

Tuition Fees Account Receivables Challenges and Management Strategies in Public Institutions of Higher Learning: A Case Study of Malawi School of Government

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DOI : <https://doi.org/10.51583/IJLTEMAS.2025.140300064>

Received: 01 April 2025; Accepted: 07 April 2025; Published: 21 April 2025

Abstract: Institutions of Higher Learning, including the Malawi School of Government, rely heavily on tuition fees for operational sustainability. Efficient accounts receivable management is crucial for timely collection of these fees and maintaining financial stability. This paper explores the importance of efficient tuition fee management, examines the challenges faced by Institutions of Higher Learning in managing tuition fee accounts receivable, and proposes strategies for improvement. Findings reveal that Institutions of Higher Learning face challenges such as delayed payments, default, inadequate record-keeping, administrative complexity, high transaction volumes, lack of proactive communication, credit risk, disputes and deductions, cash flow forecasting challenges, inefficient processes, and limited use of technology. This paper recommends implementing strategies such as flexible payment plans, automated billing and payment systems, proactive follow-up mechanisms, enhanced communication with students, and improved record-keeping to enhance tuition receivables management at MSG. By implementing these strategies, MSG can enhance its financial stability and sustainability, improve operational efficiency and provide seamless student experience.

Keywords: Institutions of Higher Learning, Accounts Receivable Management, Financial Stability, Tuition Fees, Malawi School of Government

I. Introduction

Institutions of Higher Learning (IHLs) play a vital role in societal development by providing quality education and training (UNESCO, 2024). In Malawi, IHLs are critical drivers of human capital development and national progress. Their operations often depend on tuition fees as a primary source of revenue. Effective management of accounts receivable, particularly tuition fees, is essential for the financial health and sustainability of these institutions, ultimately impacting the quality of education they provide (Allianz Trade, 2024). IHLs often face financial challenges (Norhaslinda, Norwani, & Rohaila, 2018) particularly in managing tuition fee accounts receivable. These challenges expose them to delinquency risks, including slow payments (Modugno & DiCarlo, 2019) and defaults, which can adversely affect their financial performance (Paul, 2018), leading to financial instability and hindering their ability to fulfill their mandates.

The paper focuses on the Malawi School of Government (MSG). MSG was formed through an Act of Parliament No. 33 of 2022 (called the Malawi School of Government Act), which amalgamated the former Malawi Institute of Management (MIM) and the Staff Development Institute (SDI). The School started its operations on 1st December 2022 following governments announcement of its commencement date (Malawi School of Government, 2025). MSG represents a significant public sector reform initiative aimed at building capacity for national development in line with the Malawi 2063 (National Planning Commission, 2020) First 10-Year Implementation Plan (MIP-1). MSG is a public institution mandated to develop and deliver human resource development programs and build capacity in both the public and private sectors. MSG achieves this through training, research, consultancy, and advisory services aimed at improving service delivery {MSG Act No.33 of 2022 section 4 (a)}. As a higher education institution, MSG occupies a unique niche within Malawi's education system. While operating alongside universities, it plays a central role in supporting the public service. MSG finances its operations through government subventions and internally generated revenue, including tuition fees from academic and professional training programs, research, consultancy, and advisory services. MSG aims to increase the contribution of locally generated revenue to at least 46% of its total budget by 2028, as outlined in its strategic plan (MSG Strategic Plan, 2023-2028). As a key institution for public sector capacity building, the financial health of MSG is particularly important for the successful implementation of national development strategies.

This paper explores the importance of efficient tuition fee management, examines the challenges faced by MSG in managing tuition fee receivables, and proposes strategies to improve the process.

II. Problem Statement

The Malawi School of Government faces challenges in collecting tuition fee receivables, as highlighted by an external audit (MSG Audit Report, 2024). According to (Graham Carr, 2024), it was noted that the collections of receivables was a challenge despite an improvement in receivables collection from 25% of the sampled balance in 2022/2023 financial year to 42% in the 2023/2024. The prior year in 2021/2022, out of the total accounts receivables of MK296m, 43% was recovered. Overall, the School at Kanengo Campus had a balance of MK936 million as of 31st March 2024 and recovered MK393 million after the year-end, representing

42%. Similarly, its Mpemba Campus had a balance of MK160 million in accounts receivable as of 31st March 2024 and recovered MK20.6 million after the year-end, representing 12.86%. Figure (1) is an illustration of the trend of receivables in Malawi kwacha in MSG between 2022 and 2025. This trend of uncollected fees disrupts the institution's cash flow, hindering its ability to meet operational expenses and potentially compromising the quality of the student experience. This paper aims to address these challenges by exploring the underlying issues and proposing viable management strategies.

