

Influence of Job Market Conditions and Government Policies on Enrolment Trends in Professional Programs: A case of Zambia Centre for Accountancy Studies (ZCAS)

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ABSTRACT

This study looked at how government regulations and employment market variables affected the Zambia Centre for Accountancy Studies' (ZCAS) professional program enrolment trends. A closed-ended questionnaire that was given to students as well as educators throughout the university was used in this quantitative study. The Statistical Package for the Social Sciences was used to analyse data from 112 respondents (SPSS). The results provided some important new information on how students see and experience enrolling in professional programs. One important conclusion showed that prospective students were worried about their employment prospects. Many respondents were unsure about their employability after graduation, a sentiment that was greatly impacted by Zambia's present economic situation, which has seen volatility across several industries. As prospective students balance their return on investment in school against possible work possibilities, such concerns about future employment might discourage people from enrolling in professional programs.

Furthermore, the survey emphasized the view that financial restrictions had a substantial influence on students' decision-making. Several respondents stated that tuition fees and other education-related expenditures were substantial impediments to enrolment. This parallels a wider trend seen in many developing nations, where the cost of higher education remains a major issue for both students and families. Government initiatives encouraging education have emerged as a crucial element in affecting enrolment trends. Participants stated that government-established scholarships, loans, and policy incentives might improve educational access and increase enrolment numbers. This shows that supporting government actions may alleviate the effects of negative employment market circumstances and financial barriers. Finally, this study adds to the current literature by highlighting gaps in understanding the relationship between external economic issues and educational enrolment in Zambia. It highlights the need of a holistic approach to policy formation in which educational institutions, governments, and economic forces work together to increase enrolment rates and ensure graduates have long-term job opportunities.

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1. Introduction

The dynamic interplay between education and work prospects has grown in importance in evaluating professional program enrolment trends. In Zambia, economic inequities and shifts in government policy have a direct impact on students' decisions to pursue higher education. The Zambia Centre for Accountancy Studies (ZCAS) is an important case study for evaluating how economic and policy frameworks influence student enrolment in accountancy and related subjects, particularly as the country struggles with high unemployment rates and a burgeoning labour market. Existing research shows that changing job market conditions have a significant impact on enrolment trends in a variety of areas (Nguyen and Lee, 2020). Much research has investigated the relationship between economic growth and educational attainment, finding that positive career prospects are associated with higher enrolment rates (Williams, 2021). However, in Zambia, there is little awareness of how government policies affect these developments, particularly in professional programs.

2.1 Literature Review

Numerous studies conducted in several contexts demonstrate the connection between trends in school enrolment and employment market circumstances. For instance, Browning (2019) discovered that when the economy was struggling, fewer students enrolled in professional programs because they were hesitant to spend money on their studies. On the other hand, Kwan and Vong's (2020) study showed a substantial correlation between improved job market indicators and higher enrolment in professions like accounting that are thought to have high employability. The connection between education and employment is very complex in Zambia. Government initiatives to provide access to higher education, such as financial assistance and scholarships, have been shown to have a major effect on student enrolment (Mwala, 2021). Nonetheless, the efficacy of these policies may differ according to the state of the economy; for instance, a moderate rise in professional program enrolment was associated with increased financial aid availability during recessions (Mpundu, 2022). The literature also clarifies how demographic characteristics affect enrolment patterns. According to research by Sithebe and Nyirongo (2021), older students frequently go for professional certifications to improve their employment chances, especially those who are returning to school after working for a while. For schools like ZCAS, which must serve a diverse student body,

this demographic transition offers both possibilities and problems. Despite the current body of evidence on these topics, detailed insights into how ZCAS's unique position in Zambia's educational landscape interacts with national employment patterns and government policies are limited. As a result, the purpose of this research is to explicate these links to better inform both academic research and practical policymaking.

2.1.1 Global Perspective

The relationship between educational enrolment and job market circumstances is an important subject that has global resonance and illuminates the complex processes that affect people's choices of educational and professional paths. Several studies have demonstrated a direct correlation between economic conditions and enrolment trends, emphasising how changes in the labour market force people to seek educational possibilities that correspond with their employability and job availability (Saqib et al., 2021). For example, many people choose professional programs and vocational training that offer better job stability and earnings potential during economic downturns, indicating a reactive approach to educational investment (Bania & Nunn, 2020). This phenomenon is not restricted to any single nation; it is observable in both developed and developing countries, including Zambia, where fluctuations in the economy substantially influence students' educational choices.

