

**EFFECTS OF COUNTY BURSARY ON COMPLETION RATES AMONG
UNIVERSITY STUDENTS IN KWALE COUNTY, KENYA BETWEEN ACADEMIC
YEARS 2014/15 TO 2017/18**

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DECLARATION

This project is my original work and has not been presented for a degree or any other academic award in any other university.

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This project has been submitted for the review with my approval as University supervisor.

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DEDICATION

This project is dedicated to my dad Mr. Kaingu Dzuya and my late mum Mrs. Sidi Kaingu (MeNyevu) for their belief that pursuit of education is a fruitful process.

To my mum, your legacy lives on.

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Firstly, I thank the Almighty God for granting me abundant health and patience during the entire study period. This project would not have been complete without the assistance and guidance from my able supervisor Dr. Peter Ng'ang'a. Thank you Sir. I also wish to express my heartfelt appreciation to the whole department of public policy and administration for the support that they accorded me throughout the study period.

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Operational Definition of terms

- Access** : Refers to gaining admission into a university through KUCCPS for students from Kwale County.
- Bursary** : Refers to the sum of money awarded to a student to study in a University.
- Bursary Scheme** : Refers to a system of awarding students grants to enable them pay for their school fees.
- Completion Rate** : Refers to the proportion of students who complete the university program divide by the number of students who enrolled when joining first year.
- Drop-out rates** : The percentage of students withdrawing from university before completing the terminal stage of the university program.
- Retention Rate** : Refers to grade to grade promotion of students until completion
- Elimu ni Sasa Initiative** : This is a Swahili phrase whose literal translation means ‘Education is Now Initiative’. It refers to the County Bursary Scheme for Kwale County (Kwale County, 2014).
- Academic Leaders** : Refers to individuals from Kwale County who have scaled the heights of education and who the County Government invited from time to time to sensitize the masses on the importance of education

Abbreviations and Acronyms

KUCCPS	:	Kenya Universities and Colleges Central Replacement Services
GER	:	Gross Enrolment Ratio
HELB	:	Higher Loans Education Board
CDF	:	Constituencies Development Fund
SPSS	:	Statistical Package for Social Sciences
KNBS	:	Kenya National Bureau of Statistics
SDGs	:	Sustainable Development Goals
NSFAS	:	National Student Financial Aid Scheme
GOK	:	Government of Kenya

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ABSTRACT

Access to higher education world over has been a preserve of the affluent few since they can cater for the costs of the education. Majority of the developing countries in Africa are yet to address the issue of subsidizing higher education to enhance completion rates. The general objective of this study was to determine the effects of County bursary on the completion rates of university students in Kwale County. Therefore, the study focused towards attaining the following specific objectives:-determine the criteria used to admit students into the county bursary scheme among university students in Kwale County; determine the effects of the disbursement procedure on completion rates among university students in Kwale County; determine the extent to which communication on the bursary scheme to the community enhances completion rates among university students in Kwale County; and finally assess the extent to which adequacy of the bursary funds enhances completion rates among university students in Kwale County. The study was guided by the human capital theory, and theory of justice as fairness. The study adopted a descriptive study design. This approach was designed to depict the participants' behavior in an accurate way in their natural settings. The design also allowed the researcher to observe the research subjects of the study without manipulating the variables. The target population comprised 165 students from Kwale County admitted to recognized Kenyan Universities through the KUCCPS in the academic year 2014/15. The researcher used simple random sampling to select the desired sample size. Data was analyzed using SPSS. The analysis comprised of descriptive statistics such as means, percentages and frequencies. Inferential statistics included T-test and Chi-square. Significance level was determined at 95% confidence level and a precision value of < 0.05 was considered statistically significant. Qualitative data was subjected to framework analysis and presented as themes consistent with the research objectives. The study findings established a positive correlation between bursary and completion rates among university students. The study found out that there was need for the county government to invest in an up-to-date data base with all the information about the bursary scheme. It further recommended for a review of the existing bursary policy to narrow the focus of the bursary to only the needy but bright students for the scheme to be sustainable. The findings of the study also underscored an urgent need for the county government to seek for alternative sources of funds to supplement the funds allocated for bursary from the county treasury. Finally, the findings and recommendations of the study informed education players and stakeholders on effective education policies that focus on bridging the gap in the access of higher education between the privileged and the less-privileged within the society

CHAPTER ONE: INTRODUCTION

1.1 Background of the study

Globally, poverty, uneven development, crime, delinquency, discrimination, family disintegration, drug addiction and homelessness hinder students from accessing education, especially in developing countries such as Kenya (Garcia & Carvalho, 2017). Research indicates that education plays critical roles towards the growth of a country's economy. The global education goal, famously referred to as Sustainable Development Goal (SDG) 4, provided for an inclusive and equitable quality education that promotes lifelong learning opportunities for all (Barnes, 2017).

Statistics showed an average Gross Enrolment Rate (GER) to tertiary education of 8% in 2011, among African countries an indication that Africa lagged behind in the participation of Tertiary education in the world (Muchie & Baskaran, 2017). Kenya's GER to technical institutions and universities rose from 1% in the early 2000s to 4% in 2010, against the regional Sub-Saharan Africa (SSA) average of 7%. However the number of students enrolling in higher education rose from 112,229 in 2006/07 to 180,978 in 2010/11, a more than 60% increase in four years (McCowan, 2016).

A recent survey conducted by KNBS indicates that the numbers of university students have grown threefold since with the current population standing at 564,507 for the years 2016/17. This achievement was attributed to massive investment by the government in increasing the number of public universities to a record 30 by 2016/17 as compared to the

8 of 2010/11 and also government's funding of students in the 20 private universities in the country. (KNBS, 2017)

Omoniyi (2013) established that possession of education acts as a means for fighting poverty, reducing levels of social inequality and improving the social status of individuals in the society. The scholar also mentioned that societies benefit through increased productivity from the well-educated labor force. A study by Omoniyi (2013) on the role of education in poverty alleviation and economic development also revealed that access to post secondary level of education was a determinant factor in poverty reduction within the general society.

Literature indicates different strategies used by various countries to promote admission, retention and completion rates of university students. Governments world over have invested heavily on university education among their citizens to ensure they maintain a competitive edge among peers when it comes to knowledge-based market place (Carnoy & Samoff, 2014). Finland and Austria are among the few countries in the world that provide free university education to their citizens. Finnish and Austrian universities are fully funded by their mother states through a performance based scheme. University education in these two countries is tuition free (Takayama & Waldow, 2013).

Finland adopted this scheme of funding in 2013 through an act of parliament as a result of students taking too long in their studies and low graduation rates. Research showed that graduation rates increased when this scheme of funding was introduced; among male

students, it increased from 36.9% in 2012 to 40.2% in 2013; and among female students, it increased from 58.6% in 2012 to 59.3% in 2013 (Kettunen, 2016).

In Canada, the government introduced a bursary scheme for students in post-secondary education with the sole aim of enhancing access and retention of students at this level of education. Earlier research had shown that qualified students, especially from poor backgrounds, were being locked out from accessing university education hence prompting the government to intervene. All Canadian university students benefit from government transfers and education related tax credits thus providing its citizenry with an equitable access to post-secondary education (Dooley, Payne, & Robb, 2013).

In most of the African countries, higher education is funded mainly from the public coffers (Mitchell, Palacios, & Leachman, 2015). Countries have continued to invest heavily in higher education to amplify access, retention and completion rates by increasing budgetary allocations to the sector. A study on sources of funding for higher education in Ghana established the Ghanaian government offered scholarships to students to study in the institutions of higher learning. The government also offered grants to students and academic staff and also allowed students to access loan facilities (Pius, 2014). Another study conducted in Namibia on pursuit of access with equity in the higher education system of Namibia found out that the Namibian government financed students to undertake university education by offering grants to full time university needy students. The grant covered tuition, textbooks registration fees and other related education expenses (Okebukola, 2015).

Another study conducted in South Africa established that the South African government established a National Student Financial Aid Scheme (NSFAS) that offered loans and bursaries to students pursuing higher education in all public universities within the republic (NSFAS, 2017). The scheme targeted students from poor and working class families with cheap loans and bursaries to enable them to cater for their university education. The loans awarded to the students had the potential of being converted into grants in the course of their study with the condition that the beneficiaries met a certain pass mark in their examinations. Such made it possible for financially needy and bright students to access and succeed at the university level of education.

A study conducted in Kenya found out that, the Kenyan government established the Higher Education Loans Board in 1995 with the sole mandate of financing university education to Kenyan students (HELB, 2015). The board offers cheap loans and bursaries to Kenyan students pursuing university education in recognized universities across the East African Countries. Literature indicated that the Kenyan government had continuously increased budgetary allocations to tertiary education over the last decade to improve access to higher education to its population. (KNBS, 2017). Statistics indicated that the total development expenditure for university education increased from 3 billion in the 2013/14 academic year to 9.3 billion in the 2016/17 academic year. The number of public universities also increased from 8 in 2012 to 30 in 2016, bringing a total of 58 universities in the country with the 28 private universities in operation. That colossal investment in the university education in the country made it possible for more students

to access hitherto the highly prized university education. The number of students enrolled in the Kenyan universities increased from 361,379 in 2013/14 academic year to 564,507 in the 2016/17 academic years. (KNBS, 2017)

The cost of financing Kenyan university education was shared between the government and the student; the government paid directly to public universities a total of ksh. 70,000 per student as part of the fees; depending with the course taken, the student paid the balance. (Gichuhi, 2015) The cost of education per student has been diminishing despite the increase in budgetary allocations to the sector by the state. The demand for higher education outstrips the supply hence the decline in the cost per student. This rendered students especially from poor and marginalized areas to continue finding it hard to access the much sought after university education. (Gichuhi, 2015)

Financing higher education through HELB and the provision of target bursaries are the two most common ways available nationally for needy Kenyans with a desire to pursue university education. According to the HELB act, loan beneficiaries from the 1995/96 academic year onwards were repaying their loans with an interest rate of 4%, although HELB had the prerogative of varying the interest rates without referring to the beneficiary (HELB, 2015).

The students were not guaranteed to benefit from the targeted bursaries. They had to make an application with proven evidence of their financial situations, and since most of the bursary schemes were controlled by politicians; favoritism, nepotism and political

patronage played centre-stage making many genuine needy students to miss out on the bursary allocations. The beneficiaries of the bursary mostly received a paltry amount that hardly met the cost of education since distribution of the funds was done across the board hence making it difficult for them to meet the ever rising costs of higher education. The common types of bursaries that were available were HELB bursary, CDF bursary and most recently County Bursaries. (Gichuhi, 2015)

The advent of devolution in 2013 as espoused in the new constitution promulgated in 2010 brought into existence 47 new autonomous county governments across the country. Article 174 (f) on the objects and principles of devolution recognizes the role of county governments in promoting social and economic development and the provision of proximate, easily accessible services throughout Kenya (GOK, 2010). Devolution as envisioned in the constitution is aimed at bringing services and resources closer to the people. All county governments receive an equitable share of funding annually from the treasury as recommended by the Commission for Revenue Allocation. The county governments, through public participation, come up with priority areas of development where the funds are channeled (GOK, 2010).

It is in this spirit that the County Government of Kwale passed the Kwale County Bursary Bill in 2014 to address the glaring inequalities that existed in the pursuit of education. A report on exploring Kenya's inequality indicated that only 10% of Kwale County residents had a secondary level of education or above as compared to neighboring counties. For instance, Kilifi County had a score of 13% and Mombasa County had a

score of 37%. Among the three counties Kwale County was ranked the lowest (Njonjo, 2013).

Literature cited poverty as the major factor attributing to the low performance in the access of post-secondary education for residents of Kwale County (Ngware, 2015). The scholar shared that parents were unable to pay even the subsidized fees for students enrolled in universities through the Kenya Universities and Colleges Central Placement Service (KUCCPS) because of the deep rooted poverty. A study of rural household wealth dynamics in Kenya on pathways into and out of poverty ranked north eastern and coast counties among the poorest in terms of general poverty, income disparity, access to education, water, lighting and housing (Jayne & Burke, 2013).