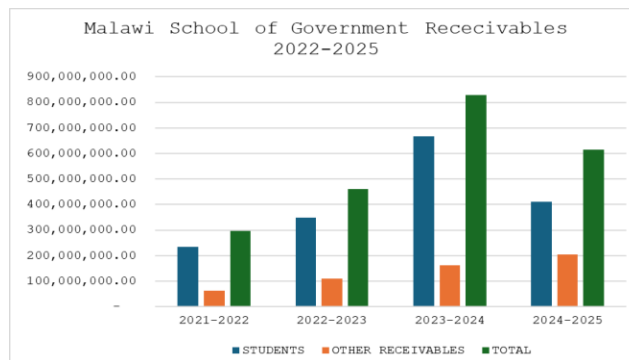


Figure 1: MSG Receivables 2022-2025 (MK millions)

Source: Malawi School of Government 2025

Terminologies

i) **Public Institutions of Higher Learning:** For this paper, a public institution of higher learning is defined according to the National Council for Higher Education Act (No. 15 of 2011) in Malawi. This definition encompasses institutions established by the government or under any law, providing higher education, and receiving full or partial government funding.

ii) **Tuition fees Accounts Receivables Management:** This refers to the processes and practices employed by IHLs to ensure the timely collection of tuition fees, (Braithwaite, 2024). Effective accounts receivable management ensures a steady cash flow, minimizes the risk of overdue payments and bad debts, and enhances overall financial stability. When a student registers for courses and tuition has not been paid immediately, an account receivable is created. Institutions record these receivables as assets in their financial records, as they represent a future inflow of cash.

iii) **Financial Stability:** Financial stability refers to the ability of an institution to meet its financial obligations, maintain a positive cash flow, and withstand economic shocks (Schinasi Garry J., 2005). Financial stability is the absence of system-wide episodes in which a financial crisis occurs and is characterized as an economy with low volatility, (World Bank, 2015/2016). It is crucial for IHLs to ensure their long-term sustainability and the continued provision of quality education.

Effective accounts receivable management is critical for IHLs, (Salek, 2005). It ensures healthy cash flow, enabling institutions to meet operational expenses, invest in resources, and provides positive student experience, (JPMorgan Chase & Co, 2025). Efficient account receivable management also minimizes the risk of bad debt and contributes to accurate financial reporting (Braithwaite, 2024). By prioritizing account receivables, IHLs can strengthen their financial stability and focus on their core mission of providing quality education.

III. Methodology

This study employed two methodological approaches:

Desktop Review

A comprehensive desktop review was conducted, examining existing literature, reports, and online resources related to accounts receivable management in institutions of higher learning (IHLs). This included scholarly articles, industry publications, government reports (such as the MSG Act No. 33 of 2022, MSG Audit Report, 2024, and the MSG Strategic Plan, 2023-2028), and reputable online sources. The review aimed to identify key challenges, best practices, and emerging trends in tuition fee management.

Descriptive Design

A descriptive research design was utilized to analyze the specific context of the Malawi School of Government (MSG). This involved a detailed examination of the institution's financial reports, student data, and relevant policies to understand the challenges and propose context-specific strategies for improvement.

Data Analysis

Data gathered through the desktop review was analyzed thematically, identifying recurring challenges and successful strategies in tuition fee management. This involved categorizing and synthesizing information from various sources to gain a comprehensive understanding of the issues. The findings from the literature were then compared with the specific context of MSG, as revealed

through the analysis of institutional data and reports. This comparative analysis allowed for the development of tailored recommendations for MSG.

Key Practices for Effective Account Receivables Management

Effective accounts receivable management is crucial for maintaining healthy cash flow and financial stability for any business. The literature findings assert that the best practices for managing account receivable are scarcely mentioned. However, the study by Deventer detailed several best practices for improving the management of accounts receivable that are specifically related to credit policies, billing procedures, and collections practices (Van Deventer, 2023).

Some of the key practices are as follows:

Establish Clear Credit Policies

This involves defining criteria for extending credit, setting credit limits, and outlining payment terms. Conduct credit checks and implement onboarding processes that are essential to mitigate risks (Shankar, 2024).

Accurate and Timely Invoicing

Ensure invoices are accurate, detailed, and sent promptly to minimize disputes and facilitate faster payments. Digitizing invoicing streamlines the process. Through accurate and timely invoicing, businesses can significantly improve their accounts receivables management and achieve greater financial stability (Centelle Ltd, 2024).