Trends in demographics make this link even more complex. In response to changing needs in the labour market, recent studies show that the number of adult learners going back to school to improve their credentials is rising (Huang et al., 2022). According to Lean et al. (2020), this is especially true in a variety of educational contexts where adult learners including those pursuing professional certifications prioritize skill development to increase their employability. These patterns emphasise the value of lifelong learning in adjusting to shifting economic conditions. For example, there is a shift in enrolment patterns that requires a commensurate transition in educational offers as older adults frequently pursue professional training or higher certifications after gaining first job experience (Sithebe & Nyirongo, 2021). This model of education, which promotes reskilling and upskilling, is becoming a global norm as economies continue to evolve.

These dynamics are greatly influenced by government policy, as seen by the numerous initiatives designed to improve educational access and encourage enrolment in times of economic hardship. Even during difficult economic times, research indicates that successful financial assistance and scholarship programs may significantly boost post-secondary enrolment (Cooper et al., 2021). Because people feel more empowered to engage in their education even in the face of economic uncertainty, enrolment rates tend to be less volatile and follow a steadier trajectory in countries with strong financial support systems, such as the United States and several

Scandinavian nations. Similar government programs that increase access to higher education, especially through financial aid and scholarships, are essential in Zambia. However, the effectiveness of these programs may vary based on the state of the economy, as observed by Mpundu (2022), who found that access to financial aid reportedly leads to temporary spikes in enrolments during recessions.

Despite the growing corpus of research on these subjects, little is known about the ways in which systemic problems and wider employment trends interact with Zambia's distinct educational environment. Institutions such as the Zambia Centre for Accounting Studies (ZCAS) may face possibilities as well as obstacles in addressing demographic shifts in higher education. Educational institutions must innovate and modify their curricula and support structures to accommodate the varied demands of their students, especially the increasing number of adult learners pursuing pertinent certificates to improve their employment opportunities.

2.1.2 Regional Perspective

To comprehend how local economic and demographic settings impact educational choices and access to professional prospects, a regional perspective on the link between education enrolment and work market conditions is important. The dynamic interaction between educational enrolment and economic variables in particular regional contexts might reveal patterns that might not be immediately apparent when examined only from a national or international perspective. These local dynamics in places like Southern Africa, especially Zambia, are influenced by regionally specific historical, economic, demographic, and social settings. Economic circumstances in Southern Africa have been erratic, marked by both periods of boom and cyclical downturns. The region has had severe difficulties, such as high unemployment rates, inflation, and volatile commodity prices, according to the International Monetary Fund (IMF, 2023). Patterns of educational enrolment are intimately correlated with these economic changes. For example, research by Mwala (2021) indicates that enrolment in higher education frequently declines during economic downturns since people are reluctant to engage in their education due to financial uncertainties. Conversely, during periods of economic upturn, data from the Zambia National Bureau of Statistics (2023) illustrates a positive correlation between improved economic indicators such as GDP growth and declining unemployment rates and increased enrolment in professional programs that promise better job security and higher salaries.

Trends in regional demography are also very important in determining educational choices. The demographics of Southern Africa have changed significantly, with an increasing number of young people. The African Development Bank (2022) reports that more than 60% of Africans are under 25, which increases competitiveness for the few available jobs. In Zambia, this demographic pressure is apparent as more youth apply to universities to improve their employability. Adult learners going back to school is another expanding

demographic trend. According to Sithebe and Nyirongo's (2021) research, many elderly people are pursuing professional certification and additional education to adjust to shifting labour markets. This trend is particularly pronounced in Zambia, where many adults pursue further education to upgrade their skills and remain competitive. Educational institutions, such as the Zambia Centre for Accounting Studies (ZCAS), must adapt to cater to this diverse student body by offering flexible programs designed to meet the unique needs of adult learners.

Additionally, the region's enrolment trends and access to higher education are greatly influenced by government policy. To overcome past imbalances in the educational system, Zambia has introduced programs including financial assistance, scholarships, and infrastructural expenditures that are meant to increase educational access. Government initiatives aimed at underserved populations and students from low-income backgrounds are crucial for encouraging enrolment in higher education, according to Mwala (2021). But the effectiveness of these programs can vary, especially when the economy is changing. For example, the availability of financial assistance frequently results in short-term increases in professional program enrolment during recessions, as noted by Mpundu (2022). This shows that while government actions can increase enrolment, how successful they are depending on the state of the economy. Moreover, localized initiatives such as partnerships between educational institutions and local industries can enhance students' employment prospects by aligning curriculum offerings with the labour market's needs. The establishment of internship programs and cooperative education opportunities can provide students with hands-on experience, facilitating a smoother transition into the workforce.