Literature indicated that the county bursary fund as highlighted in the bill targeted Kwale County students admitted to universities through KUCCPS which formed the subject matter of the study among others (Kwale County, 2014). There was increasing evidence that indicated an association between bursary schemes and completion rates among students attending higher education. Kwale as a county, was experiencing extreme poverty, and was listed among marginalized counties in the country. Students desiring to pursue higher education primarily relied on bursaries to cater for their educational expenses, yet little literature existed on the relationship between county bursaries and completion rates of students accessing university education. The study attempted to draw a relationship between the bursary funds allocated and completion rates among university students in Kwale County. Through the Initiative popularly referred by its mantra 'Elimu

ni Sasa Initiative, Kwale County Government committed to pay all tuition fees for students admitted in to various universities through KUCCPS (Kwale County, 2014).

The County Government of Kwale sought to address the glaring imbalance that existed on matters to do with the access to higher education for its residents. The County also sought to benefit from a pool of home-based professionals in the running and shaping of its economic landscape as envisioned in the Kenyan Constitution (GOK, 2010). The study sought to establish the impact of the bursary fund on the completion rates of university students admitted through KUCCPS in Kwale County, Kenya.

1.2 Statement of the problem

Financial constraints hinder many individuals from poor backgrounds from accessing university education. Worldwide, many youth end up in the streets because of their parents' incapability to enroll them in to institutions of higher learning to pursue their academic aspirations. Youth forced into the streets because of lack of a professional background ended up abusing drugs, and joining criminal gangs. Many youth in Kwale County, before the inception of county governments, were hindered from joining institutions of higher learning because of poverty on the part of their parents (Njonjo, 2013)

Bursaries play a paramount role towards enhancing financial capability of poor parents thus promoting access and completion rates of students in learning institutions. Several studies conducted in England to investigate the link between bursaries on completion

rates of university students established a positive relationship. Financial aid improved completion rates of university education especially for students from poor families (Callender, 2014). Studies done in Kenya to assess the link between the popular CDF bursary scheme on completion rates of public secondary school students established that the bursaries had little impact on the completion rates since the amounts awarded to individual beneficiaries was too little to clear the fees charged hence leading to increased dropout rates (Gichuhi, 2015) (Nyawira, 2015)

A study on alternative methods of financing higher education in Kenya revealed that majority of the respondents felt that the amount awarded per student was inadequate in financing different degree programs (Gichuhi, 2015). On the other hand, students joining universities through KUCCPS from Kwale County were admitted into the Elimu Ni Sasa Initiative and awarded bursaries as per the contents of their universities' fee structures; therefore implying that their fees were paid in full and yet there was little literature that explained the association of the two variables (Kwale County, 2014)

The study therefore sought to establish the effects of the county bursary scheme on the completion rates of university students in Kwale County, Kenya.

1.3 Objectives of the study

The general objective of the study was to determine the effects of the county bursary scheme on the completion rates among university students in Kwale County, Kenya.

The study's specific objectives were as follows:

1. Determine the criteria used to admit students into the county bursary scheme that effects the completion rates of university students in Kwale County.
2. Determine the disbursement procedure of the county bursary scheme that effects the completion rates of university students in Kwale County.
3. Assess the communication channels of the county bursary scheme that effects the completion rates among university students in Kwale County.
4. Assess the adequacy of the county bursary scheme funds that effect the completion rates of university students in Kwale County.

1.4 Research questions

1. What are the criteria used to admit students into the county bursary scheme that effects the completion rates of university students in Kwale County?
2. What is the disbursement procedure of the county bursary scheme that effects the completion rates of university students in Kwale County?
3. What are the effects of communication channels of the county bursary scheme on completion rates of university students in Kwale County?
4. What are the effects of adequacy of the county bursary scheme funds on completion rates of university students in Kwale County?

1.5 Justification and Significance of the study

The study sought to determine the effects of county bursary on completion rates of university students of Kwale County. Previous studies had categorized Kwale County as among the marginalized counties in Kenya and was characterized by wide spread poverty and limited access to university education among its populace (Mwangi T. , 2013). Kwale County was therefore suitable for the study since the findings would be applicable to other counties in Kenya, especially Coast counties like Kilifi, Taita Taveta, Tana River, Lamu and any other marginalized county. The study focused on completion rates of university education since very few people could afford the costs of university education in Kwale County. The study also focused on the students who benefitted from the county bursary scheme in the academic year 2014/15 since they were the pioneer beneficiaries and who by the academic year 2017/18 would have finished their four years degree courses.

The study findings would provide useful data on the significance of bursary on completion rates of university students. The Study would also contribute to the pool of existing literature on financing of university education in Kenya and to the whole world. Other counties in Kenya could use the findings of the study to borrow best practices of the scheme and implement an improved version of the policy to the benefit of their residents. Implementation of the findings of the study could lead to equity and inclusivity in the access of university education as envisioned in the SDGs and the Constitution of Kenya.

1.6 Scope and Limitations of the Study

The study was limited to students admitted to universities through KUCCPS from Kwale County in the academic year 2014/15. Kwale County is located in South Coast, adjacent to the Indian Ocean, within the larger Coast region. It borders Taita Taveta, Kilifi and Mombasa Counties. It should therefore be noted that generalization of the research findings in other counties should be done with caution due to socio-demographic differences.

CHAPTER TWO: LITERATURE REVIEW AND THEORETICAL/ CONCEPTIVE FRAMEWORK

2.1 Introduction

This section focused on review of related literature in the following areas: identification criteria used to admit university students into the county bursary scheme; disbursement procedure of the bursary funds to students in university; adequacy of the bursary funds on completion rates; and communication on the county bursary on completion rates of university students from Kwale County, Kenya; theoretical and conceptual framework.

2.2 Review of related literature

2.2.1 Criteria used to admit students into the county bursary scheme that effects the completion rates of university students in Kwale County.

Bursary schemes and incentives have constantly been employed by various Governments as a way of widening participation in university education. Governments world over have continued to invest heavily on the education sector to ensure fair access of education with the ultimate goal of building economies courtesy of a pool of home grown professionals (Callender, 2014).

Students from lower socio-economic backgrounds, minority ethnic groups, people with disabilities were among the criteria used to identify beneficiaries targeted for by these bursary incentives in England as a way of bridging the gap between the privileged and the less privileged within the country. This was anchored in the British Higher Education policy (Harrison & Hatt, 2015). A study conducted by Castleman and Long (2013) on causal effect on need-based grants on college access, persistence and graduation revealed

an 22% increase on completion rates among beneficiaries who mostly came from low-income families. The study highlighted admission to a recognized university, proof of residency of the great state of Florida and proof that an applicant came from low-income families as the eligibility criteria for the need-based grant.

A study conducted in South Africa found that several bursary schemes existed within the country. For instance, the Department of Mineral Resources offered bursaries to students who met the following criteria: applicants were to be citizens of South Africa; applicants were to be financially needy; applicants were to have been admitted to a recognized South African university; and any other deserving applicants from rural areas were also considered since they faced limited access to educational opportunities (Altbach, 2015).

Like the case in South Africa, there existed different types of bursary schemes in Kenya. Many players in the education sector had a variety of bursary incentives that targeted students mostly from poor backgrounds (Muthuri, 2015). The Higher Loans Board was mandated by the government to offer affordable loans to all eligible students joining recognized Kenyan universities, and tertiary colleges to help improve access to higher education. HELB also offered bursary incentives to students pursuing higher education with proven dire financial needs (Teferra, 2016).

Studies conducted by various scholars on the impact of the CDF Bursary on access of education in Kenya revealed that the funds were inadequate to cater for all the education needs of constituencies (Dlamini, 2015). The bursaries were usually supplementary and

parents were forced to shoulder the bulk of the fees. Political patronage also affected eligibility criteria of the bursary since the patron of the bursary committee was the area member of parliament leading to deserving students being left out (Nyawira, 2015).

The Elimu ni Sasa Initiative was launched as a way of widening access to university education among the residents of Kwale County. The Kwale County Bursary Fund bill (2014) outlined guidelines of the bursary scheme. The Fund was open for all Kwale County residents pursuing secondary and higher education. The bursary scheme sought to settle all the tuition fees of university students from Kwale County who secured admission into recognized Kenyan universities through KUCCPS. Some of the eligibility criteria identified by the bill included: proof of residency that included national identification card and voter's card for applicants; proof of admission to a recognized Kenyan university that included admission letter and fee structure; and filling of an application form. The bursary was aimed at improving access to university education for the residents to build a pool of homegrown professionals who would then steer the economy of Kwale County (Kwale County, 2014). Kwale County had been ranked among the marginalized counties in Kenya and reports had revealed that few people from the County had access to university education. Poverty had been cited as the root cause for that outcome with the county reported to be among the poorest in the country (Mwangi, 2013).

To this end, the study sought to determine the criteria used to admit students into the county bursary scheme that effects the completion rates of university students in Kwale

County. The findings of the study would provide important information on the effects of the eligibility criteria on completion rates of university students in Kwale County (Kwale County, 2014).

2.2.2 Disbursement procedure of the county bursary scheme that effects the completion rates of university students in Kwale County.

Globally, scholars have researched on disbursement procedure of bursary funds to the targeted students and its effects on completion rates. Disbursement refers to the act of remitting money to the learning institutions to cater for tuitions fees (Sharma, 2015). Literature revealed various factors that influenced the disbursement of funds to the learning institutions to benefit the students targeted by the funding scheme

A study on how stable stratification of higher education is in England and Scotland revealed that institutions of higher learning in England awarded and disbursed bursaries to students whose parents earned below a threshold value per annum (Raffe & Croxford, 2015). The scholars mentioned that, the disbursement procedure involved using a sliding scale whereby the people at the lowest end of the scale received a full package while the monetary award decreased in value in proportion with parental earnings.

Another study on bursary scholars at the American university of Beirut established that for bursary funds to be disbursed into the learning institution, students should first have enrolled into the university (Kalisman, 2015). The scholar mentioned that the bursary scheme targeted students from poor families to access university education thus uplifting

living standards. It is the recognition of such contributions that various nations were implementing initiatives to help vulnerable and bright students to access university education (Altbach, 2015).

According to a study by Mosha (2018), the Tanzanian government subsidized the education program through provision of 13% of the costs incurred in education apart from teachers' salaries. The disbursement procedure of funds by the government had to be met in part by needy students' parents providing labor in class room constructions or offering community service. Disbursement of the funds by the government to the institutions helped to educate many needy children that would otherwise not access university education.

In Kenya, the ministry of education science and technology, HELB, CDF, Counties and a host of educational NGOs had been disbursing bursaries; initiatives that had widened access to university education especially to students from poor and vulnerable families (Odhiambo, 2016) . The study indicated that disbursement of bursaries to assist poor students in universities was marred by numerous challenges. In some countries, university boards were used by the government to disburse funds to identified needy students in the universities. A study conducted in Kenya indicated that politicians used the bursary schemes to gain political mileage by disbursing to applicants little amounts of money that led to accumulated fees arrears in the universities by learners from less privileged families (Wachege & Fancy, 2017).

Another study on modalities of constituency bursary fund allocation and their effect on access and retention in Nairobi County established that the Constituency Bursary Committee did not follow the disbursement procedure stipulated by the government while allocating the funds. Students from diverse backgrounds and not necessarily needy and deserving benefitted from the bursary schemes as a result locking out deserving cases (Kiprotich, 2013). A study by Ekirapa and Okoth (2015) on challenges of the constituency development fund further established that politics interfered with the disbursement procedure. The patron of the constituency bursary committee was the area member of parliament and the disbursement procedure was at times marred with political influence. The study further disclosed that the amount of funds awarded as bursary was at most times inadequate and the disbursement of funds to students was mostly untimely and unpredictable thereby leading to discontinuation of studies to most university students.

