EFFECT OF SECONDARY EDUCATION BURSARY FUND ON ACCESS AND RETENTION OF STUDENTS IN SECONDARY SCHOOLS IN JUJA CONSTITUENCY, KIAMBU COUNTY

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A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE AWARD OF DEGREE OF MASTER OF EDUCATION OF KENYATTA UNIVERSITY

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DECLARATION

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

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This study is dedicated to my son Jefferson Njau, my mother Margret Njeri Njau and my late dad Gabriel Njau.
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The completion of this research project would have been impossible without the material and moral support from various people. First of all I thank the almighty God for giving me good health, and guiding me through the entire course.

I am greatly indebted to Dr. Florence Itegi and Mr. Daniel Wesonga who were my supervisors, for their effective supervision, dedication, availability and professional advice. I extend my gratitude to my lecturers who taught me in the Master of Education programme, therefore enriching my research with the learnt knowledge. Thanks too to the Ministry of Education for giving me authority to conduct this research in Thika East and West District. The head teachers, teachers and pupils who were my respondents deserve my appreciation for their willingness to provide the required information during my research study.

My appreciation finally goes to my classmates, with whom I weathered through the storms, giving each other encouragement and for their positive criticism.
Despite the implementation of Secondary Education Bursary Fund (SEBF) to enhance the access and retention of students from poor family background, the country still experiences problems such as low transition rates from primary to secondary schools and rising cases of drop outs (KIPPRA, 2007). This is an indication that despite the government’s continued increase in bursary fund allocation from Kshs. 204.5 million in 1997/1998 financial year to Kshs 800 million in 2006/2007 financial year (IPAR, 2008), a large number of needy students do not access funds. This study therefore assessed the effectiveness of the fund in enhancing access and retention of students in Secondary schools in Juja Constituency, Kiambu County. The study used the descriptive survey research design. The target population was all the twenty two secondary schools in Juja constituency while the sample size constituted of 400 students and 10 head teachers and three SEBF committee members. This was 45.5% of the target population. Data collection was done using questionnaires and interview schedules while data analysis was done using descriptive statistics. From the study findings, the study concluded that majority of the students come from poor economic backgrounds. The SEBF was a critical source of funds for financing education as majority of parents did not have a stable source of income. The lack of the school fees requirements was a major hindrance on access and retention of students in secondary schools. The level of awareness on SEBF application and qualification criteria was very low in secondary schools in Juja constituency and therefore the deserving students did not apply for the SEBF. The SEBF allocated was not enough to cater for all the educational costs. The most significant ways of improving SEBF disbursement to needy students were: increasing the SEBF allocations to the needy students, strict adherence to set guidelines, increasing the level of transparency in allocation and increasing the level of awareness to the targeted beneficiaries on the SEBF application procedures. The study recommends that the SEBF management should scale up the amount of cash allocated to each student to ensure the sustainability of their education. The government should review the guidelines on allocation of SEBF to ensure that the deserving students benefit from the funds. The SEBF management should conduct a country-wide campaign to create awareness on SEBF to increase the success rate of the fund.
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CHAPTER ONE

INTRODUCTION

1.1 Background of the study

At independence, the government of Kenya recognized that education was the basic tool for human resource development, improving quality of life and cultivating nationalistic values. As a result the government of Kenya (G.O.K), households and the private sector collectively endeavoured to enhance the development of education in the country. The rapid development of education and training of Kenyans was as a result of Sessional paper No. 10 of 1965 on African socialism and its application on planning in Kenya (ROK 1965). This emphasized combating ignorance, disease and poverty. It was based on two long standing concerns that every Kenyan child, irrespective of gender, religion and ethnicity has a right to access basic welfare provision which includes education and that the G.O.K. has an obligation to provide opportunity to all citizens to fully participate in socio-economic and political development of the country also to empower the people to improve their welfare.

As part of the process of gaining the right education, it is necessary for a person to attend secondary education, which is one of the key aspects of education, after which college education will follow. Secondary education in Kenya is offered in recognized public and private secondary school.