Offer Multiple Payment Options

Provide various payment options to cater to student preferences and encourage timely payments for example online transfers, deposits in the banking hall, (Nelnet Business Services, 2025).

Implement Proactive Collections

Regularly monitor accounts receivable and follow up on overdue payments promptly. Utilize automated reminders and a clear escalation process.

Utilize Technology and Automation

Leverage technology for invoicing, payment reminders, and account receivable tracking to reduce manual errors and improve efficiency.

Maintain Accurate Customer Data

Keep student contact information and payment preferences up to date for effective communication and collections. Also conducting account receivables data analysis that assists to identify trends, potential problems, and areas for improvement.

Monitoring Key Performance Indicators (KPIs)

Track metrics like account receivable days and collection effectiveness to assess performance and identify areas for improvement.

Manage Disputes and Deductions Effectively

Establish a standardized process for resolving disputes and document all communication and resolutions to maintain transparency.

Focus on Customer Relationships

Maintain open communication, provide excellent customer service and offer flexible payment options to foster positive relationships with students.

Document all interactions

Maintain thorough records of all customer interactions and payment agreements. This is very important for legal reasons.

Professional Debt Collection

When necessary, employ professional debt collection methods to recover outstanding debts.

Implementing these key practices entails improved cash flow by accelerating cash collection, ensuring sufficient funds for operations; reduced bad debts by having proactive credit policies and collections that minimize the risk of uncollectible accounts; enhanced financial health through effective account receivable management system that provides a clear picture of an entity's financial standing; stronger customer relationships through clear communication and flexible payment options that foster trust and loyalty and increased operational efficiency due to automation and streamlined processes that reduce the administrative burden. Businesses, therefore, can optimize their accounts receivable management and improve their overall financial performance.

Challenges in Fees Account Receivables Management

Institutions of higher learning face unique challenges in managing tuition fee accounts receivable:

Student-Based Receivables

The primary obstacle is the socio-economic context of the student population. Many students come from impoverished backgrounds and rely on inconsistent income sources, leading to frequent delays in tuition fee payments. The high poverty rate in Malawi according to (UNCTAD, 2023), about 70 per cent of Malawi's population currently lives below the \$2.15 international poverty line, directly impacts the affordability of the institutions of higher learning for a large segment of society. This economic reality makes it exceedingly difficult for many students and their families to prioritize and meet tuition fee obligations promptly. Consequently, institutions often grapple with substantial amounts of outstanding fees.

Beyond delayed payments, public institutions also face the challenge of outright defaults. The inability to pay, stemming from persistent poverty, unforeseen economic shocks, or the inadequacy of existing financial aid mechanisms, results in some students being unable to settle their tuition fee balances. The financial strain on students from lower-income backgrounds can be so severe that it does not only lead to delayed payments but also to complete defaults, further exacerbating the financial distress of the institutions. The lack of comprehensive and effective financial aid programs to support these vulnerable students contributes significantly to this issue.

Furthermore, the impact of tuition fee hikes on affordability and enrollment cannot be overlooked. While fee adjustments may be necessary for institutions to cope with rising operational costs, significant increases can lead to public resistance and potentially decrease enrollment, particularly among students from disadvantaged backgrounds. The public reaction to past fee hikes in Malawi indicates a strong concern about affordability and the potential for increased inequality in access to higher education (Kajawo, 2019). When tuition fees rise substantially, students from poorer families may be forced to reconsider their educational pursuits or struggle even more to meet their financial obligations, potentially increasing the likelihood of delayed payments and defaults.

Financial aid policies and scholarship programs play a crucial role in helping students afford higher education and, consequently, in managing tuition fee receivables. The government provides loans and grants through the Higher Education Students' Loans and Grants Board (HESLGB). The HESLGB aims to provide financial assistance to needy and deserving students pursuing higher education (Higher Education Students Loans & Grants Board, 2025). However, concerns have been raised about the effectiveness of this scheme, including challenges related to loan recovery and ensuring equitable access to funding. Some public universities also administer their own scholarship and bursary programs, often funded through external donors or specific endowments. These programs provide crucial financial support to a limited number of students, but the overall coverage may not be sufficient to meet the widespread financial needs.

Therefore, the student population in public institutions of higher learning can be diverse and financially vulnerable, leading to late payments, defaults and complexities in managing receivables. When students delay their payments beyond the agreed terms, it can severely affect the institution's cash flow, leading to liquidity issues impacting cash flow.