2.2.3 Adequacy of the bursary funds on completion rates among university students

Tuition fees hinder students from poor backgrounds to participate in higher education effectively. Most countries have invested heavily in education by providing subsidized higher education to their citizens. Affordable loans and grants have been made available to ensure participation in higher education for all university students irrespective of one's financial background. In most cases though, students from poor families have shied away from the loans citing that education itself is a risky investment hence hindering them from participating in university education ((Rey & Racionera, 2016).

A number of studies conducted by various scholars suggest that financial aid in form of bursaries and grants can improve completion rates among needy students pursuing higher education. A study conducted in England among 16-19 years old students in post-compulsory education level from low-income households received an education maintenance allowance of up to 1,200 dollars per year from the government. This was a strategy employed by the government to bridge the gap in participation and attainment of higher education between those students from poorer and more affluent backgrounds. The study revealed an increased participation amongst eligible students by a 4.5% margin after the introduction of this incentive (Britton & Dearden, 2015).

A research conducted in Finland on graduation rates among university students enjoying government funding through the performance-based funding scheme adopted in 2013 by parliament revealed improved graduation rates; among male students from 36.9% to 40.2% and in female students from 58.6% to 59.3%. The study also revealed that access and persistence in the participation of university education improved especially for students from poor backgrounds benefitting from the scheme. The research revealed a direct correlation between financial aid and completion rates amongst Finnish university students (Kettunen, 2016).

A study conducted in North Carolina revealed a negative relationship between grants/bursaries on one side and persistence and completion rates on the other side.

The research revealed that out of the 1,186 students from 3 universities in North Carolina that benefited from the Pell Grant, 264 (22.3%) graduated within 6 years with a diploma

or associate's degree. The study also revealed that out of the 569 students that self-paid for their university education, 168 (29.5%) graduated within six years with a diploma or associate's degree. The study findings indicated that availability of adequate grant may not necessarily result into improved retention and completion rates, there could be other factors affecting the performance of students from low-income families (Barnes, 2017)

Most of the literature reviewed in developed countries depicted a significant positive relationship that existed between need-based financial aid and access, retention and graduation rates among financially challenged university students (Ganimiam & Murnane, 2016). This was attributed mostly by the constant increased funding of higher education by governments and availability of adequate bursaries and grants that supplement the governments' investments in the education sector.

Most of the studies on influence of bursary on education conducted in Kenya indicated that the bursaries/grants available were inadequate to cater for the fees charged by institutions of higher learning thereby leading to negative effects on the completion rates. A study on the role of government bursary subsidy on enhancing completion rates in public day secondary schools in Kenya indicated that government bursary allocated to needy beneficiaries in secondary schools was too little to finance the education expenses of the learners. The study revealed that completion rates of secondary school students were negatively affected by the financial challenges that faced most Kenyan parents and the inadequacy of the bursary incentives offered by the government to finance the costs of education (Mwangi & Cheloti, 2017).

A study by Mwangi (2018) on the influence of educational subsidies on completion rates in public day secondary schools in Kitui County, Kenya found out that completion rates were low; at 72.8 per cent against the government target of 98 per cent. The study cited inadequate financial and educational infrastructural resources as the reasons behind the dismal completion rates in Kitui County. The study recommended for increased financial allocations to schools if the government target of 98 per cent completion rates was to be realized (Mwangi G. , South Eastern Kenya University, 2018).

Findings of a study on alternative methods of financing higher education in Kenya revealed that bursaries offered by CDF, HELB and other government bodies were mostly inadequate to cater for all the financial needs of university students. The study recommended that HELB should revise the division of money formula to students in different faculties; that is, on subject unit cost basis since other courses cost more to undertake (Gichuhi, 2015).

A study on the effects of level of adequacy of higher education loans on participation rates of students in distance degree programs at Kenyatta University, Kenya found out that majority of distance education students (93 per cent) said that the financial incentives in form of loans awarded to them by HELB were inadequate to meet the costs of their university education. The study further revealed that inadequacy of the loan amounts awarded to distance education students led to discontinuation and deferment of studies hence affecting completion rates negatively (Ochola, 2016).

The Elimu ni Sasa Initiative as envisaged in the county bursary bill promised financial aid to university student of Kwale County. All university students from the county admitted to universities through KUCCPS were eligible for the county bursary irrespective of their financial background. According to the bursary bill passed in 2014, the county bursary scheme awarded bursaries depending with individual students' fees structures of the university admitted to. Since the bursary awarded was adequate to clear tuition fees for the whole course, the study sought to establish the impact that the bursary had on completion rates of university students in Kwale County, Kenya (Kwale County, 2014).

2.2.4 Communication on county bursary scheme on completion rates among university students

Students' retention in tertiary institutions has been an irritating problem for families that live below the poverty line, thereby leading to a decline in the graduation rates. It has long been debated that for a country to be a force to reckon with in the global economy, it has to improve on completion rates among university students to provide the necessary pool of professionals to drive the economy.

A research conducted on strategies to improve enrolment, retention and graduation rates in Minnesota underlined the power of information as a drive force in improving enrollment and completion rates among students pursuing higher education in the state of Minnesota. The study found out that colleges and universities needed to create more awareness on the education programs being offered to increase enrollment and therefore

completion rates. The study recommended an expansion of advertising techniques to include: use of radio promotion, online ads and annual open house events as some of the methods to be used to create more awareness of university education programs that were available to the masses. The aim was to disseminate the information to a wider population to help bridge the gap of education between the privileged and the less privileged in the society (Talbert, 2016).

According to the findings of a study by Aronson (2016) on class-based perceptions and experiences of postsecondary education, barriers to post secondary education were indicated as follows: academic barriers (10 per cent), financial barriers (20-33 per cent) and information barriers (about 50 per cent). According to the study, the latter figure was dominated by youth respondents from low-income backgrounds (Aronson, 2016). The study identified one of the major information barriers was that individuals tended to misestimate the true costs and benefits of university education. A study conducted found out that majority of Canadians from low-income backgrounds overestimate the cost of post secondary education, while underestimating the benefits in form of earnings. This misrepresentation of facts hindered the youth from attending post secondary education. The study recommended for mentorship programs for finalist secondary school students on the university courses available and their qualifications. Information on different sources of financing higher education should also be availed to them to increase on the participation and completion rates (Barone & Schizzerotto, 2017).

Other studies conducted by various scholars added more support to the vital role played by communication strategy on the completion rates among students pursuing higher learning. A study on the influence of bursary scheme on retention of students in public secondary school in Kiambaa Constituency, Kenya found out that information, or lack of it affected enrolment, retention and completion rates among university students. The study recommended for a robust communication strategy on bursary opportunities and other education programs available. The strategy should involve identification of needy students with potential of joining university and concentrating the bursary on them to spur transition and admission in to university (Nyawira, 2015).

This study investigated the aspect of communication regarding the Elimu ni Sasa Initiative and the effects on completion rates of university students admitted through KUCCPS from Kwale County.

2.3 Summary of literature reviewed and gaps to be filled by the study

Literature highlighted various criteria used to identify eligible students into bursary schemes. In Canada, literature established that only citizens were eligible for bursary. Studies in Kenya focused on the impact of bursaries in the access and completion of secondary school education. Criteria identified included financial background of applicant; academic performance and place of residency. There existed limited literature on the criteria for identifying eligible students into the county bursary scheme and the effects on completion rates hence justification of the study.

The reviewed literature highlighted varying information regarding disbursement procedure of the bursary funds among university students. Studies in Europe revealed that universities were given the mandate to allocate funds to deserving university students. Researches in Kenya showed that bursaries were mostly disbursed through CDF, NGOs, and local governments and they targeted mostly secondary school students. Studies further disclosed untimely disbursements as the major setback of disbursement procedure employed. Therefore, this study would focus on the disbursement procedure employed and its effects on completion rates of university students.

Scholars have researched on the adequacy of the bursary funds on persistence and completion rates among university students. Majority of the studies that assessed the adequacy of the bursary funds on completion rates among university students established that the amount allocated as bursary was in most cases inadequate to cater for all education expenses thereby leading to disruption of studies to most university students.

Literature indicated a link between information, persistence and graduation rates among university students. Studies in Kenya revealed that many high school students failed to pursue their studies since they were unaware of the bursary opportunities available. There existed minimal information on the effects of communication channels on completion rates of university student hence justification of the study.

2.4 Theoretical Framework

The study was conducted based on the following two theories:

2.4.1 The Human Capital Theory

This theory was developed by Schultz in 1961. Traditionally, economic growth was mainly caused by three factors of production such as: - land, labor and capital (money and machines). Schultz, after extensive study of economic growth in the USA, invented the theory of human capital theory. The theory suggested that individuals and society derived economic benefits from investments in people. The theory proposed that the growth in output could only be adequately explained by the investment in human capital that took place in form of formal education, on-the-job training, improved health, adult education and the mobility/migration of workers so that they were able to respond to changing job opportunities (Sweetland, 2016). According to the theory, people should invest in education for the purpose of future gain in form of economic development. Investment in education was done by individuals, societies, and governments for future expected economic benefits.

With regards to the study, the theory formed an important theoretical base as it explained the high government investment in education in form of bursaries and the communities' contribution by foregoing other projects to promote education in the country. Investment in education is realized through high enrolments, high transition rates from secondary to university, and provision of facilities and resources to universities. Since bursaries are an investment, they helped the study to analyze the extent to which this investment was

realized. It helped find out how much of the bursaries had been invested in human capital by funding university education and the impact it had on completion rates of university students in Kwale County, Kenya.

2.4.2 Theory of Justice as Fairness

Another theory that this study employed was the theory of justice as fairness that was proposed by John Rawls in 1985. The theory comprised of two main principles; the principles of liberty and equality. According to the theory, the principles were intended as a single, comprehensive conception of Justice, that is, Justice as Fairness. John Rawls proposed the use of these principles so as to ensure the least-advantaged in the society benefit equally in terms of opportunities and national resources with their privileged counterparts. It is a theory that proposed for Equality and Fairness for all citizens in all spheres of life.

The spirit of this theory matched with that of the new Kenyan Constitution which provided for equal access to educational opportunities for all citizens (GOK, 2010). The Kwale county bursary bill of 2014, also, offered a comprehensive strategy on financing education to its residents through the County Bursary Scheme irrespective of one's financial background. All students admitted to university through KUCCPS from Kwale County benefit from the scheme equally; their tuition fees were paid off in full through the bursary scheme hence the relevance of this theory to the study (Kwale County, 2014). The theory helped the study to examine how justice and fairness was incorporated into the county bursary scheme to enhance completion rates among university students.

2.5 Conceptual Framework

The conceptual framework below showed the effects of the County bursary initiative on the completion rates among university students from Kwale County.