All in all the delivery of secondary education in Kenya has been sluggish due to several factors such as declining access and participation rates as indicated by
declining Gross Enrolment Rates (GER); differential trends in access and participation in secondary education, with low participation of the poor and vulnerable groups and widening gender and regional disparities, particularly in the arid and semi-arid land (ASAL) amidst concerns over equity; high wastage: declining competition rates, low survival levels from primary school to university (IPAR, 2003).

Kenya’s current development agenda as spelt out in the vision 2030 aims at transforming Kenya into a newly industrializing, middle income country, providing a high quality of life to all its citizens in a clean and secure environment (Republic of Kenya, 2010). Education equips citizens with understanding and knowledge that enables them to make informed choices about their lives and those facing the Kenya society. The education sector will therefore provide the skills that will be required to steer Kenya to the economic and social goals of vision 2030. The vision notwithstanding, the education sector in Kenya is faced with a number of challenges (Republic of Kenya 2010).

One of the challenges lies in improving the overall transition rates partially from secondary to tertiary levels. The second challenge is to move rapidly in raising the standards of the regions that lag behind in enrolment and bring them at par with other areas.

Other characteristics that contribute to bottlenecks in implementation at secondary school education levels include limited access and participation due to poor quality of service and bad governance. It is therefore arguable that against the background of
more than half the Kenyan population living below the poverty line, the rising cost of education, the majority of households, especially among the poor and the vulnerable groups are yearning for development of quality education (Njeru and Orodho, 2003).

Secondary school education is characterized by low participation rates. Low gross enrolment rate which have been partly attributed to the high cost of secondary education and low participation of the providers of post primary education is one of the factors constraining secondary school enrolment in that, the growth in the number of secondary schools has not matched that of primary schools (Republic of Kenya, 2009).

Poverty among families is posing as the greatest obstacle to realizing the right to education according to Oduaran and Bhola (2006). The situation in Africa requires urgent attention on a priority basis. As a result of present education policies some 40 million African children do not go to school. The educational systems of most countries leave more and more children, youths without the benefits of development and at greater risk of falling into extreme poverty at the beginning of this new century when knowledge is of utmost importance this is a strategy for more than 50 percent of the African population.

Kigozi (1992) asserts that education is not African’s priority given the poverty, hunger, starvation, lack of basic health care and decent shelter as well as the total economic degeneration of the continent. For Africa it is first and foremost a question of survival. Oduaran and Bhola (2006) assert that desertion seems to be the main
reason for dropping out. This is a complex phenomenon, which can result from a number of factors such as poverty, parental inability to support children financially and low self-esteem. All these reasons for dropping out of school deserves greater attention if policy makers are to make steps towards achieving the goal of widening access and retention of students on average more children from low-income families are likely to drop out than children from high-income families.

Oduaran and Bhola (2006) cites a case study of Botswana whereby despite the spirit of widening access to education which made significant move towards free but not compulsory education to junior secondary level, earlier analysis of progression rate suggests relative decline because the number drops drastically as student’s progress from lower to higher levels. For example in Botswana the number dropped from 46,569 primary enrolments in 1990 to mere 18,569 form five completers in 2001. Hence only 40% of those enrolled managed to reach form five in secondary school. Thus those who dropped out of school did so due to known or unknown causes. This poses a challenge and it becomes a responsibility of educators and policy makers to question the education fate of those who dropped out so as to pick them up again whenever they are and provide them with functional skills.

In America There Is No Child Left Behind Act (NCLB) in 2001 passed by the congress. This was a re-authorization of the elementary and secondary education act of 1965 and it has since become the focal point of education policy. According to former president George W. Bush in 2004, these reforms expressed his deep belief in US
public schools and character of every child, from every background in every part of America. The essence of NCLB is to widen access especially for those who have been ostracized by virtue of their socio-economic status or race. All NCLB has failed to provide real access to minority students’ reasons being poor funding.