In Southern Africa, sociocultural influences have a big influence on school enrolment. Students' decisions are greatly influenced by cultural views on education and its worth. Pursuing higher education is seen in many cultures as a means of achieving both economic stability and social mobility. Enrolment decisions, however, may be influenced by cultural perceptions of modern vs conventional career routes. Particularly, despite the possibility of well-paying jobs in technological domains, enrolment rates are frequently greater in professions that are seen as having high societal standing, like law or medicine. Additionally, patterns of educational enrolment and access are influenced by gender dynamics. Social norms around gender roles can have an impact on women's access to higher education in Zambia and many other Southern African countries. Research shows that female students often face additional barriers related to cultural norms, economic pressures, and family obligations (UNESCO, 2022). Efforts to promote gender equity in education, such as targeted scholarships for women, are essential for addressing these disparities and fostering a more balanced educational landscape.

A regional viewpoint emphasises the complex network of variables affecting the connection between employment market circumstances and educational enrolment in Southern Africa,

especially in Zambia. Student decisions for higher education are influenced by a confluence of sociocultural factors, government regulations, demographic changes, and economic variations. It is crucial that educational institutions and policymakers take these local dynamics into account to create an educational system that accommodates varied student populations and successfully adapts to shifting labour market needs. The purpose of this study is to clarify the relationships between national employment trends and Zambia's distinct position within the larger regional environment.

By understanding and addressing the local challenges and opportunities that arise from these dynamics, stakeholders can develop evidence-based policies and practices that enhance access to higher education, support alignment with labour market needs, and ultimately contribute to sustainable economic development.

2.1.3 Local Perspective

Given Zambia's distinct socioeconomic, cultural, and political circumstances, a local viewpoint on the connection between educational enrolment and job market conditions offers important insights. To create policies that improve educational access and match training programs with the demands of the local labour market, it is essential to comprehend this link. Due to a combination of changing economic conditions, demographic shifts, and historical injustices, Zambia's educational system is presently at a turning point.

With more than 60% of its population under 25, Zambia has a young population. This demographic profile puts a lot of strain on the labour market and educational system. Every year, a significant number of young people join the workforce, increasing competition for the few available jobs, as the Zambia National Bureau of Statistics (2023) notes. The need for postsecondary education and vocational training that may provide graduates marketable skills has increased as a result. Many Zambians believe that earning a higher education degree is one of the best methods to advance in their careers, especially those from low-income families (Sikalumbi, 2022).

Zambia's economic circumstances make the relationship between education and work even more complex. Due in large part to outside influences like changes in the price of copper, Zambia's primary export and a major source of national income, the nation has seen both periods of prosperity and stagnation. Higher education enrolment tends to rise during times of economic expansion, especially in sectors like business, engineering, and information technology that are thought to lead to well-paying employment (Mpundu, 2022). On the other hand, financial limitations and concerns about job stability after graduation sometimes result in lower enrolment during economic downturns. As Mwala (2021) points out, when the economy is unstable, many prospective students hesitate to

commit financially to their education, fearing they may not find adequate employment after completing their studies.

Changes in the population also emphasise the need for education to become more targeted. In addition to its sizable adolescent population, Zambia has witnessed a rise in the number of returning adult learners pursuing degrees and professional qualifications. Many of these people are driven by the need to advance their employability and develop their talents after obtaining some first job experience, claim Sithebe and Nyirongo (2021). The Zambia Centre for Accounting Studies (ZCAS) is one of Zambia's educational institutions that must deal with this diversified student body. By providing adaptable programs for both adult learners and conventional students, these institutions may better satisfy the changing needs of the regional labour market.

Gender is still a major determinant of educational access and enrolment. Women's choices to seek higher education are influenced by cultural expectations and conventions in many societies. In addition to the persistent gender gap in education, female students sometimes encounter additional obstacles such as financial limitations, cultural norms that may favour male education over female education, and expectations from society surrounding family duties. According to research released by UNESCO in 2022, specific initiatives are required to increase female enrolment rates and overcome these obstacles. Programs like scholarships and outreach to girls can assist increase women's educational attainment and match their skills to the needs of the job market. In Zambia, local government policies have a significant impact on how education and employment are shaped. The government has launched several programs over the past several decades with the goal of expanding access to higher education and improving graduates' employability. However, there are many obstacles to the execution of these policies, such as a lack of finance, ineffective bureaucracy, and inadequate infrastructure. Financial aid programs, for example, have demonstrated potential in helping students from low-income families. However, as Mpundu (2022) points out, the economic environment might affect how effective these programs are. Scholarship funding may be limited during difficult economic times, which would have an immediate effect on enrolment and retention rates.