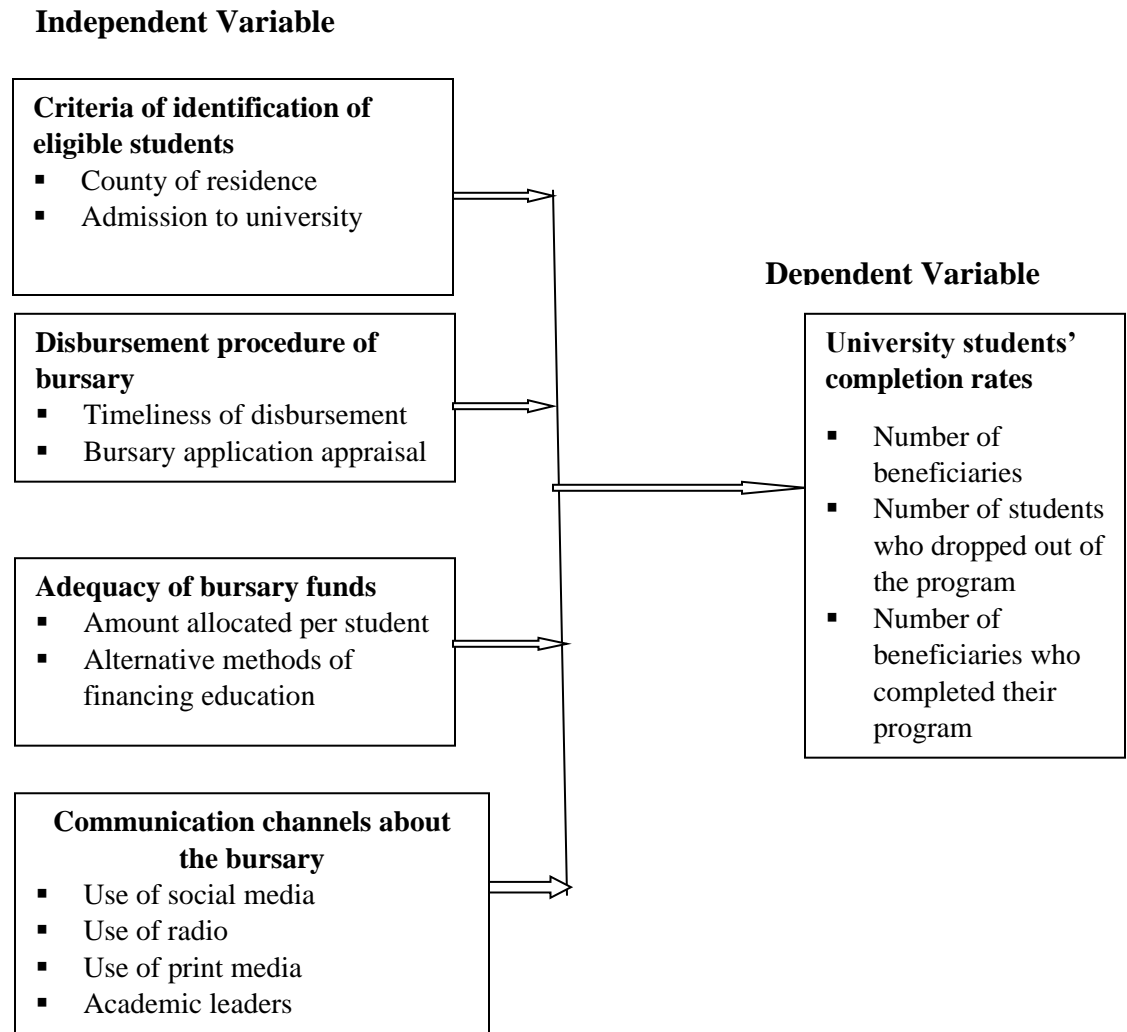


Figure 1: Conceptual Framework for effects of county bursary on completion rates among university students in Kwale County, Kenya.

Adopted and modified from: Goldberg(2014)

CHAPTER THREE: METHODOLOGY

3.1 Introduction

This chapter presented the research design, study variables, location of study, target population, sampling technique and design, research instruments, pretesting, validity , reliability, data collection techniques, data analysis and ethical considerations.

3.2 Research Design

The study adopted descriptive study design as it allowed the researcher to describe the real phenomenon and also participants were observed in a natural setting (Nardi, 2018). The design also allowed the researcher to accurately analyze the information collected, and ensured accurate prediction of the characteristics of a particular group. The research design was fit for the study as it allowed for an in-depth collection of information that could either be quantitative or qualitative in nature.

3.3 Variables

The study dependent variable was university students' completion rates. The independent variables were criteria for identification of eligible students; disbursement procedure of bursary funds; adequacy of the bursary funds; and communication about the bursary scheme to the community.

3.4 Site of the study

The study was carried out in Kwale County, Kenya. It is a county within the former Coast Province of Kenya located in South Coast. The county is mainly inland but has a

coastline south of Mombasa City. According to statistics of the 2019 census, Kwale County had a population of 866,820 people. The main economic activity of the people in the area is farming, mostly subsistence. The County also depends on tourism with its scenic beaches at Diani and the famous Shimba Hills National Reserve and Mwaluganje Elephant Sanctuary being the salient tourists' sites (KNBS, 2020).

3.5 Target Population

The target population of this study comprised of 165 students enrolled in Kenyan universities through KUCCPS program and residents of Kwale County in the academic year 2014/15 (Kwale County education department, 2014). The cohort of 2014/15 pioneered the Elimu ni Sasa Initiative and was expected to complete their four years degree courses by the 2017/18 academic year. The study sought to determine the effects of the county bursary on completion rates of this particular class of students to inform of the effectiveness of the county bursary scheme.

3.6 Sampling techniques and sample size

3.6.1 Sampling Techniques

Purposive sampling technique was used to select Kwale County as a representative of other marginalized counties in Coast and North Eastern Kenya that were characterized by poverty and limited access to education (Jayne & Burke, 2013). The study used simple random sampling (balloting) to select the sample size.

3.6.2 Sample Size

The sample size was calculated using Yamane's (1967) formula for an estimated population of 165 students.

The formula is expressed as:
$$n = \frac{N}{1+Ne^2}$$

n is the required sample size

N is the size of the population (Students benefiting from the bursary

e is the level of precision (0.05).

Therefore, the above expression becomes

$$n = \frac{165}{1+165*0.05^2}$$

Thus the final sample size was 115 students.

3.7 Research Instruments

The study adopted a semi-structured questionnaire and an interview schedule as the primary data collection instruments and they were administered by the researcher [Appendix B & C respectively]. The interview schedule was administered to the ward administrators. Secondary data from the archives of the department of Education at Kwale County offices was also used as a source of data for the study. The data collection instruments were used to collect data on university students' completion rates, data on criteria for identification of eligible students, data on disbursement procedure of the bursary, data on adequacy of the bursary funds, and finally, data on communication about bursary to the community. The research instruments were developed using simple language so as to avoid translation problems.

3.7.1 Validity

Validation of the questionnaire and the interview schedule was done by a panel of educationist experts from the school of humanities and social sciences of Kenyatta University. Necessary adjustments were made to ensure their validity, as well as that of the data collected.

3.7.2 Reliability

The study adapted test-retest method to estimate the reliability of the questionnaires and the interview schedules. The questions were checked to find out if they were moderately consistent with observation and whether they meant the same for all participants.

3.8 Data Collection Procedure

Before administering the questionnaires and the interview schedules, the researcher explained the purpose of the study to the participants and assured them of confidentiality. The questionnaire was composed of university students' completion rates section; criteria for identification of eligible students; disbursement procedure of the bursary; adequacy of the bursary funds; and finally, communication about the bursary to the community sections.

The research assistant read out the questions to the respondents and then made brief notes on the answers given. The university students' completion rates section collected vital

information such as:-the year of admission, awareness about the existence of the county bursary scheme, economic status of the guardian.

The section on criteria for identification of eligible students collected information such as:-county of residence of the student, the financial need of the student, mode of study of the student [Government/ Self sponsored].

The section on the disbursement procedure of the bursary funds captured the following information:-time for processing the bursary and time of disbursing cheques to universities. The section on the adequacy of bursary funds; and communication about bursary to the community collected vital information such as:-amount of bursary allocated, frequency of bursary disbursement, channels of communication regarding bursaries.

3.9 Data Analysis

The collected data was checked and cleaned. University students' completion rates section; criteria for identification of eligible students, disbursement procedure of the bursary funds, adequacy of the bursary funds and data on communication about bursary to the community were analyzed using Statistical Package for Social Science (SPSS).

Qualitative data was analyzed using narrative analysis approach. Data were subjected to descriptive statistics such as percentages, frequencies and mean. Association between non-categorical variables was determined using inferential statistics. Chi-square tested the relationship between categorical variables so as to evaluate test of independence. T-test was used for continuous data to test significant differences and relationship between

independent variables. A precision value of < 0.05 was used as the criteria for statistical significance. Finally, data was presented in form of tables.

3.10 Logistics and Ethical Consideration

A research permit was obtained from Kenyatta University Graduate School. Ethical clearance from Kenyatta University Ethical Review Committee and research permit from National Commission for Science, Technology, and Innovation. Furthermore, an informed verbal consent was obtained from each respondent before conducting the interview and also confidentiality was assured to them. The participants were informed that they could withdraw from the study anytime without any punitive action taken on them.

CHAPTER FOUR: RESULTS AND DISCUSSION

4.1 Introduction

This chapter presents the research findings of the study which have been discussed under the following thematic key areas in line with the study's variables: socio-demographic characteristics; criteria for admission into the bursary scheme; disbursement procedure of the bursary funds; communication about the bursary scheme; adequacy of the bursary funds and university students' completion rates.

4.2 Socio-demographic characteristics of the respondents

The target sample size of the study was 115 respondents but only 100 responded during the study. Respondents' socio-demographic characteristics were assessed during the study. The demographic characteristics that were considered in this section included gender, age, and year of study of the respondents. These gave a deeper insight on understanding the relationship between the variables under study. The respondents were asked questions based on their gender, age and their year of study at the university.

According to the findings of the study 60% of the respondents were male, and 40% female as indicated in (Figure 4.1) below. The male respondents were the majority revealing a disparity in the access of university education in terms of gender in favor of the male.

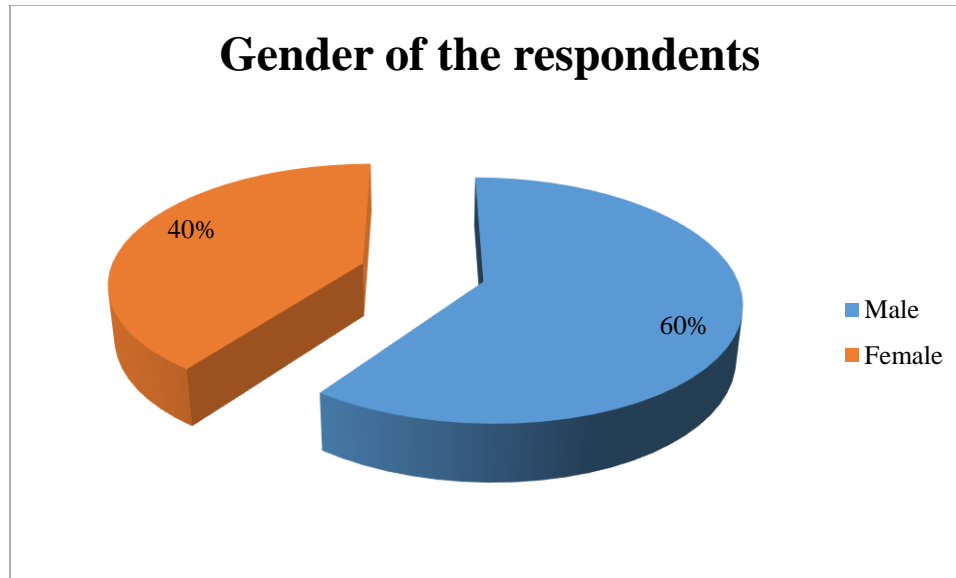


Figure 4.1: Gender of the respondents

Source: Research Data (2019)

The study findings were in agreement with the findings of a study conducted in Rwanda where it was indicated that cultural traditions and practices mostly hindered girls from accessing university education. The cultural tradition of Kwale County residents did not favor female students since it favored males who were supposed to be heads of the family and therefore the sole providers. Another reason cited for the underrepresentation of females in universities was males perform better than females at the secondary level of education. Therefore, because access to universities is based on higher performance, male students tended to outnumber their female counterparts in universities (Tusiime, Otara, Kaleeba, Kaviira, & Tsinda, 2017).