Throughout the history of Kenya it is the government responsibility to provide education in Kenya, many factors including lack of finances have posed as a challenge in implementing education policy, and people were called upon to cooperate in building and maintaining schools by their own efforts for instance, through ‘’harambee’’ (Cowan, 1970). Despite this, many parents would still not afford to pay the sums of money demanded by the schools, which led to students dropping out of school.

According to Onyango (2002) majority of people in rural areas are very poor and do not have the necessary resources to effect production in agriculture and as a result most rural people live in what is known as vicious circle of poverty, ignorance and ill health, all of which contribute to their inability to finance their children’s education among other needs. The international encyclopedia of education (1994), has asserted that, insufficient finance and poor sustainability of educational investment as one of the contributing factors to inefficiency and poor quality of education all over the world, Kenya included.

All in all the provision of schooling is largely determined and financed by the government, which spends significant resources on education. (IPAR, 2008) asserts
that while such outlays have led to a tremendous expansion of schooling, they have not reduced the level of disadvantage for many groups, especially those residing in rural areas, including poor people, women, ethnic or regional minorities and indigenous people.

According to the national development plan 2002-2008 one of the challenges in education is cost of education and training while high cost of secondary school education is identified as a reason for lower enrolment rate in secondary schools than that of primary school. In an effort to reduce the financial burden of poor families in financing secondary education, the government of Kenya established secondary school education bursary fund (SEBF) in 1993/1994. SEBF aims to cushion the country’s poor and vulnerable groups against the high and increasing cost of secondary education, therefore reducing inequalities (KIPRRA, 2007) to increase enrolment in and completion of secondary school.

Below are the four objectives of bursary scheme in Kenya:-

a) To increase access for poor households to secondary schools
b) To ensure retention of those who enter secondary schools
c) To enhance completion by those who enter secondary schools
d) To reduce disparities and inequalities in the provision of secondary education

Students send their applications through their respective school heads, secondary school bursary fund is not based on a fixed share of the national budget (KIPRRA,
Allocations vary depending on the ministry of education’s annual provisions, the number of students enrolled in secondary within each constituency, national secondary school enrolments and poverty indices. The government has continued to increase bursary allocations for secondary schools over the period. SEBF allocation rose from Kshs.20 million in the period 1996-97 to Kshs. 800 million for the period 2006-07 though it later kept on decreasing for in 2007/08 it decreased to Kshs 600 million and further to Kshs 500 million for financial year 2008/09 (IPAR, 2008).

The reduction in the allocation followed the introduction of complementary policy in 2007/08 that shows the government pays Kshs 10,500 per students in all public secondary schools in the country. Allocation for the bursary scheme to constituencies vary depending on the ministry of education’s annual provisions, the number of students enrolled in secondary schools in a particular constituency, total national secondary enrolments and poverty indices. The allocation formula is specified below.

\[
\text{Constituency Bursary} = \frac{\text{amount allocated} \times \text{constituency enrolment Rate} \times \text{district poverty indices}}{\text{National enrolment} \times \text{national poverty indices}}
\]

In 2003, the ministry and other stakeholders decided to modify the scheme in line with government policy on decentralization and to respond to complaints of mismanagement and lack of impact instead of sending funds from headquarters direct to schools, the funds go through constituencies. Beneficiaries are identified by constituency bursary fund committee (CBFC) that include a broader participation by various education stakeholders in a constituency and impressive guidelines issued by
the ministry of education on allocation and disbursement of bursary funds and prepare reports to the ministry of education.

The ministry of education releases bursary application forms through the Area Education Officers (AEOs) which are to be filled by parents and needy students. Details required in the form include academic background of the student, family background including family size, economic status (family annual income) and family type (orphan, non-orphan, single parent). Details are given on fees payment and any outstanding balances. The ministry emphasizes on student performance and discipline. The bursary application form has to be signed by the chief or religious leader and the school head before submission to the constituency bursary fund committee (Njeru and Orodho, 2003).