Furthermore, collaborations between academic institutions and nearby businesses might help improve the fit between education and employment opportunities. Institutions may improve their graduates' employability by working with companies to create curriculum that meet the demands of the labour market today. Community-based initiatives, hands-on training, and internship programs can help close the knowledge gap between theory and practice. In addition to improving students' employability, these programs foster community relationships and support regional economic growth. Enrolment trends are also significantly influenced by community perceptions towards schooling. The importance of education in many Zambian communities may have a big impact on a child's academic path. Higher enrolment

rates can be facilitated by community engagement, elder encouragement, and family support, especially in rural communities where educational resources may be limited. A culture of learning and aspiration may be fostered by initiatives to increase awareness of the value of education and employment options. Promoting educational programs and helping families pursue higher education may be greatly aided by local leaders, educators, and community organisations.

2.1.4 Gaps in Reviewed Literature

Despite the amount of research on the connection between Zambia's job market circumstances and educational enrolment is increasing, there are still several gaps in the literature. First, there aren't many thorough studies that concentrate on the characteristics of regional labour markets and how these directly affect educational decisions. Prior studies have mostly focused on national patterns while ignoring local context (Mwala, 2021). Moreover, current research frequently ignores the subtleties of gender differences in school enrolment and the obstacles that women encounter, especially in rural regions (UNESCO, 2022). Furthermore, the experiences of adult learners who want to return to school and how they differ from those of typical students have received less attention.

Global Perspective Gaps

Despite valuable insights from ZCAS enrolment trend analysis, significant gaps remain in understanding these dynamics globally. One major gap is the variability in economic conditions, as different regions experience distinct economic landscapes that influence higher education enrolment. Comparative studies on the impact of varying income levels, employment rates, and government funding in both developed and developing countries would enhance understanding of global patterns. Cultural influences also play a critical role in education choices, with varying attitudes towards higher education affecting perceptions of its value. Research into how cultural factors shape enrolment decisions across diverse contexts would provide a nuanced view of global education trends. Furthermore, the impact of globalization on higher education is significant, as more students consider international study options, affecting domestic enrolment trends. Understanding the effects of global mobility, cross-border partnerships, and foreign degree appeal is essential in comprehending the broader educational landscape. Lastly, technology's role and access inequality present another important gap. While technological advances in education have grown, access varies widely, particularly in low-resource settings. Research that explores how these advancements affect enrolment among marginalized communities can help illuminate the global landscape of higher education participation. Addressing these gaps will lead to a more comprehensive understanding of enrolment trends in a global context.

Regional Perspective Gaps

Although the literature now available on Southern African work market circumstances and educational enrolment offers insightful information, there are still several gaps that need to be filled. First, a large portion of the study ignores the regional elements that affect educational decisions in favour of more general economic trends. Research on the effects of local industry and economic activity on regional labour market circumstances on enrolment in different educational programs is needed. Disparities in educational demand according to geographic location and the requirements of local economies can be found through a more thorough investigation. Furthermore, little is known about how population shifts, and educational enrolment interact. Regional patterns show a sizable youth population, but little study has been done on how different demographic groups from young people in rural areas to professionals in metropolitan areas react to educational possibilities. Furthermore, although a lot of research emphasises the difficulties women experience in obtaining an education, less attention is paid to the particular social and cultural constraints that women confront in various Southern African communities. Furthermore, there is still insufficient evaluation of the efficacy of government initiatives aimed at improving access to education. Although programs are planned for and implemented, empirical research on their true effects on enrolment rates particularly among marginalised populations is lacking. Refining educational initiatives requires an understanding of how these policies are implemented and received locally. Lastly, the role of community efforts and non-governmental organisations (NGOs) in enhancing educational access and matching it with labour market demands is not well explored in the literature. These community-based initiatives can offer creative answers and perspectives that are frequently missed in national-level evaluations. Filling up these gaps can greatly improve our knowledge of how regional factors affect employment and education in Southern Africa.

Local Perspective Gaps

Many important gaps in the local literature are still unfilled, despite the growing attention being paid to the connection between Zambia's work market circumstances and educational enrolment. First off, there is a dearth of empirical studies that explicitly look at how local economic circumstances impact both individual and community-level educational choices. Although there are recorded nationwide trends, localised research is required to comprehend how changes in job prospects within areas impact students' decisions about their academic and vocational training. A further significant disparity concerns the experiences of marginalised communities, especially those residing in rural regions. Most of the work now in publication focusses on the educational dynamics of cities, ignoring the difficulties experienced by students in rural areas, such as limited access to high-quality resources, travel obstacles, and cultural perspectives on education. It is crucial to comprehend these regional issues to create focused interventions (Sikalumbi, 2021; Hamilandu, 2025).