4.2.1 Age of the respondents

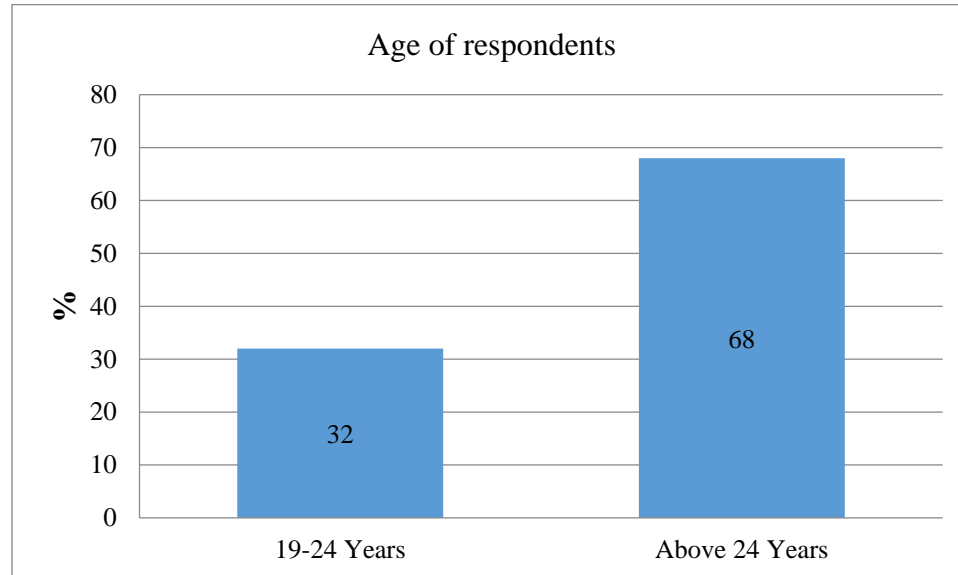


Figure 4.2: Age of the respondents

Source: Research Data (2019)

The study findings established that 68% of the respondents were above 24 years, and 32% were in the age bracket of 19-24 years as shown in (figure 4.2) above. It should be noted that data collection was conducted in 2019 and most of the respondents were supposed to have completed their 4 year degree courses.

The findings of the study were in agreement with a study done in the UK that revealed majority of students in the UK enrolled in to university at the age bracket of 18-20 years which on average is 19 years. The study further revealed that the average graduation age in the UK was 24 years which related to the findings of this study (Little & Tang, 2008).

4.2.2 Year of study of the respondents

Table 4.1 Year of study of the respondents

Year of study of the respondents		n=100	
		n	%
Year of Study	Third Year	2	2
	Fourth Year	4	4
	Fifth Year	8	8
	Completed	86	86

Source: Research Data (2019)

The findings of the study further showed that 86% of the respondents had successfully completed their degree courses at the university with 14% still in progress. The results indicated that majority of the respondents completed their university education on record time (Table 4.1).

4.3 Criteria for Admission into the Bursary Scheme

Table 4.2 Criteria for admission into the bursary scheme

Criteria for Admission into the Bursary Scheme	N=100									
	SA		A		N		D		SD	
	N	%	N	%	N	%	N	%	N	%
Admission into the bursary scheme depends on student's county of residence	67	67	29	29	0	0	3	3	1	1
Eligibility for the bursary scheme depends on the mode of admission into the university	32	32	60	60	4	4	4	4	0	0
Those students admitted by KUCCPS get priority in terms of consideration to be admitted into the bursary scheme	47	47	52	52	1	1	0	0	0	0
The students who benefit from the bursary scheme are both in public and private universities	20	20	65	65	15	15	0	0	0	0
Both male and female students benefit from the bursary scheme equally	60	60	38	38	2	2	0	0	0	0
Admission into the bursary scheme depends on the financial background of applicant	10	10	24	24	22	22	25	25	19	19
All students admitted to universities through KUCCPS from academic year 2014/15 benefited from the bursary	23	23	52	52	18	18	5	5	2	2

Key: SA-strongly agree; A-agree; N-neutral; D-disagree; SD-strongly disagree

Source: Research Data (2019)

The criteria for admission into the bursary scheme in Kwale County were assessed. Such was relevant because it spelt out qualifications of would-be beneficiaries of the bursary scheme. There were various responses to questions related to this thematic concern as gathered by the study. According to the study result 67% of the respondents strongly agreed that admission into the bursary scheme was dependent on students' county of residence as shown in (Table 4.2) above. It further revealed that 29% agreed on the same with only 3% disagreeing and 1% was neutral.

Majority of the respondents were in agreement that admission into the bursary scheme was dependent on student's county of residence. The study findings reflected the spirit and conditions set out in the Kwale County Bursary Fund Bill that the scheme should only benefit residents of Kwale County (Kwale County, 2014). This move was aimed at growing a local pool of professionals and also bridges the gap in the access to university education in comparison with other counties. A study in England also revealed that citizen students from low income families, minorities and people living with disabilities were targeted for by such bursary incentives in the access to higher learning. This was aimed at bridging the gap between the privileged and the less privileged in the society in terms of accessing tertiary education (Harrison & Hatt, 2015). Based on the findings of the study therefore, the researcher concluded that one had to be a resident of Kwale County for him or her to benefit from the county bursary scheme. An applicant was to produce an identification card and a voter's card to determine residency of county of residence.

The study findings further established that 32% strongly agree; 60% agree; 4% neutral; 4% disagree on the statement that eligibility to the bursary was dependent on the mode of admission to university. The study findings established that majority of the respondents were in agreement that the mode of admission into university mattered a lot as eligibility criteria to the bursary scheme. The research findings affirmed to what the Kwale County Bursary Bill envisioned; that students admitted to university through KUCCPS would have their tuition fees fully paid for through the bursary scheme (Kwale County, 2014). Research findings from another study conducted in Canada revealed that for one to be selected into a university bursary scheme the beneficiary had to secure an admission into a university recognized by the Canadian Education Ministry (Dooley, Payne, & Robb, 2013). Students who got university admission through KUCCPS had to be top performers. The findings of the study suggested that the county bursary scheme rewarded top performers with tuition fees incentives to motivate and help them access university education.

On whether students admitted to university through KUCCPS got priority in admission into the bursary scheme, the study established that 47% of the respondents strongly agreed; 52% agreed and 1% remained neutral about it. Majority of the respondents were in agreement that students admitted to university through KUCCPS enjoyed special consideration in the access of the county bursary. This was in line with the bursary bill that sought to motivate best performers by rewarding them a place in the bursary scheme irrespective of their financial backgrounds (Kwale County, 2014). The study findings were in agreement with findings from a study on higher education and the WTO

conducted in South Africa that established that bright students especially from needy backgrounds pursuing technical courses in mining were given bursary priority by the Department of Mineral Resources (Altbach, 2015).

The study also revealed that 20% of the respondents strongly agreed to the statement that students from both private and public universities benefited from the bursary. A further 65% agreed and 15% of the respondents remained neutral. Majority of the respondents were in agreement that students from both public and private universities benefited from the county bursary as long as they were admitted through KUCCPS; meaning that the universities were accredited and recognized by the Kenyan government. This aspect of criteria for admission into the bursary scheme is in tandem with a research conducted in Canada that gives financial incentives to needy students admitted into universities that are recognized by the Canadian Education Ministry (Dooley, Payne, & Robb, 2013). It can be concluded that as long as a student secured university admission in a recognized Kenyan university through KUCCPS, either public or private, they were eligible to the bursary scheme.

According to the study 60% of the respondents strongly agreed with the statement that both male and female students benefited from the bursary scheme equally; 38% agreed and 2% remained neutral. The findings of the study showed that majority of the respondents were in agreement that both male and female students benefited equally from the bursary scheme. The findings portrayed that there was equity and fairness in the access of the county bursary to both male and female students. These findings were in

agreement with a study conducted in North Carolina among university students from three universities that were beneficiaries of the Pell grant. The research indicated that both male and female students benefitted equally from the Pell grant so long as they met the other requirements for the grant (Barnes, 2017). It should be noted that the ratio of male students to female students attending university in Kwale County as established by the findings of the study is 60:40. Cultural traditions and practices were identified as the major reasons for fewer women accessing university education in Kwale County hence the need for sensitization and focus on the girl-child education.

The researcher also sought to find out whether admission into the bursary scheme was dependent on the student's financial background. The study found out that 10% strongly agreed; 24% agreed; 22% remained neutral; 25% disagreed and a further 19% strongly disagreed. The study established that majority of the respondents disagreed with that statement, 44%. The findings indicated that financial background of students did not matter while vetting applicants of the county bursary. These findings were further supported through the interviews conducted with the ward administrators that eligibility to the bursary scheme was not dependent on the financial background of applicants. According to the county bursary, all students that were admitted to university through KUCCPS and were residents of Kwale County were to benefit from the bursary scheme irrespective of their financial background.

Lastly the study sought to find out whether all the students admitted into university in the 2014/2015 academic year from Kwale County benefited from the bursary scheme. The

findings were to the effect that 23% strongly agreed; 52% agreed; 18% remained neutral; 5% disagreed and 2% strongly disagreed.

The study findings indicated that majority of the respondents were in agreement that all students who qualified to join university in 2014/2015 from Kwale County benefited from the bursary scheme. The study also indicated that there could be some eligible students who did not benefit from the bursary as 7% of the respondents disagreed. A similar study conducted in Finland established that the government had adopted a bill that sought to abolish fees in the university education. The bill spelled out that all the students that qualified and were admitted to recognized universities in the country would study for free (Kettunen, 2016). It can therefore be concluded that majority if not all the students who qualified to join universities in the academic year 2014/2015 from Kwale County benefited from the county bursary.

4.4 Disbursement Procedure of the Bursary Funds

Table 4.3 Disbursement procedure of the bursary funds

Disbursement procedure of the bursary funds	N=100										
	SA		A				N		D		SD
	N	%	N	%	N	%	N	%	N	%	
All students are required to fill a bursary application form while applying for the funds	68	68	31	31	1	1	0	0	0	0	
Disbursements of the bursary funds to the beneficiaries are usually made on time to avoid disruption of learning	29	29	67	67	4	4	0	0	0	0	
The bursary application form is easily available and readily accessible to all beneficiaries	34	34	58	58	8	8	0	0	0	0	
The ward bursary committee vets all applications in a transparent and fair manner	23	23	40	40	35	35	2	2	0	0	
The disbursement procedure of the bursary funds in use has increased completion rates among university students	27	27	69	69	3	3	1	1	0	0	

Source: Research Data (2019)

The second objective of the study was to examine the effect of the disbursement procedure employed by the bursary committee on completion rates of university students in Kwale County. The disbursement procedure was significant because it spelled out the steps followed when applying for the bursary funds.

The study gathered various responses from respondents on various statements that related to the above subject matter as presented in Figure 4.3 above.

The study sought to find out whether it was mandatory for beneficiaries of the bursary funds to fill a bursary application form. The results that were turned in were as follows: 68% of the respondents strongly agreed; 31% agreed and 1% remained neutral.

Majority of the respondents affirmed that all potential beneficiaries of the bursary funds had to fill an application form. The study further unveiled, through the interviews conducted by the researcher with the ward administrators as representatives of the bursary committee, that all students were to fill the application form and attach a fee structure for first time applicants and fee statement for continuing students. This was essential to avoid overpayments and double payments in cases where students got funding from other sources. The study established that there was a sample of the application form attached to the Schedules Section of the Kwale County Bursary Fund Bill (Kwale County, 2014). A study conducted in Manyatta constituency in Embu County on the effectiveness of constituency bursary funds in enhancing retention of students in secondary schools established that 70% of the respondents affirmed that an application form was necessary for all bursary applications (Muriuki, 2012)

On whether disbursements of the bursary funds were made in good time to avoid disruption of the learning process, 29% of the respondents strongly agreed; 67% agreed and 4% remained neutral. The researcher observed that majority of the respondents were in agreement that disbursements of the bursary funds were made in good time to foster the learning process. The ward administrators interviewed affirmed this statement and divulged further that disbursements were mostly made at the beginning of an academic year, normally around September and October. This in effect had greatly improved persistence in the learning process and improved on the completion rates of university students. The study findings were in agreement with a study conducted in Kenya on the impact of bursary schemes on retention of students in public secondary schools that recommended on timely disbursements of the bursaries to ensure smooth learning for the beneficiaries (Onuko, 2013).