Institutional Funding

Reliance on multiple funding sources creates a complex financial landscape, requiring adaptable and efficient accounts receivable management. Institutions of higher learning often rely on a mix of funding sources, including tuition, government subvention, and endowments. This creates a complex financial landscape. Fluctuations in these funding sources make efficient receivables management even more critical.

Administrative Complexity

Institutions of higher learning have intricate administrative structures, which can sometimes hinder streamlined financial processes. The collection process itself presents considerable difficulties. Many public institutions of higher learning in Malawi operate with weak administrative systems and a lack of modern technological tools (FullFabric, 2025). This deficiency hinders their ability to efficiently track outstanding payments, communicate effectively with students about their financial obligations, and implement robust collection procedures. The absence of integrated student information systems with automated billing and payment functionalities makes it challenging for institutions to manage their accounts receivable effectively. The time and resources spent on manually tracking and attempting to recover delinquent tuition fees place a significant burden on administrative staff, diverting resources from other critical institutional priorities.

High Volume of Transactions

Managing a large volume of invoices and payments can be overwhelming and increase the potential for errors. High transaction volumes can stem from various factors such as large student enrollment numbers. When the volume increases without sufficient resources such as staff and technology it adds complexity to the account receivable process. This coupled with inadequate record-keeping, for example using manual record-keeping systems contributes to errors and inefficiencies in tracking payments.

Inefficient Processes

Limited use of technology and manual processes can hinder efficiency and slow down collections. Where institutions of higher learning have limited use of technology in its receivables management process hinders efficiency. This inefficiency can slow down payment collection and increase error rates.

Credit risk

Extending credit to students carries the risk of non-payment, potentially leading to bad debt. When the institutions extend credit, they essentially offer a loan to their students, expecting that payment will be received in the future.

Disputes and Deductions

Discrepancies in invoices and other issues can lead to disputes and deductions, requiring time and resources to resolve. Resolving these disputes can be time-consuming and strain customer relationships.

Cash Flow Forecasting

Accurately predicting cash inflows can be challenging, potentially leading to financial planning issues and potential liquidity crises.

Lack of proactive communication

Inadequate communication with students regarding payment schedules and deadlines can contribute to late payments.

IV. Research Findings

Research consistently emphasizes the importance of timely fee collection, accurate record-keeping, effective communication, and strong customer relationships in account receivable management for IHLs. Studies also highlight the impact of account receivables on financial performance and the growing need for technology adoption to improve efficiency.

Importance of Timely Collection

It is widely recognized that the timely collection of accounts receivable is fundamental to a business's financial health. While pinpointing studies that isolate this single factor can be difficult, research across various financial and business journals consistently reinforces its importance. Studies consistently emphasize that timely collection of student fees is crucial for maintaining financial stability. Delays in payments can disrupt institutional operations and limit available resources (Allianz Trade, 2024).

Accurate Record-Keeping

Accurate financial records are essential for any business as they serve as the foundation for making informed decisions. By maintaining accurate records, the business can have a clear understanding of the entity's financial health and performance. These records provide valuable insights into the cash flow, expenses, and revenue, allowing identify areas for improvement and making strategic decisions to drive growth. Accuracy is a fundamental principle of accounting, as it provides a solid foundation for decision-making, financial analysis, and compliance with legal and regulatory requirements (Gautam, 2024) . Therefore, maintaining accurate and up-to-date records of student accounts is essential for effective collections. This includes tracking payments, financial aid disbursements, and any outstanding balances (Green Wave Accountants, 2025).

Effective Communication

Effective communication is a vital component of successful account receivable management. Clear, proactive, empathetic, and consistent communication can improve collection rates and maintain positive customer relationships. Technology can enhance communication efficiency and effectiveness. While studies may not be found solely dedicated to "effective communication" in accounts receivables, it is a thread that runs through all successful account receivable practices, (JPMorgan Chase & Co, 2025). Clear and consistent communication with students regarding their financial obligations is vital. This includes providing timely reminders, explaining payment options, and addressing any concerns.

Impact on Financial Performance

The study carried out on the effect of accounts receivable management on the financial performance of Chartered Public Universities in Kenya demonstrated that effective accounts receivable management has a direct impact on financial performance (Wainaina, 2024; Owuor, 2021). Therefore, institutions of higher learning with strong account receivable practices are better positioned to meet their financial obligations and invest in their educational mission.

The use of technology

Many studies show the growing need for institutions to implement up-to-date technology to improve the efficiency of account receivable management. Businesses can send reminders via email, text messages, or dedicated notification systems to maintain regular contact with clients and minimize the risk of late payments due to oversight or forgetfulness (Martnez, 2025).