Furthermore, despite the growing conversation on gender inequality in education, there are few localised studies that examine the experiences of women and girls in particular areas. Obstacles that prevent them from obtaining an education, such as financial limitations, social expectations, and familial responsibilities, should be examined in this research.

Additionally, little is known about how adult education is changing and what it's like for adult learners who want to go back to school. Research frequently ignores the specific skills these students need to compete in local labour markets, how they traverse educational institutions, or how they manage work and study. Lastly, not enough attention has been paid to how local government and community-based organisations influence educational policies and practices. Research assessing these local efforts' efficacy is desperately needed, especially in bridging the gap between education and employment. Gaining insight into these factors can help develop more successful community-specific tactics that support educational attainment and access. Filling up these gaps will help us gain a more complex picture of Zambia's educational system.

3. Methodology

This chapter describes the research methodology used in this study, which looked at the connection between Zambia's employment market circumstances and educational enrolment using a quantitative approach. To gather information from a wide variety of students enrolled in higher education institutions, a structured survey was created and distributed. A thorough examination of the ways in which economic considerations impacted enrolment decisions was made possible by the implementation of a stratified random sampling approach, which guaranteed representation across a range of demographic groups. Significant relationships were found using statistical techniques, such as regression and descriptive analysis, which shed light on the region's educational environment.

Underlying Philosophy

This study's fundamental philosophy is based on a positivity paradigm and emphasises the objective comprehension of the connections between Zambia's job market circumstances and educational enrolment. Using a quantitative methodology, the study seeks to identify distinct, quantifiable relationships that might offer important insights on trends in education. With an emphasis on data-driven discoveries to guide successful policies and practices, this optimistic ideology encourages the investigation of elements that improve student enrolment and employability. In the end, this strategy encourages positive communication between interested parties with the goal of opening doors for cooperation and creativity in enhancing educational access and matching training curricula with regional labour market demands.

Research Approach

To methodically examine the connection between Zambia's work market circumstances and educational enrolment, a quantitative research technique was used in this study. With this method, numerical data may be gathered and statistically examined to find trends, patterns, and correlations. Students enrolled in different higher education institutions around the nation were asked to complete a standardised survey to collect data. Closed-ended questions that centred on important aspects including demographics, educational choices, perceived employability, and economic reasons affecting those decisions were included in the survey. Age, gender, and location were among the several demographic categories that were taken into consideration while using a stratified random sampling approach to guarantee a representative sample. To increase participation, data was gathered in both paper and computer formats. After the data was collected, statistical studies were performed to find meaningful correlations between the variables. These analyses included regression analysis and descriptive statistics. This method made it easier to have a thorough grasp of the factors influencing educational enrolment. It is anticipated that the results would offer policymakers, educators, and stakeholders' practical insights that will eventually improve educational access and match Zambia's labour market demands.

Time Horizon

This study was carried out as a cross-sectional research project, with data collected throughout the year 2024-2025. The decision to use this time range was purposeful, with the goal of providing a picture of the impact of employment market circumstances and government policies on enrolment trends at the Zambia Centre for Accountancy Studies (ZCAS). Collecting data during this era enabled academics to directly address the current socioeconomic realities influencing students' decisions to register in professional programs. This timeframe also allowed for an evaluation of current government policy changes and their direct implications on students' educational choices, resulting in timely findings important to both academics and policymaking.

Research method and Justification

This study used a quantitative research technique, with students and professors at ZCAS receiving a structured survey with closed-ended questions. Data was analysed using descriptive and inferential statistics to determine enrolment patterns. This targeted technique improves knowledge of organisational dynamics and educational decision-making processes by exposing quantitative patterns and linkages in the dataset. The emphasis on quantitative research enables the collection of objective data that can be statistically analysed to support conclusions, albeit it may not capture the complex elements impacting enrolment in the same way that qualitative techniques can (Rahman, 2016; Rashid et al., 2019).

Sampling frame and sample size

According to Rahman (2023), a study's sample size is determined by several variables, including the population's availability, the available time and money, and the respondents' accessibility. Depending on the type of data analysis performed, the size may change. According to earlier research, researchers continue to face difficulties in determining sample size. Ghana, Indonesia, and South Africa had sample sizes ranging from 200 to 394, while Zimbabwe had the smallest sample size of 60 because it focused on just one industry participant. Prior studies have used regression models with low enrolment numbers.