The study further sought to examine whether the bursary application forms were readily available and accessible to potential applicants. The results collected were that 34% of the respondents strongly agreed; 58% agreed and 8% were neutral. The question was important because the study wanted to find out how a would-be beneficiary could kick-start the bursary application process. The study established that majority of the respondents were in agreement that the bursary application form was readily available and accessible to applicants.

The findings were further affirmed by the ward administrators interviewed. They informed the researcher that copies of the bursary application forms were available at the ward administrator's office, village administrator's office, and that each bursary

committee member from all the village units helped in distributing the forms. Studies on the impact of bursary on learning by various scholars have affirmed the importance of availing application forms to reach all designated students to enhance the learning process (Onuko, 2013) (Muriuki, 2012).

The research also sought to find out from the respondents whether the vetting process for the bursary applications by the bursary committee was transparent and fair. The findings of the study were to the effect that 23% of the respondents strongly agreed; 40% agreed; 35% remained neutral and 2% disagreed. The study established that majority of the respondents were in agreement that the disbursement process was transparent and fair. The study further found out that this was attributed by how the bursary committee was formulated. The ward administrators interviewed informed the study that every village unit in a ward elected two representatives of either gender to serve as bursary committee members. This enabled the committee to serve impartially with the interests of the whole ward represented.

Finally the study sought to establish whether the disbursement procedure that was being used increased completion rates among university students. The respondents' responses were as follows: 27% strongly agreed; 69% agreed; 3% were neutral and 1% disagreed with the statement.

The study established that majority of the respondents thought that the disbursement procedure had been effective in increasing the completion rates among university students in Kwale County.

The findings of the study were supported by another study conducted in Finland that affirmed this statement since it also established a positive a correlation between graduation rates and disbursements of bursary incentives (Kettunen, 2016).

4.5 Adequacy of the bursary funds

Table 4.4 Adequacy of bursary funds

Adequacy of the bursary funds	N=100									
	SA N	%	A N	%	N N	%	D N	%	SD N	%
Do you consider the amount allocated per student enough to clear all the tuition fees charged in an academic year	25	25	53	53	8	8	14	14	0	0
The amount allocated also caters for accommodation services	2	2	7	7	16	16	55	55	20	20
Parents/guardians help in paying part of the tuition fees	13	13	37	37	32	32	13	13	5	5
The amount awarded depends with the financial background of the applicant	0	0	7	7	28	28	36	36	29	29
The amount awarded includes transport and upkeep money	1	1	1	1	5	5	71	71	22	22
Beneficiaries of the county bursary can apply for HELB loans to cater for other needs like upkeep and accommodation services	57	57	40	40	2	2	1	1	0	0

Source: Research Data (2019)

Adequacy of the bursary funds on completion rates among university students in Kwale County was assessed. This thematic concern was crucial since the study wanted to find out if the amount allocated per student was enough to clear all the fees and how that impacted on the completion rates among the beneficiaries. Various responses were given on this subject as presented on Table 4.4 above.

On whether the amount allocated per student as bursary was enough to pay all the tuition fees charged in an academic year, the study established that 25% of the respondents strongly agreed; 53% agreed; 8% were neutral and 14% disagreed. The findings of the study indicated that majority of the respondents were in agreement that the amount awarded as bursary was sufficient to clear all the tuition fees in an academic year. The findings of the study were confirmed by the ward administrators interviewed who said that applicants were each awarded the fees reflected on the fee structure. This meant that the beneficiaries' studies were enhanced by improving participation and ultimately completion rates among the students pursuing university education.

The findings of the study corresponded with another study conducted in Finland and Austria where it was found graduation rates increased after the government waived all fees for their students pursuing university education; among male students the graduation rates increased from 36.9% to 40.2% and among female students it increased from 58.6% to 59.3% (Kettunen, 2016)

The study further sought to find out whether the amount allocated to each beneficiary also catered for accommodation services since most universities had a tendency of

separating the tuition fees from the accommodation fees. This statement was deemed significant because Kwale County was ranked among the marginalized counties in Kenya that were characterized by high levels of poverty. The responses were as follows: 2% of the respondents strongly agreed; 7% agreed; 16% were neutral; 55% disagreed and 20% strongly disagreed.

From the above responses, majority of the respondents disagreed that the amount awarded as bursary also catered for accommodation services. The bursary fund catered for tuition fees only with the accommodation costs being paid using other alternative sources of funding. The interviews with the ward administrators confirmed this statement and further established that parents and guardians were sensitized on the same.

The responses on whether parents or guardians assisted in paying part of the tuition fees were as follows: 13% of the respondents strongly agreed; 37% agreed; 32% were neutral; 13% disagreed and 5% strongly disagreed. According to the findings of the study, it was evident that there were divided opinions on this issue. Half of the respondents were in agreement that parents and guardians helped in paying part of the tuition fees with the others not sure. The research established that parents/guardians supported their children mostly with accommodation and upkeep money since the bursary scheme catered for the tuition fees only.

The researcher sought to find out whether financial background of the applicant mattered in regards to the amount allocated. The statement was relevant because most of the studies conducted indicated that financial incentives mostly targeted students from low –

income families (Britton & Dearden, 2015). On whether the amount awarded was dependent on the financial background of the applicants, the responses were as follows: 7% of the respondents agreed; 28% were neutral; 36% disagreed and 29% strongly disagreed. Majority of the respondents disagreed that the amount allocated was dependent on the applicant's financial background. The interviews conducted by the researcher with the ward administrators also affirmed these findings. They said according to the county bursary bill, bursary was allocated to all students admitted to university through KUCCPS from Kwale County irrespective of their financial background. They further revealed that new applicants were required to present a university admission letter and the fee structure while continuing students were required to include a fees statement while applying for the said bursary.

These findings corresponded to a study conducted in Finland where the government adopted a bill that abolished university fees for all its citizens that led to improved graduation rates (Kettunen, 2016)

The researcher also sought to find out whether the amount awarded also included transport and upkeep costs. This was informed by the fact that most of the residents in Kwale County were poor therefore raising even the upkeep and transport money could have proved problematic. The responses were as follows: 1% of the respondents strongly agreed; 1% agreed; 5% were neutral; 71% disagreed and 22% strongly disagreed. The findings indicated that majority of the respondents disagreed that the bursary funds awarded also included transport and upkeep money. These findings underscored the fact that the amount allocated catered for tuition fees only. All the other costs on upkeep,

transport and accommodation were to be catered using alternative means (Kwale County, 2014). The study further found out from the interviews conducted with the ward administrators that the county government could offer assistance in cases that bordered on the extreme, otherwise the funds allocated were meant for tuition fees only.

The study also sought to establish whether beneficiaries of the bursary scheme were allowed to apply for loans from HELB to cater for other needs. This statement was significant because the researcher wanted to find out whether there were other avenues of funding that supplemented what the county bursary scheme advanced that would result to improved completion rates of the beneficiaries. The study established that 57% of the respondents strongly agreed; 40% agreed; 2% were neutral and 1% disagreed. Majority of the respondents were in agreement that they were at liberty to access HELB loans to supplement their bursaries. The ward administrators interviewed also confirmed the same and added that the county government encouraged the students to apply for HELB loans and other alternative financing to enhance their chances of completing their courses. Unlike the county bursary which was credited directly to university tuition accounts, a certain percentage of the HELB loan was credited into the student's personal accounts for their personal use. Therefore the HELB funds accessed led to students meeting their accommodation, transport and upkeep obligations while in session leading to improved chances of graduating in good time.

4.6 Communication about the bursary scheme.

Table 4.5 Communication about the bursary scheme

Communication about the bursary scheme	N=100									
	SA		A				D		SD	
	N	%	N	%	N	%	N	%	N	%
Information about the existence of the bursary scheme is readily available	32	32	67	67	1	1	0	0	0	0
County sensitization meetings (barazas) are conducted to create awareness on the existence of the bursary scheme	19	19	76	76	2	2	3	3	0	0
Use of the digital platform has improved access to information regarding the bursary scheme	9	9	40	40	38	38	13	13	0	0
Academic leaders from the region play an important role in the sensitization of the general public about the bursary scheme	7	7	61	61	16	16	10	10	6	6
Religious leaders in churches and mosques play part in creating awareness about the bursary scheme	18	18	41	41	14	14	17	17	10	10
There is an updated data base with all the information about the bursary scheme that is easily accessible to the public	6	6	12	12	52	52	29	29	1	1

Source: Research Data (2019)

Communication about the bursary scheme was also examined and the results collected from the respondents were recorded on Table 4.5 above. This thematic concern played a key role on how information on the existence of the bursary scheme got cascaded to potential beneficiaries in good time.

The respondents were asked whether information about the existence of the bursary scheme was readily available to the public and more importantly to the would-be beneficiaries. The responses were to the effect that 32% of the respondents strongly agreed; 67% agreed; 1% stayed neutral. Majority of the respondents were in agreement that there was enough information available about the bursary scheme within the county.

The study further found out from the interviews with the ward administrators that the public had access to all the information needed on the bursary scheme. The ward and village administration offices were open to everyone and any information on the bursary scheme that needed to reach the public was disseminated very fast. The interviews with the ward administrators further revealed that the use of social media played a vital role in availing information about the bursary scheme.

These findings of the study concurred with those of a research conducted in Minnesota on strategies to improve enrolment, retention and graduation rates that underlined the power of information as a drive force in the access, persistence and completion rates among university students (Talbert, 2016).

The study also sought to establish whether county sensitization meetings (barazas) were been conducted to enlighten citizens about the county bursary scheme in Kwale County.

The responses were to the effect that 19% of the respondents strongly agreed; 76% agreed; 2% remained neutral and 3% disagreed. The study established that majority of the respondents were in agreement that the barazas were an important mode of cascading information about the bursary to the citizens. The findings of the study advocated strongly for the county sensitization meetings as an effective way of passing on information about the bursary. The researcher also found out through the interviews conducted with ward administrators that there were regular meetings, mostly monthly, being held at the village level where the village administrators or even the ward administrators presided. It is in such forums where all issues, county bursary included, affecting the development of the citizens was discussed.

Various studies on the effects of bursary on the learning process have established a positive correlation between communications about the existence of bursary incentives and improved learning outcomes. A study conducted in Kiambaa Constituency in Kenya emphasized the importance of sensitization as a way to ensure those who deserved got access to education (Nyawira, 2015)

The study further sought to establish whether the use of the digital platform had improved access to information regarding the bursary scheme. This question was relevant because the digital platform had played a significant role in spreading information in the 21st century. On whether the digital platform had improved access to information regarding the bursary, respondents returned the following responses: 9% strongly agreed; 40% agreed; 38% remained neutral and 13% disagreed.

According to the findings of the study at least 40% of the respondents were in agreement that the digital platform played a significant role in disseminating information about the bursary.

These results established that the county government was yet to embrace fully the use of the digital platform in the sensitization activities about the bursary within the county hence the big number of the respondents remained neutral on this matter.

The interviews conducted with the ward administrators confirmed these findings. The study established a need for the county officials to embrace the digital platform as it was deemed the fastest and readily accessible means of passing across information to the citizens.

A study conducted in Canada on barriers to post-secondary learning established that over 50% of eligible students from low-income families failed to pursue higher education because of lack of information on the bursary incentives that were available. The study recommended for an effective communication strategy that included the use of the digital platform to ensure information reached the targeted students (Aronson, 2016)

The study further sought to find out the role played by academic leaders from the region in the sensitization process of the community. The response rates were as follows: 7% strongly agreed; 61% agreed; 16% remained neutral; 10% disagreed and finally 6% strongly disagreed to the statement that academic leaders from the region play an important role in the sensitization of the general public about the bursary scheme.