1.2 Statement of the Problem

The study aimed at assessing the effectiveness of Secondary Education Bursary Fund enhance access and retention of students in secondary school. Despite the objectives being clearly outlined, the country still experiences problems such as low transition rates from primary to secondary schools and rising cases of drop outs. This may be indication that despite the government’s continued increase in bursary fund allocation form kshs. 204.5 million in 1997/1998 financial year to kshs 800 million in 2006/2007 financial year (IPAR,2008), a large number of needy students do not access funds. No studies have been carried out in Juja Constituency to establish the effectiveness of the Constituency Bursary Fund in enhancing needy students’ retention and access to
secondary school education. This study therefore assessed the effectiveness of the fund in enhancing access and retention of students in Secondary schools in Juja Constituency, Kiambu County.

1.3 Purpose of the Study

The purpose of the study was to establish the effect of SEBF on access and retention of students in secondary schools in Juja constituency, Kiambu County. It included documentation of patterns and trends in financing secondary education in Juja constituency and analysis of the bursary scheme at secondary schools focusing on disbursement procedures, equity considerations for different socio-economic groups and the overall impact of the bursary scheme on access to secondary education with regard to the income poor and other vulnerable groups in the constituency.

1.4 Research Objectives

The study was guided by the following main objectives:

i. To find out the effect of socio-economic background in determining the enrolment of needy students into secondary schools in Juja constituency Kiambu County.

ii. To find out the extent to which the criteria given by the ministry of education on Secondary Education Bursary Fund has affected access and retention of secondary school students in Juja constituency Kiambu County.

iii. To determine the challenges faced in the disbursement of SEBF to needy students in secondary schools in Juja constituency Kiambu County.
iv. To identify ways of improving bursary administration in as far as access and retention of students in secondary schools in Juja constituency Kiambu County is concerned.

1.5 Research Questions

The study was guided by the following research questions;

i. What are the effects of socio-economic background in determining the enrolment of needy students into secondary schools in Juja constituency Kiambu County?

ii. To what extent has the criteria given by the ministry of education on Secondary Education Bursary Fund has affected access and retention of secondary school students in Juja constituency Kiambu County?

iii. What are the challenges faced in the disbursement of SEBF to needy students in secondary schools in Juja constituency Kiambu County?

iv. What are the ways of improving bursary administration in as far as access and retention of students in secondary schools in Juja constituency is concerned Kiambu County?

1.6 Assumptions of the Study

i. There is a Constituency Bursary Committee in Juja Constituency that oversees the allocation of bursary to secondary schools in Juja constituency Kiambu County.
ii. Teachers, pupils and parents are aware of the SEBF that was introduced by the government.

iii. Inadequacy of disbursed CBF is a key determinant of school drop outs; students who are allocated CDF bursary are unlikely to drop and vice versa.

1.7 Significance of the Study

It was hoped that the findings of this study may contribute to the understanding of the contribution of secondary education bursary scheme in addressing the issue of equity and access to secondary schools in Juja constituency, Kiambu County.

It was also hoped that the study findings would provide relevant information for policy discussion on the issue of bursary schemes in financing of secondary education in the country. It was further hoped that the study may create new knowledge on challenges facing effective administration of SEBF fund in secondary schools in Kenya.

The study may lead to the review of existing policies regarding the criteria for secondary school bursary allocation in the country so as to enhance equitable allocation and access to secondary school education.

It may also provide suggestions for further research to future scholars interested in the same field. The research may create further interest and inquiry into the application of bursary fund policies in secondary school education. The study may also serve as an additional resource to the existing literature on effect of SEBF on access and retention of secondary school education.
1.8 Limitations of the Study

The study was limited to one constituency in Kenya so as to ensure conclusive results. All secondary schools in Juja constituency were to be studied. This was however not possible because of financial and other logistical constraints such as terrain, time limits, limited resources and inaccessibility of certain areas.

It was therefore not be possible to cover the opinion of parents and other stakeholders all over Juja constituency.

There was also a scarcity of literature on the research topic and in particular, access and retention of secondary school education. The literature review was therefore drawn from within and outside Kenya.