Strong Customer Relationships

Maintaining open communication with students to build trust and foster positive relationships. Strong customer relationships are a valuable asset in account receivable management. A customer-centric approach can lead to improved payment performance, reduced bad debt, and increased customer loyalty. Effective communication and technology play crucial roles in building and maintaining positive customer relationships in accounts receivable management, (Corcentric, 2024).

V. Conclusion

The management of tuition fee account receivables presents significant challenges in institutions of higher learning in Malawi, particularly worsened by widespread poverty and limitations in financial management systems. The Malawi School of Government, while playing a crucial role in national development, also deals with these issues. The strategies currently employed, including government-led financial aid, face limitations in their effectiveness and reach. These challenges have a considerable impact on the financial stability and operational capacity of Malawi School of Government, potentially hindering the ability to provide quality education and achieve the human capital development goals of Malawi 2063. Furthermore, students, especially those from disadvantaged backgrounds, face the risk of exclusion from education due to their inability to pay tuition fees. The Higher Education Students' Loans and Grants Board plays a vital role, but its effectiveness in providing adequate and accessible financial support needs improvement. To overcome these challenges, public institutions of higher learning in Malawi, including MSG, must adopt best practices in tuition fee management. This includes investing in integrated technology solutions to enhance collection efficiency, implementing student-centered approaches that offer flexible payment options and financial literacy. Effective tuition fee accounts receivable management is crucial for the financial health and sustainability of IHLs, including MSG. By implementing the strategies outlined in this paper, MSG can enhance its financial stability, improve operational efficiency, and provide a seamless student experience. Continuous monitoring and adaptation of these strategies are essential to address evolving challenges and ensure long-term success and the vital contribution to the realization of Malawi's national development aspirations as articulated in the Malawi 2063 vision.

Recommendations to Improve Tuition Fees Receivable Management at MSG

Numerous studies have examined account receivables management in various sectors, including the institution of higher learning. Based on the findings, the following strategies are recommended to improve tuition receivables management at the Malawi School of Government:

Implement flexible payment plans

MSG should conduct a thorough analysis of its student demographics to better understand their financial backgrounds and tailor its financial management strategies accordingly. Further, offer installment plans to accommodate students' financial situations and encourage timely payments. The MSG and students can benefit from a variety of flexible payment plans such as allow students to split tuition into monthly or semester based payments; pay-per-credit hours or modules taken in the semester; early payment incentives such as 5% -10% discount for paying tuition in full before the deadline or where possible offer work-study programs where students work for the institution on part-time to offset tuition costs and many more such arrangements.

Automate billing and payment processes

Utilize technology to streamline billing and payments, reducing errors and improving efficiency. A practical way to achieve this is to allow students to matriculate every semester on the automated student management system that will not allow students to register until a threshold of tuition fees has been paid.

Enhance communication with students

Proactively communicate payment schedules, deadlines, and consequences of late payments. A monthly personalized text and email messages on tuition fee balances should be sent to individual students and/or their sponsors as reminders.

Working closely with stakeholders

Involving stakeholders in tuition fee collection leads to a more inclusive, efficient, and sustainable financial system. For instance, Students and Parents are directly affected by fee policies; the MSG Management ensures smooth fee collection and budgeting; the Government and Education Regulators set guidelines on fee caps and subsidies; Banks and Financial Institutions provide payment platforms and student loans, and Alumni and Donors may contribute to scholarship funds. Further, the government should review and strengthen the operations of the HESLGB to ensure that loans and grants are accessible to all eligible students, that the application process is streamlined, and that loan recovery mechanisms are effective without unduly burdening graduates. MSG should also explore opportunities to expand its own scholarship and bursary programs, potentially through fundraising initiatives and partnerships with alumni, the private sector, and non-governmental organizations. Providing financial literacy and counseling to students can also help them better understand their financial obligations and manage their resources effectively. Implementing flexible payment plans, including installment options with reasonable terms, can alleviate immediate financial pressures and make it easier for students to meet their tuition fee obligations.

Improve record-keeping

Implement an electronic record-keeping system for accurate and efficient payment tracking.

Conduct regular reviews

Regularly review and update policies and procedures related to tuition fee collection to ensure effectiveness.

Benchmarking

Learning from the experiences of other developing countries that have successfully addressed similar challenges in their public higher education sectors can provide valuable insights. Exploring case studies and adapting best practices from international guidelines on higher education finance management can inform the development of more effective strategies in the Malawian context.

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