The academic leaders were viewed to be among the key stakeholders within the community and their contribution towards this matter was regarded as vital. Majority of the respondents were in agreement that academic leaders from the region played a key role in the sensitization process about the county bursary. The findings affirmed the important role being played by the academic leaders from Kwale County in ensuring the right information about the bursary reached the beneficiaries. The researcher found out from the interviews with the ward administrators that academic leaders were invited to talk to beneficiaries during the county sensitization meetings. The academic leaders would stress the importance of education to the beneficiaries and the vital role played by the county through the bursary scheme to ensure education access for all. The findings of this study were in agreement with a study by Talbert (2016) conducted in Minnesota that recommended the use of local academic leaders in the sensitization process about the existence of some bursary incentives. This would in turn act as motivation to the locals to take up the available higher learning opportunities.

The study further sought to establish whether religious leaders from churches and mosques also participated in the sensitization process. The responses were as recorded below: 18% of the respondents strongly agreed; 41% agreed; 14% remained neutral; 17% disagreed and 10% strongly disagreed. This question was deemed relevant because religious leaders had a great following and their opinions were sought after by their brethren hence their importance in sensitization of the masses. The majority of the responses indicated that religious leaders played a salient role in the sensitization of the community about the bursary scheme. The interviews with the ward administrators

disclosed that religious leaders, mostly in mosques and churches, were sensitized about the bursary scheme during stakeholders meetings with the county officials and thereafter updated their congregants of any new information regarding the bursary scheme during sermons.

Finally, the study sought to find out whether there was an updated data base with all the necessary information about the bursary scheme accessible to the public whenever required. The responses were recorded as: 6% of the respondents strongly agreed; 12% agreed; 52% remained neutral; 29% disagreed and 1% strongly disagreed.

Majority of the respondents; 59% remained neutral about the subject matter. The study further found out from the interviews conducted with the ward administrators that there was no data base in place with information about the bursary. The interviews further revealed that the information on all the beneficiaries were stored in physical files stored at the ward administrator's office with other files deposited at the county headquarters.

The study concluded that there was need for the county government to invest in a robust digital information system that would capture all the information about the bursary for posterity. Files stored in hardcopy could easily get destroyed by the effects of weather or cases of arson. Retrieval of information in such scenarios also proved cumbersome hence the need for developing a robust data base that could be accessed at the touch of a button.

A study that was conducted in Canada emphasized the importance of a robust communication system that would enhance access to information about financial incentives meant for a particular group in the society (Barone & Schizzerotto, 2017).

4.7 University students' completion rates

Table 4.6 University student's completion rates

University students' completion rates	SA		N=100						SD	
	N	%	A N	%	N N	%	D N	%	N N	%
All beneficiaries admitted to university in 2014/15 completed their 4-years degree courses in 2017/2018 academic year	32	32	59	59	8	8	1	1	0	0
The criteria used to admit students into the bursary scheme has improved completion rates among university students	24	24	75	75	0	0	1	1	0	0
The disbursement procedure employed has effectively improved on the completion rates among university students in Kwale County	40	40	57	57	3	3	0	0	0	0
Communication about the bursary scheme has led to increased completion rates among university students from Kwale County	26	26	64	64	10	10	0	0	0	0
The amount awarded to beneficiaries has led to improved completion rates among university students	32	32	60	60	8	8	0	0	0	0
There is need for the County Government to look for other sources of financing the bursary scheme for it to be sustainable in the future	67	67	31	31	2	2	0	0	0	0

Source: Research Data (2019)

The last section sought to examine university students' completion rates in relation with several factors identified. The study sought to demystify completion rates among university students who benefited from the county bursary scheme. This thematic concern formed part of the dependent variable. The results of the data collection tool are presented in table 4.6 above.

The study sought to find out whether the beneficiaries of the bursary who were admitted to university in 2014/2015 academic year had completed their studies in 2017/2018 academic year, being the fourth year of their study. The responses were as follows: 32% of the respondents strongly agreed; 59% agreed; 8% were neutral and 1% disagreed. Majority of the respondents affirmed that they had completed their university studies in 2017/2018 academic year. The study gathered that there were courses that lasted for more than four years like engineering and medicine courses, thereby explaining why other beneficiaries were yet to graduate. These findings were confirmed by the ward administrators interviewed that some of the beneficiaries were yet to graduate because their courses took more than four years.

The study found out that the completion rates were very high and these were attributed majorly by the bursary incentive that was accorded to students by the county government.

These findings were supported by a study conducted in England among 16-19 year olds in post-secondary education from low-income households whose graduation rates increased after the government had introduced some financial incentives to them (Britton & Dearden, 2015).

Therefore, the study concluded that bursary incentives had a positive effect on completion rates among the university students.

The study had also sought to establish whether the criteria used to admit students into the bursary scheme had any effect on the completion rates. The majority of the respondents thought that the criteria used had led to improved completion rates with 75% agreeing and 24% strongly agreeing. The interviews with the ward administrators affirmed these findings. These findings were attributed to the fact that the county bursary targeted a select population which the county government could easily finance from its coffers.

A study conducted in England supported the findings of this study. Persistence and graduation rates increased for students from low-income families who were accorded financial incentives in their higher learning education. This was an affirmative action meant to bridge the gap between the privileged and the less privileged in the society (Harrison & Hatt, 2015). Therefore, the criteria employed by the county bursary committee were effective in increasing the completion rates among university students in Kwale County.

On whether the disbursement procedure had been effective to improve completion rates among university students in Kwale County, the study gathered the following results: 40% of the respondents strongly agreed; 57% agreed and 3% remained neutral as indicated in the (table 4.6) above. The response rates turned in were to the effect that the disbursement procedure in place was above board with the majority of the respondents

supporting the statement. The interviews with the ward administrators also affirmed the same.

The study found out that the county government was committed in its course of improving the living standards of its citizens by giving financial incentives to enhance access to university education. The study gathered that funds allocated to beneficiaries were promptly paid to universities at the commencement of an academic year. The disbursement for the full tuition was made once annually. This had resulted to many students from poor families to have access to university education to completion as the disbursement procedure, as provided in the bursary bill, ensured their retention and completion (Kwale County, 2014)

The study had further wanted to examine whether the communication strategy by the county on the bursary scheme had impacted on completion rates among university students from Kwale County. The majority of the respondents (32% and 60% had strongly agreed and agreed respectively) were of the opinion that the communication strategy in place was effective and that information about the bursary was readily available. These findings were confirmed by the ward administrators interviewed and the study found out that the strategy had played a key role in the increased number of beneficiaries. The research was informed that the number of beneficiaries had increased rapidly from 165 in 2014/2015 to over 2000 in 2018/2019. This underlined the significance of the communication strategy in place.

A study conducted in Minnesota also underlined the power of information in the access, retention and completion rates among students that benefited from bursaries. The study indicated that information on the available opportunities was important especially to students from low-income families (Talbert, 2016).

On the question whether the amount awarded as bursary led to increased completion rates among university students in Kwale County, 32% of the respondents strongly agreed; 60% agreed; and 8% remained neutral. Majority of the respondents were in agreement that the amount awarded to beneficiaries was enough and had a positive effect on the completion rates. These findings were confirmed by the ward administrators who provided that there had been a significant improvement on the completion rates among university students as a result of the fund.

The findings of this study were supported by a study conducted in England where 16-19 year old students from low-income families in post-secondary education were awarded financial incentives by the government that led to increased graduation rates (Talbert, 2016). Most of the studies on the effects of bursary on the learning process in Kenya focused on the secondary level of education and besides most had established that the amount of bursary allocated was inadequate to say the least hence disrupted learning for the beneficiaries who were sent home frequently to collect fees (Onuko, 2013) (Nyawira, 2015)

Lastly, the study sought to establish whether there was need for the county government to find alternative sources of funding the bursary scheme if the program was to be sustainable in to the future. The responses were to the effect that 67% of the respondents strongly agreed; 31% agreed and 2% remained neutral about the subject matter.

This question was significant because the study found out that the budget allocation was Kshs. 400 million annually for the 20 wards found in Kwale County. The interviews with the ward administrators revealed that the number of beneficiaries was growing very fast and yet the budget had not been increased. There were concerns that going into the future the budget would not sustain the bursary scheme hence the need to find additional budget.

The ward administrators further revealed that the money was quite sufficient at the beginning of the program since the number of students admitted to university was low. The first group of beneficiaries consisted of 165 students; that number had since increased to over 2000 students in university only as at 2018/2019 academic year. Therefore there was an urgent need for alternative sources of funding to be sought for the bursary scheme to be sustainable in future. The interviews further revealed that the county government had partnered with other stakeholders operating within the county to help in financing educational matters. Base Titanium Mining Company, KCB Bank, Equity Bank and other players had come in handy in sponsoring students to pursue studies thereby giving reprieve to the county government.

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter presented the summary of the findings of the study, the conclusion and the recommendations for further research.

5.1 Summary of the findings

According to the findings of the study, majority of the respondents were male. The study found out that male students culturally were given priority in Kwale County therefore leading to more male students than female students accessing university education.

Majority of the respondents were aged above 24 years. The study further revealed that a majority of the respondents had successfully completed their degree courses on time. The respondents had been admitted into university in the 2014/2015 academic year therefore the ones pursuing four-year degree courses had graduated in the 2018/2019 academic year.

5.1.1 Criteria used to admit students into the county bursary scheme

The study investigated the criteria used for admission into the county bursary scheme. Majority of the respondents, the study revealed, were in agreement that admission into the bursary scheme was dependent on the county of residence. The scheme benefited Kwale County residents who had to produce their identification cards and voter's cards to prove their residence status when applying for the bursary.

The study further established that admission into the bursary scheme was dependent on the university's mode of admission. Students admitted to university through KUCCPS were given special treatment by having their tuition fees paid in full by the bursary fund.

The study also revealed that admission into the county bursary scheme was not dependent on a student's financial background. The bursary was open to any Kwale resident who qualified to university through KUCCPS irrespective of their financial background.

5.1.2 Disbursement procedure of the bursary funds.

The second aspect that the study investigated was on the disbursement procedure of the bursary funds. The study established that all students applying for the bursary were required to fill in a bursary application form for them to be considered. This was mandatory for both first applicants and continuing students. The interview with the ward administrators further revealed that applicants were required to attach admission letters (first time applicants), fee structure and statements, the latter being for continuing students.

The study further revealed that disbursements of the bursary funds were made in good time. This was confirmed by the ward administrators who explained that disbursements of the bursary funds were made at the beginning of a new academic year which mostly happened around September and October every year. The study also found out that the ward bursary committee vetted applications in a fair and transparent manner. The ward representatives interviewed confirmed the same. This was made possible at the bursary

committee formulation stage where every village unit in a ward had a representative sitting in the bursary committee. This assured residents of an open and fair vetting process hence leading to more students benefiting from the bursary fairly.

Finally, majority of the respondents were in agreement that the disbursement procedure had increased completion rates among university students in Kwale County. The interview with the ward reps also confirmed the same; that since the disbursements were regular and consistent; more students were able to participate to completion their university education.

5.1.3 Communication about the bursary scheme

The third aspect that the study investigated on was on communication about the bursary scheme. The study established that information about the bursary scheme was readily available and accessible to all the residents in Kwale County. The study revealed that county sensitization meetings (barazas) organized by the county administration played a key role in relaying information about the bursary fund. The interview with the ward reps further revealed that there were regular meetings held at the village unit level where bursary and other pertinent issues concerning the residents were discussed. Academic and religious leaders from the area also played a significant role in the sensitization process about the county bursary.

The study further indicated that the county administration was yet to fully embrace the digital platform as a medium to disseminate information regarding the bursary scheme. Finally, majority of the respondents were unsure whether there existed an updated data base with information about the bursary scheme accessible to the public. The study found

out that the bursary records were poorly stored in almost all the ward offices visited and there was need for a robust data base for easy storage and retrieval of all the information regarding the bursary.