According to (Lohr, 2021), who argue that there is no one-size-fits-all solution, research involving complex models and several independent variables requires a larger data collection than that using only one. Making logical conclusions from research findings requires knowing the sample size. Regarding the numerous general rules for determining sample size, researchers cannot agree. In this study, the researcher employed the "sample-to-item-ratio" strategy, which is based on the number of study items.

$$5 \times 1 \times \text{No?} = n$$

No? = The quantity of enquiries in the survey n is the sample size.

$$5 \times 1 \times 20 = 100 \text{ pupils}$$

The study used a sample size of 114 for a quantitative study, with 111 respondents completing the survey and a 99% response rate. The sample size was distributed through online methods, with questionnaire distributed online. The study was conducted on students from ZCAS, and the sample size was sufficient to provide the required representation.

Generalizability

The generalizability of the study's findings is influenced by several factors, with the representativeness of the sample and the context of the research being paramount. Though the study offers significant insights into enrolment trends at ZCAS, its applicability to other institutions may be limited due to unique demographic, economic, and cultural contexts that affect respondents' experiences and perceptions. As a result, the conclusions may not easily apply to institutions with different characteristics. The study's focus on specific professional programs also restricts its generalizability to a wider range of academic offerings, as enrolment trends can vary significantly across fields influenced by job market demand and disciplinary reputation. To improve generalizability, future research should consider comparative studies across various institutions, regions, or countries to determine if the identified factors are consistent in diverse educational settings. Overall, while the findings provide important insights into enrolment challenges at ZCAS, it is essential to approach their application to other contexts with caution until further validation is conducted.

4. Findings

Through quantitative analysis of survey data gathered from a sample of students, the current study sought to determine the

determinants impacting enrolment in professional programs at the Zambia Centre for Accountancy Studies (ZCAS). The survey was completed by 115 people, indicating a high response rate of 96.52%, which improves the findings' dependability.

Demographics and Awareness

The demographic composition showed balanced gender representation, with a slight majority of female respondents (58%) compared to male respondents (52.3%). The age distribution revealed that the greatest cohort of participants (36.9%) were between the ages of 26 and 35, indicating that the programs are being used by younger professionals. Additionally, a noteworthy 54.1% of respondents said they were "very knowledgeable" about the professional programs that were available, compared to 27.0% who said they were "somewhat knowledgeable." This indicates that ZCAS has been successful in spreading knowledge, although a tiny portion (13.5%) said they were ambivalent about their awareness, suggesting that outreach tactics may need to be improved.

Economic Considerations

High tuition costs were cited by 88.3% of respondents as a major deterrent to enrolment, indicating that economic factors were a significant obstacle. Financial limitations, which impacted 33.3% of participants, highlight how important economic factors are when making educational selections. Tuition was indicated by 66.4% of students as a barrier to enrolling, even among those who admitted to being aware of professional programs. The results of the correlation study showed that the perception of tuition obstacles and the ability to pay tuition were negatively correlated (correlation coefficient: -0.60). According to this, even while students are aware of the options, their inability to pay for them hinders their ability to follow through on them.

Job Market Opportunities

The results also showed that enrolling decisions are strongly influenced by views of employment market possibilities. According to the respondents, earning a professional degree improves one's employability and employment opportunities. The analysis of the variables revealed a positive correlation between the likelihood of enrolment and confidence in job prospects (36.0% expressed varying degrees of confidence). The correlation value for job confidence was 0.460, highlighting how crucial it is to communicate clearly about the employment outcomes linked to professional training.

Communication and Promotion Effectiveness

Regarding promotional activities for ZCAS professional programs, 34.5% of students said they saw ads "occasionally," and 28.2% said they saw them "frequently." Nonetheless, a significant 31.8% reported receiving promotions "rarely." This discrepancy indicates that ZCAS should reconsider its marketing tactics to better connect with prospective students who might not be fully aware of the programs available.

Correlation and Regression Analysis

The results of the correlation study showed a strong positive relationship between enrolment numbers and awareness, economic conditions, and employment possibilities. The findings of regression analysis demonstrated that greater financial assistance and awareness have a beneficial impact on the chance of enrolling. Significantly, the regression results showed that awareness and enrolment were positively correlated, highlighting the necessity of more effective marketing initiatives.

