	%
Yes	71	59.2
No	49	40.8
Total	120	100.0

Key: N = Total, and % = percent.

3.3 Sources for University Fees

Students were also asked where they get money to pay their fees. The majority of students (72.5%) asserted that they paid their fees because they saved money from their salaries and savings. The findings indicated that most students used this technique of saving money and later used the money to pay fees. However, this method was convenient for students with a

reliable source of income. The findings imply that if OUT should train students on savings and this could improve the fee payment status. The findings further indicated that the percentages of students who paid fees through other sources, which included government loans/assistance, parents, relatives and friends and loans from banks and SACCOS were low. Vilorio (2013) found that saving was one of the strategies which were used by students to pay the universities fees in the USA. Other methods included government loan boards, scholarships, grants and aids (Dowd & Shieh, 2013; McFarland *et al.*, 2018), individuals, parents, business firms and cooperative bodies (Akinyemi, 2012), banks and relatives and friends (Duru-Bellat, 2012).

Table 3.3: Sources for University fees (N=120)

Sources for University fees	N	Percentages
Own savings and salaries	87	72.5
Government loan/assistance	5	4.1
Parents/relatives/friends	22	18.3
Loan from bank and SACCOS	5	5.1
Total	120	100.0

Key: N = Total.

3.4 Reasons for Delaying Fees Payment

The students were asked why sometimes they delayed paying the university fees and the responses were presented in Table 3.4. The majority (91.1%) of students asserted that they failed to pay their fees timely because they had other obligations of paying the fees for their children, spouse or relatives. This situation occurs because the majority of students had many dependents since the majority of Tanzanians take care of their extended families. Peter (2017) argued that social obligations such as paying for fees and weddings restricted OUT students to pay their fees timely.

Other reasons as indicated in Table 3.4 were rental charges and other contributions. This, however, determines fee payments only for 26.1% of the students. Contrary to the rental charge, which was planned money expenditure, the funeral and wedding contributions were often not planned and disrupted the payment of the fee for students. In Tanzanian culture, paying for funerals or weddings acts as social security since it assures the payer to be assisted when he faces similar challenges in future. The respondents asserted that the charges for funerals were not very high if the deceased was not a member of the family. However, the charges were very high if students received a request for contribution from various sources such as friends, neighbours, relatives and even other society members. Hence, in some circumstances, it hindered the timely fee payment, to some extent, if the students did not resist some of the contributions. Garrib *et al.* (2013) found that financing funerals were too costly in Kwazulu Natal in South Africa. The findings further indicated that funerals expended up to one-third of the African household's permanent income. This made most of the households to be indebted.

The findings further indicate that only 5% of respondents stated that paying the sickness bill made them delay paying the school fees. This was possible for students who had no health insurance. In Tanzania, it is mandatory for students who are employed by public service to join the health insurance scheme, so this was not a big problem for them unless otherwise, they face medical complications which were not covered by the health insurance scheme. That is why the percentage was small. The respondents who reported paying for the medical bill as a determinant for fee payment were those who are not covered by health insurance or those who faced health complications that were not covered by the health insurance scheme. Songstad *et al.* (2012) argued that insurance coverage is a right of each employee.

Table 3.4: Reasons for Delaying Fees Payment (N=120)

Reasons for delay in fees payment	Frequency	%
The obligation of paying fees for students' children/spouse/relatives	72	60
Rent charges and other social contributions (funeral, weddings)	42	26.1
Paying the sickness bill	6	5
Investment into viable economic activities	43	26.6
Lack of a reliable source of income	46	38
Certainty about benefiting from learning	5	3.8

Key: % = per cent.

The results showed that 26.6% of the students delayed paying fees because they invested their money into viable economic activities. These were businessmen or women who invested money into businesses and hence they missed money for paying fees. These students paid their fees later when they accumulated revenue from their businesses. Doing business for students was encouraged because it assured students paying fees, even if sometimes, it caused the payment delay. After all, they prioritize investing money into businesses than paying fees. Miles (1997) argued that in the UK using capital for investment reduced household expenditure.

The findings further indicate that 38% of students failed to pay fees timely because they lacked a reliable source of income. The group of these students was those who depended on their parents, friends, or relatives. Therefore, paying fees was determined by the willingness of the students' sponsors. Also, students whose income earnings fluctuated failed to pay the university fee timely. Duru-Bellat (2012) contended that financing higher education using own savings, friends and relatives was not a reliable source.

3.5 Certainty about Benefiting from Learning

Some students (3.8%) delayed paying fees because they were not certain whether completing their studies would benefit them. These were those who selected the uninteresting field of studies. To motivate students to pay their fees timely, the students were advised to change their field of study. Sá (2018) revealed that offering courses with a low payment was one of the factors which reduced the university students' admission and attendance in Kurdistan. The factor also hindered timely fee payment for OUT's university students.

4.0 Conclusion and Recommendations

The study concludes that social obligation was the major determinants of timely fee payment for OUT students. Other determinants included investment in economic activities, unreliable source of income and uncertainty about benefiting from the study programme. It is recommended that OUT should conduct training for all undergraduate and non-degree ODL students on how to handle social obligations, investment management and guide them on how to choose the study programmes. Moreover, OUT should design policies and strategies which will promote fee payment on time. OUT should also train students on the importance of borrowing loans from financial institutions, specifically, loans from semi-formal and informal institutions such as SACCOS. OUT may also encourage the commercial banks to offer loans to OUT's students.

This study contributes to Locke's (1968) goal-setting theory. Because when students study at ODL institutions such as OUT, they anticipate achieving their study goals. Hence, they will be willing to allocate income resources (fees) for achieving their goals. The study reveals that some of the students delayed paying their fees because they gave little priority to studies than other expenditures such as social obligations and investments. Also, some students failed to pay their fees timely because they

did not save or they lacked reliable income generation activities.

This study faced the following limitations: It applied the descriptive analysis which can't establish the cause-effect relationship between the variables. Hence, a more advanced research methodology and design such as mixed-method design may be conducted to test hypotheses and provide more detailed explanations using the qualitative analysis. The sample size also may be increased to increase the precision of the results and the higher level of quantitative data analysis such as structural equation modelling (SEM) may explain more the relationship between variables. Moreover, the study analyzed the determinants of fee payment only for undergraduate students. The combination of both undergraduate and postgraduate students may provide more information regarding the determinants of fees payment at OUT.

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