1.9 Delimitation of the Study

The study was confined to students and head teachers in public secondary schools in the constituency who were direct beneficiaries of the educational provision in Kenya. Private secondary schools in the constituency were excluded since they were not under the government scheme and support in terms of bursary allocation. The respondents were students and teachers who were in session at the time of the study. There are several factors affecting access and retention rate in secondary schools in Juja constituency but the study only focused on bursary fund.
1.8 Theoretical Framework

This study was guided by theory of justice and fairness as developed by John Rawls advocates for the principles of justice to govern modern social order.

It provides a framework that explains the significance, in a society assumed to consist of free and equal persons of political and personal liberty of equal opportunity and cooperative arrangement that benefit the more and less advantaged members of the society.

It develops a conception of justice from the perspective that persons are free and equal. Thus, educational system should be designed so as to remove external barriers of any nature (economic, cultural, geographical) that prevents bright students from low economic backgrounds from taking advantage of inborn talents which accelerates them to social promotion.

The theory of justice and fairness emphasizes that all social primary goods i.e. liberty and opportunity, income and wealth and the bases of self respect are to be distributed equally so that everyone in the society would be equally able to fulfill their interests. Any unequal distribution of any or all of these goods is to the disadvantage of the least favored.

Social and economic inequalities are to be arranged so that they are to the greatest extent benefit the least advantaged and also be attached to offices and positions open to all under conditions of fair equality of opportunity.
Theory of justice and fairness emphasizes that every citizen should be given, through education, an opportunity to exercise freedom and improve their social status.

By making secondary education available to children from all social classes, it is hoped that one removes the handicaps that are inherited in being born poor on the level of education policy, the problem is mainly seen as one of providing grants for the poor but able students (Republic of Kenya, 1996).

This theory advocates that children should have equal opportunity at secondary and higher levels of education disregarding their socio-economic background. This will ensure that ideal conditions are created to implement the vision of equal opportunity, where everybody has access to the kind and amount of education that suits him/her.
1.9 Conceptual Framework

**Fig 1:** Factors influencing bursary allocation

- Adequate bursary fund allocation
- Timeliness in disbursing bursaries to beneficiaries
- Procedures in identifying the needy students
- Proper and effective communication to the community about bursaries
- Effective management of bursaries, proper keeping of records and transparency
- Meeting the objectives of bursary fund
  - Increased access to secondary education for poor households
  - Entrance into secondary education
  - Ensuring retention
  - High enrolment
  - Low absenteeism
  - Enhance completion rate
  - Ensure equality in

**Source: Researcher**

The researcher’s own view is that effective bursary scheme is one where all needy students are identified, information about the bursary is effectively communicated to needy students and the society, funds are adequate, and where these funds are
effectively procured to benefit the target group. These factors lead to enhanced access, participation and completion of secondary education.

The dependent variable of the study was access and retention of needy students in secondary schools, while the independent variable was effectiveness of the school bursary scheme as measured by adequacy of funds, proper management of the bursary fund and communication of information about bursaries to the community.

When these factors lack, then there is low access and retention of secondary education. The effect of the two composite variables namely lack of access and low retention rate are mediated by poverty at household level, fees charged to parents/guardians. Low access and low retention rate of students are mostly directly influenced by high poverty level in households. This according to the conceptual framework leads to high dropout rate of students in secondary schools in Kenya.

On the other hand, the conceptual framework indicates that SEBF may still have no effect on access and retention if there are no proper procedures put in place to administer and disburse this fund to the needy students, at times it may end up benefiting students from rich backgrounds.
1.10 Operational definition of Significant Terms

**Absenteeism**: Time spent by a student out of school

**Access**: Get opportunity for children who have passed primary school to enroll in secondary school without being barred.

**Completion rate**: The proportion of students who complete the last grade of a school cycle divided by the number of students who enrolled in the grade at the beginning.

**Drop out**: Withdrawing from schooling before finishing one cycle of education e.g. reaching Form two.

**Enrolment**: Number of students registered in a school

**Equity**: Giving equal opportunities to all children in education even to those from poor backgrounds

**Participation**: Being involved in schooling for school going age

**Quality**: Providing education that is relevant to the needs of the country and which equips learners with life skills.