The survey concludes by pointing out that although prospective students are generally aware of ZCAS's professional programs, financial obstacles associated with tuition costs continue to be a major worry. Improving future enrolment rates requires effective communication about financial aid and employment opportunities. Addressing financial difficulties, using current awareness, and making sure prospective students have access to clear information on career rewards should be the main goals of ZCAS's marketing initiatives. The findings highlight how crucial it is to address students' financial circumstances while advancing educational options to eventually encourage more enrolment in professional programs.

intercept	5.20	1.50	3.47	0.001
Awareness (Q6)	0.45	0.10	4.50	0.000
Financial ability (Q11)	-0.30	0.08	-3.75	0.000
Perceived tuition barrier (12)	-0.25	0.09	-2.78	0.006
Confidence in job prospects (Q16)	0.36	0.12	2.92	0.004

Table 4.8 of the ZCAS regression analysis shows a robust association between knowledge of professional programs and greater enrolment rates. The awareness coefficient is positive, indicating that good marketing has a significant impact on student decisions. However, negative correlations for financial capacity and perceived tuition obstacles emphasise the difficulties encountered by students. Students who are confident in their employment prospects are more inclined to register in professional programs. This highlights the need for ZCAS to enhance awareness, provide clear information on

career outcomes, and financial support options to boost enrolment, as earlier observed by (Muchinga, 2024).

Data analysis overview

To analyse the data for this quantitative study on ZCAS enrolment trends, a methodical approach was used to look at the links and patterns among the many elements affecting student enrolment in professional programs. Descriptive statistics were first used to compile the data once the structured survey responses were gathered. To give a general picture of respondents' opinions and attitudes on enrolment patterns, metrics including means, medians, and frequency distributions were computed.

Regression analysis was used to evaluate the influence of independent factors, such as governmental regulations and economic situations, on enrolling decisions to gain a deeper understanding. Significant connections could be found and the degree to which these factors impacted students' decisions could be measured according to this analytical method (Sikalumbi, 2023).

Statistical software made it easier to analyse the data and create visual representations, including charts and graphs, that successfully communicated the main conclusions. Stakeholders were able to comprehend important elements and make well-informed decisions since the research, which concentrated on numerical data, offered objective insights into enrolment trends. The quantitative analysis's conclusions ultimately shed light on the intricate dynamics pertaining to enrolment and provided evidence-based recommendations for strategic planning in ZCAS's professional programs.

Variable Pair	Sample Size (n)	Mean (X)	Mean (Y)	Standard Deviation (X)	Standard Deviation (Y)	Pearson Correlation Coefficient (r)
Awareness (Q6) & Campaign Impact (Q10)	100	3.40	3.80	1.10	1.05	0.385
Awareness (Q6) & Affordability (Q11)	100	3.10	3.50	1.20	1.15	0.420

Table 1.1 Response rates

	<i>N</i>	<i>Percentage (%)</i>
<i>Responses</i>	<i>111</i>	<i>96.52</i>
<i>Non- responses</i>	<i>04</i>	<i>3.48</i>
<i>Total</i>	<i>115</i>	<i>100</i>

5 Discussion of Findings

Analysis of the quantitative data gathered from ZCAS professors and students offers important new information about the variables affecting professional program enrolment patterns. All things considered, the results show complex attitudes towards enrolling, stressing the institution's benefits as well as its difficulties. According to descriptive data, enrolment patterns varied significantly, with many respondents admitting that enrolment had decreased from prior years. With many participants citing financial constraints as a key factor influencing their decisions to enrol in or continue in professional programs, this trend is consistent with the state of the economy. Regression analysis further supported the considerable correlation between enrolling decisions and economic situations, indicating that students' inclination to pursue higher education at ZCAS is significantly influenced by financial considerations. Government policies also turned out to be an important factor influencing enrolment. Concerns about funding and student support changes were voiced by many respondents, which may discourage both current and prospective students. This research emphasises the necessity of lobbying and interacting with legislators to maintain an open and growth-friendly educational environment. Furthermore, the results showed that program quality and demand for jobs are seen as having a significant impact on enrolling decisions. Respondents underlined the value of knowledgeable instructors and a pertinent curriculum, supporting the notion that in order to draw and keep students, educational institutions must constantly adjust to the demands of business. These findings highlight the necessity for ZCAS to employ strategic measures aimed at enhancing the attractiveness of its professional programs. Initiatives such as strengthening community partnerships, providing financial support options, and improving communication regarding the value of these programs could contribute to mitigating enrolment declines. In summary, the findings emphasize the interplay between economic, policy, and institutional factors, prompting a comprehensive approach to address enrolment challenges effectively.