5.1.4 Adequacy of the bursary funds

The fourth aspect that the study sought to investigate was on the adequacy of the bursary funds. Majority of the respondents affirmed that the amount allocated was enough to clear all tuition fees charged in the university in an academic year. The interview with the ward reps established further that applicants were required to submit fee structures and fee statements for first time applicants and continuing students respectively to help the committee vetting the applications. The study also established that the funds allocated were meant for tuition fees only. Other costs like accommodation and upkeep money were provided for by parents/guardians of the beneficiaries. Finally, the study revealed that beneficiaries of the bursary fund were encouraged to find alternative sources of finances like applying for HELB loans to supplement on the bursary funds awarded.

5.1.5 University students' completion rates

The last aspect that was investigated by the study was on university students' completion rates. Majority of the respondents were in agreement that most of the beneficiaries admitted to university in the 2014/15 academic year had completed their degree courses in the 2017/18 academic year. The interview conducted with the ward reps further revealed that except for the students pursuing Medicine and Engineering courses, and a

few students who had secured scholarships to study abroad, all the other beneficiaries had successfully completed their degree courses.

The study also revealed that the admission criteria into the bursary scheme had led to improved completion rates among university students from Kwale County. It also established that the disbursement procedure of the bursary funds had impacted positively on the completion rates among the university students.

The findings of the study further affirmed that communication about the bursary had improved on the completion rates among the university students in Kwale County. Information about the bursary scheme was readily available within the county and would-be beneficiaries readily accessed it.

The amount allocated per applicant had also led to improved completion rates among university students in Kwale County although there were doubts about sustainability into the future. The study further found out that there was need for the county government to urgently look for alternative means increasing the bursary budget since the number of students had increased rapidly.

5.2 Conclusion

Access to university education plays a paramount role in building one's career path. It is a means to alleviate poverty for marginalized communities since education is an equalizer to the access of available opportunities. It also shapes and builds an economy by offering a wide range of homegrown professionals.

According to the findings of the study, the county bursary scheme has greatly improved completion rates of university students in Kwale County. The Elimu Ni Sasa Initiative has had a positive impact on the access to university education to the people of Kwale County. There is need for the government's efforts to be sustained and supported by all the stakeholders for more success in the education sector to be realized.

5.3 Recommendations

5.3.1 Criteria for admission into the bursary scheme

The county government of Kwale needs to review the bursary policy especially on the eligibility criteria and ensure that only the needy students benefit from the bursary scheme. This would in turn aid in prudent spending hence relaxing the pressure on the limited county coffers.

5.3.2 Disbursement procedure of the bursary funds

The study recommends for online bursary application to be made available for ease of application especially for continuing students in far flung universities.

5.3.3 Communication about the bursary scheme

The county government of Kwale should establish a data base with all the information regarding the bursary scheme. This would make it easy for any person, researchers included, to access information about the bursary scheme whenever required.

5.3.4 Adequacy of the bursary funds

The county government needs to increase the budgetary allocation or source for alternative funding of the bursary scheme for it to be able to meet the ever rising number of university students.

5.3.5 Recommendation for further research

There is need for a study to be conducted on the sustainability of the bursary scheme going into the future.

There is also a need for a study to be conducted on widening access of university education for the girl child in Kwale County.

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Appendices

Appendix A: Informed Consent

Dear Sir/ Madam

My name is Gowe Kaingu John Dzuya, a Kenyatta University Postgraduate student pursuing a Master's in public policy and administration. I am conducting a study on the effects of county bursary on the completion rates among university students from Kwale County, Kenya. The aim of this study is to collect data on the county bursary scheme and completion rates of university students.

Description of Procedures

Upon selection, you will be requested to fill the questionnaire. The questions that will be asked will be about bursary and completion rates among university students.

Participant Rights

Your participation in this study is completely voluntary. You have the right to refuse to participate or leave the study at any time. In case you choose not to participate or end your participation early in this study, there will be no any penalties or withdrawal of benefits you are entitled.

Benefits for Participating Client

By participating in this study you will know more about the link between bursary and completion rates among university students in Kwale County. Your participation will also help you to understand how various factors influence students' completion rates in the university level of education in Kwale County.

Risk of Participation in the Study

There are no foreseeable risks at this time from participating in this study

Cost and Compensation

You will not be compensated anything for participating in this study.

Confidentiality

Your responses will be treated with confidentiality and will be used for a specific purpose of making recommendations on the county bursary and completion rates of the university students. The private information relating to your admission, retention and completion rates in the university will be treated with privacy, and will remain confidential. The results of the study can be shared with you upon request.

Question or Problem

You are entitled to ask questions at any time of the study.

Student's Signature

If you would wish to participate in the study, please sign below.

I understand the implication of the study and consent to participate in the research.

Signature_____

Name_____

THANK YOU FOR YOUR COOPERATION

Appendix B: Questionnaire

Dear Respondent,

I am a postgraduate student at Kenyatta University. I am carrying out a research on the effects of county bursary on completion rates among university students in Kwale County, Kenya between academic years 2014/15 to 2017/2018. The findings of my study are meant to enhance the County Bursary Scheme, make it more effective in terms of improving completion rates among university students. Therefore, your input in this study by way of filling questionnaire in an honest and accurate way will be most appreciated. I would like to also assure you that the information you provide will be treated as confidential and will be used only for the purpose of this study.

Thank you in advance for your time and cooperation.

Instructions: Please tick [] the appropriate answers in the brackets or write down appropriate answers in the spaces provided. Do not write your name on the questionnaire

SECTION A: Background Information

1. Indicate your gender
Male [] Female []
2. Please indicate your age bracket below
Below 18 years [] 19-24 years []
Above 24 years []
3. Indicate your year of study
First year 1 [] Second year 2 [] Third year 3 [] Fourth year [] Fifth year []
Completed []

SECTION B: Criteria for Admission into the Bursary Scheme

The following are statements related to the criteria for admission into the Kwale County Bursary Scheme. Please rate them according to your understanding by ticking [] where it is appropriate.

Key: SA=Strongly Agree; A=Agree; N=Neutral; D=Disagree and SD=Strongly Disagree

Statements	SA	A	N	D	SD
Admission into the bursary scheme depends on student's county of residence					
Eligibility for the bursary scheme depends on the mode of admission into the university					
Those students admitted by KUCCPS get priority in terms of consideration to be admitted into the bursary scheme					
The students who benefit from the bursary scheme are both in public and private universities					
Both male and female students benefit from the bursary scheme equally					
Student from other counties do not benefit from the bursary scheme					
Admission into the bursary scheme depends on the financial background of applicant					
All students admitted to universities through KUCCPS from academic year 2014/15 benefited from the bursary					

SECTION C: Disbursement Procedure of the Bursary Funds

The following are statements related to the effects of the disbursement procedure of the bursary funds on completion rates among university students from Kwale County. Please rate them according to your understanding by ticking [√] where it is appropriate.

Key: SA=Strongly Agree; A=Agree; N=Neutral; D=Disagree; SD=Strongly Disagree

Statements	SA	A	N	D	SD
All students are required to fill a bursary application form while applying for the funds					
Disbursements of the bursary funds to the beneficiaries are usually					

made on time to avoid disruption of learning					
The bursary application form is easily available and readily accessible to all beneficiaries					
The ward bursary committee vets all applications in a transparent and fair manner					
The disbursement procedure of the bursary funds in use has increased completion rates among university students					
Continuing students also fill a form for subsequent bursary applications					

SECTION D: Communication about the Bursary Scheme

The following are statements related with the effects of communication about the bursary scheme on completion rates among university students in Kwale County. Please rate them according to your understanding by ticking [] where it is appropriate.

Key: SA=Strongly Agree; A=Agree; N=Neutral; D=Disagree and SD=Strongly Disagree

Statements	SA	A	N	D	SD
Information about the existence of the bursary scheme is readily available					
County sensitization meetings (barazas) are conducted to create awareness on the existence of the bursary scheme					
Use of the digital platform has improved access to information regarding the bursary scheme					
Academic leaders from the region play an important role in the sensitization of the general public about the bursary scheme					
Religious leaders in churches and mosques play part in creating awareness about the bursary scheme					
There is an updated data base on all the information about the bursary scheme that is easily accessible to the public					

SECTION E: Adequacy of the Bursary Funds

The following are statements related to the effects of adequacy of the bursary funds on completion rates among university students from Kwale County. Please rate them according to your understanding by ticking [√] where it is appropriate.

Key: SA=Strongly Agree; A=Agree; N=Neutral; D=Disagree; SD=Strongly Disagree

Statements	SA	A	N	D	SD
Do you consider the amount allocated per student enough to clear all the tuition fees charged in an academic year					
The amount allocated also caters for accommodation services					
Parents/guardians help in paying part of the tuition fees					
The amount awarded depends with the financial background of the applicant					
The amount awarded includes transport and upkeep money					
Beneficiaries of the county bursary can apply for HELB loans to cater for other needs like upkeep and accommodation services					
There is fairness and equity in the awarding of the bursary					

SECTION F: University Students' Completion Rates

The following are statements related to university students' completion rates from Kwale County. Please rate them according to your understanding by ticking [√] where you think it is appropriate.

Key: SA=Strongly Agree; A=Agree; N=Neutral; D=Disagree; SD=Strongly Disagree

Statements	SA	A	N	D	SD
All beneficiaries admitted to university in 2014/15 completed their 4-years degree courses in 2017/2018 academic year					
The criteria used to admit students into the bursary scheme has improved completion rates among university students					
The disbursement procedure employed has effectively improved on the completion rates among university students in Kwale					

County					
Communication about the bursary scheme has led to increased completion rates among university students from Kwale County					
The amount awarded to beneficiaries has led to improved completion rates among university students					
There is need for the County Government to look for other sources of financing the bursary scheme for it to be sustainable in the future					

APPENDIX C: INTERVIEW SCHEDULE FOR COUNTY BURSARY

COMMITTEE MEMBERS

Introduction

The purpose of this interview is to establish the effects of county bursary on completion rates among university students in Kwale County Kenya, between the academic years 2014/2015 to 2017/2018.

Instructions on how to respond to the questions set here under

Please go through the questions below. The researcher will write down all the responses to the questions as provided by the respondent in a notebook for further analysis.




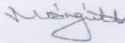

1. Were all the students admitted to universities through KUCCPS from 2014/15 academic year beneficiaries of the county bursary scheme?

If yes, what other criteria do you consider to admit students into the bursary scheme.

2. Is there a standard bursary application form that students fill for them to be considered for awarding of the bursary?
3. How many disbursements of the bursary funds are done annually?
4. How is the bursary committee constituted to ensure only the qualified students benefit?
5. After the students have been awarded bursary for the first time, do they have to fill another form for subsequent consideration?
6. Do you consider the amount of money awarded as bursary to students adequate to meet their fee requirements?
7. Are students who fail to obtain bursary allowed to appeal against the committee decision?

8. How do you ensure information about the bursary scheme reaches to all potential beneficiaries?
9. Is there an updated data base with information about the bursary scheme accessible to the general public?
10. Has the county bursary improved the completion rates among university students in Kwale County?
11. Apart from the county treasury, what other sources of finance are available to ensure all the beneficiaries remain in college up to completion of their courses?
12. Do you allow beneficiaries of the county bursary to apply for HELB loans to help them cater for other financial needs?

Appendix D: Research Permit and Authorization

 REPUBLIC OF KENYA	 NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
Ref No: 273545	Date of Issue: 27/August/2019
RESEARCH LICENSE	
	
<p>This is to Certify that Mr.. John Kaingu Dzuya of Kenyatta University, has been licensed to conduct research in Kwale on the topic: Effects of County Bursary on Completion Rates among University Students in Kwale County, Kenya between Academic Years 2014/2015 to 2017/2018 for the period ending : 27/August/2020.</p>	
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