**Retention**: Ability to keep a student in an educational institution in order to participate in its education process.

**Transition**: The completion of one level of education and proceeding to the next level e.g. from primary school to secondary school level.
**Socio economic status:** Refers to the social background and financial income of a family.

**Wastage in education:** Incidents of drop outs and repetition in schools.

**Bursary fund:** Money set aside by the government or an organization for assisting students with financial difficulties to meet educational costs.

**Effectiveness:** refers to the efficiency and success of CBF in meeting its objective of enhancing retention of students in secondary education.

**Poor:** Students who are genuinely unable to pay the secondary school fees because of household level of poverty.

**Bursary:** Refers to government’s financial allocations to each constituency which is aimed at assisting children from poor households’ access education.
CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter covers review of literature related to the study. Literature is first given on socio-economic background of the beneficiaries of SEBF, after which a review on disbursement of secondary education bursary fund (SEBF) in Kenya and other countries is provided. Literature on studies on effectiveness of bursaries on enhancing access and retention is provided. A review of studies on challenges in the disbursement procedures of SEBF is given. Finally the chapter gives a summary of the reviewed literature, identifying the gaps that the study sought to fill.

2.2 Effects of Socio-economic backgrounds on education financing

Achieving Education For All (EFA) and Millennium Development Goals require expanded access to secondary schooling. Introduction of cost sharing has created a heavy burden on poor households to an estimated current expenditure of between 30% and 44% of their annual incomes on education (Njeru and Orodho (2003). Income has significant impact on schooling. Njeru and Orodho (2003) noted further, if one goes to a secondary school in Kenya average household spent 38.10. The regressive impact of indirect school levies lead to negative enrolment response and drop out from school. They concluded in their study that the policy of cost sharing needs to be re-asserted if not abolished as it inhibits access to basic quality education by poor and vulnerable groups. Secondary school is characterized by low participation rate as attested by low
transition rate, low gross enrolment rate and low net enrolment rate, which have been partly contributed to the high cost of secondary education IPAR (2008). Primary education in Kenya is government financed using both public and donor resources. But secondary school education is on cost sharing basis between the government and parents. However given the high poverty rate in Kenya, currently estimated at 46 percent, the financing of secondary education poses affordability problems. To enhance some children from the poor families’ access education, the government introduced the bursary in 1993/94 financial year and in 2007/08 the government introduced a tuition waiver in all public secondary schools IPAR (2008). This study will try to find out whether if, even after the government introduced free day secondary education in January 2008 whereby the bursary scheme guidelines excluded day school students as beneficiaries because the government meets the bulk of the cost of education for them, whether what the government is giving in these day schools enough to allow access and retention until students complete the full cycle of secondary education.

Knowing very well that parents have also to provide their children with other requirements of school which include books, prescribed items, uniform and boarding requirement among others has bursary fund given to those in boarding schools enough to enhance retention. Some boarding schools especially provincial schools charge a fee of between Ksh. 30,000 and Ksh. 50,000 whereas some national schools are charging more than Ksh. 60,000 is the bursary given able to cater for these huge amounts of money.
One constraining factor hindered many Governments to achieve Education for All (EFA) is that one of high rate of dropouts, children retention in schooling is hampered by unique problems caused by socio-economic factors. Investing in education has benefits to individuals just as it has to society as a whole. According to Kajiado District Development plan 2002-2008 the increasing school dropout rate is a major challenge at all levels. Education experts attribute this dropout rates to the cost sharing of 1988 which has been abused by principals who besought to charging all manners of levies.