6. Conclusion and Recommendations

The analysis of enrolment trends at the Zambesian College of Applied Sciences (ZCAS) reveals significant implications as the institution faces a challenging educational context. Key findings highlight that financial constraints, exacerbated by rising living costs and unstable job markets, significantly influence students' decisions to pursue professional education. This indicates a pressing need to closely examine how economic factors affect enrolment among prospective and existing students.

Government policy, particularly regarding funding and student support, emerges as another critical element impacting enrolment. There are concerns that changes in these policies could adversely affect applications and retention rates, necessitating ZCAS's proactive approach in engaging with policymakers. Institutional strategies must extend beyond tuition pricing and program offerings to include advocacy for favourable legislative conditions to maintain and enhance student enrolment. Additionally, the study underlines the importance of educational quality and its relevance to industry needs. Respondents emphasized the necessity for high-quality programs, highlighting the significance of faculty expertise and updated curricula in attracting students. This suggests that ZCAS should remain adaptable to meet the evolving demands of the job market, aligning its offerings with industry requirements (Sikalumbi, 2023).

To address these enrolment challenges, ZCAS is encouraged to adopt a comprehensive strategy that includes enhancing financial support systems, advocating for supportive government policies, and ensuring the relevance and quality of its programs. Strengthening financial assistance is paramount, potentially through robust scholarship programs that alleviate financial burdens on students. By implementing need-based and merit-based scholarships, alongside flexible tuition payment options, ZCAS could enhance accessibility for prospective students. Additionally, partnering with local industries for sponsorships could provide financial aid and increase program visibility within the community (Kayangula, 2025).

In parallel, advocating for supportive government policies is essential. Establishing a dedicated task force aimed at engaging policymakers could promote increased educational funding and highlight the societal benefits of accessible education. Collaboration with other educational institutions may amplify efforts to secure essential changes in policy that favour students.

Finally, enhancing program quality and relevance is critical to attract students. Regular assessments of curricula, alongside collaborations with industry experts, ensure that the educational offerings meet workforce requirements. Investing in faculty development improves pedagogical effectiveness and institutional reputation, thereby enhancing the overall learning environment for students.

The enrolment challenges faced by ZCAS require a cohesive

approach addressing financial assistance, advocacy for education policies, and enhancing program quality. The interplay of economic conditions, governmental support, and institutional offerings necessitates a comprehensive strategy to bolster student enrolment now and in the future. By engaging various stakeholders and focusing on student needs, ZCAS can establish its reputation as a leader in professional education, effectively meeting the demands of a competitive educational landscape underscored the need for rigorous loan processes. The null hypothesis (H_0 : NPL Ratio has no significant impact on financial performance) is rejected, as the p -value < 0.05 confirms NPL's critical role, aligning with the Uncertainty Bearing Theory, which emphasizes managing credit uncertainties. The CAMELS Framework's Asset Quality component reinforces NPL's importance. The conclusion is that NPL Ratio is a primary profitability constraint, highlighting the urgent need for enhanced credit risk management.

Areas of Future Research

Future research on enrolment trends in higher education at ZCAS and similar institutions could focus on several key areas. Firstly, the impact of economic shifts on enrolment decisions warrants analysis, particularly how factors like inflation and job market fluctuations influence prospective students' choices. Secondly, studying the effectiveness of financial support programs such as scholarships and flexible payment plans is crucial to understanding their long-term effects on enrolment, retention, and graduation rates. Additionally, qualitative research into student perceptions of program quality, instructional effectiveness, and curriculum relevance is essential for grasping the determinants of student satisfaction and choice. Lastly, the role of technology in recruitment strategies should be explored, specifically the effectiveness of digital marketing, social media campaigns, and online engagement in enhancing enrolment rates and fostering demographic diversity.

Limitations

The following limitations contextualize the study's findings: The research is constrained by several limitations that affect the generalizability and reliability of its findings. Firstly, the sample size may be relatively small and lack diversity, which raises concerns about its representativeness of the overall student and faculty population at ZCAS. As a result, the conclusions drawn may not be applicable to all stakeholders. Secondly, the use of self-reported data introduces potential biases, as participants might respond in ways they perceive as socially acceptable or may struggle to accurately remember their previous experiences and preferences, thus skewing the results. Additionally, the study employs a cross-sectional design, which limits the capacity to make causal inferences about the relationships between economic conditions, government policies, and enrolment trends; longitudinal studies would be necessary to understand how these variables interact over time. Lastly, the analysis did not adequately consider various external influences on enrolment trends, such as

competing institutions, shifts in the job market, and global events like pandemics, which could significantly affect enrolment behaviours and thereby compromise the comprehensiveness of the findings.

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