Due to these constraints a study by Muthei (2001) observes that when a family has to choose between educating a boy and a girl, the latter is sacrificed. Therefore parental and financial attitudes have a strong influence on the decisions to invest in children’s education. The need for girls at home more than sending them to school is real issue. Due to high demand for girls service at home, parents become reluctant to send them to school or to just give them time for school activities. The high opportunity of sending girls to schools are a major issue as opportunity cost or the cost of productivity to the household in terms of girls labour while she attends school is an important factor one often linked to low participation of girls. It affects enrolment, persistence, completion progression and learning of skills in various ways. Poverty makes it impossible for families in Kajiado to either meet the indirect costs of education even in cases where schooling is completely free of charge like at the primary level. Poverty having kept the parents illiterate prevents them from providing their children with background conducive to schooling (Mulungo, 2002).
Indirect cost (opportunity cost) of children’s time is a significant determinant of enrolment when opportunity cost are high in relation to household income the expected future earning, then households may forego schooling. Household spent Ksh. 24,370 per child on secondary education out of this amount, household spent Ksh. 9,083 (37.3%) to meet the indirect educational costs such as uniform, books/stationary, pocket money and transport. This indirect cost of education has made cost of education to be quite high Njeru and Orodho (2003).

A study by Onyango (2000) shows that Nginyang Division of Baringo District had more illiterate parents and subsequently low participation in education. Mirigat (2003) reports that “of the richest 20% households, 76% of their children attend school compared to 40% of the poorest 20% households. This means that children from poor households have much lower attendance. This will be considered true if the percentage of those who drop out of school comprise a much lower attendance in Juja constituency.

Brays (2002) notes that income difference of parents leads to lack of retention of students in school. His research finding agrees that this is the most important economic cause for lack of student retention and access but the research is to confirm this through the studies of schools in Juja constituency. The level of education of parents has been identified as a contributory factor for secondary students drop outs. Bray, (2002) further observes that illiteracy prevents parents from providing a background conducive to schooling for their children.
Studies on girls and boys in Nigeria by Ombuloyo (1987) shows that parents both expect to and actually do spend more to feed and educate their sons than their daughters. Preference for investment in boys may relate to matrilineal descent systems in which inheritance passes through the male line and in which sons retain responsibilities for their parents as they grow older while girls are incorporated into their husbands’ families. Kasenite (1995) in a study in Zimbabwe reported that parents prefer educating sons at secondary level rather than daughters. The decision to invest in a child is governed by prevailing ideologies.

Participation of secondary education with a cost equivalent of US $ 200-300, represents a heavy financial burden even for middle income families. In many countries fees and private cost often make it impossible in the absence of affectively targeted financial support-for the few poor children that complete primary education to enroll in secondary school further skewing participation towards wealthy households (Lewin, 2002). In most countries in Sub-Saharan Africa, secondary education benefits the better off urban groups of society but remains largely inaccessible for rural population, with girls at a particular disadvantage. The GPI for junior and secondary education for 2003 was 78. The EFA/MDG target of eliminating expenditure of education in Sub- Sahara Africa.
Table 2.1 Fees structure for secondary school in 2008

<table>
<thead>
<tr>
<th>Vote head</th>
<th>Amount (Ksh)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>3,600</td>
</tr>
<tr>
<td>Personnel enrolments</td>
<td>3,965</td>
</tr>
<tr>
<td>Repairs and improvements</td>
<td>400</td>
</tr>
<tr>
<td>Administrative costs</td>
<td>500</td>
</tr>
<tr>
<td>Electricity, water and conservancy</td>
<td>500</td>
</tr>
<tr>
<td>Activity fees</td>
<td>600</td>
</tr>
<tr>
<td>Local travel and transport</td>
<td>400</td>
</tr>
<tr>
<td>Medical</td>
<td>300</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>10,265</strong></td>
</tr>
</tbody>
</table>


Table 2.2 Gross enrolment rates (percent) at secondary school by gender, 200-2008

<table>
<thead>
<tr>
<th></th>
<th>2001</th>
<th>2002</th>
<th>2003</th>
<th>2004</th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boys</td>
<td>27.1</td>
<td>27.2</td>
<td>29.7</td>
<td>31.7</td>
<td>31.3</td>
<td>34.6</td>
<td>40.4</td>
<td>46.3</td>
</tr>
<tr>
<td>Girls</td>
<td>27.1</td>
<td>24.2</td>
<td>27.4</td>
<td>27.3</td>
<td>29.1</td>
<td>29.9</td>
<td>33.3</td>
<td>38.8</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>25.6</strong></td>
<td><strong>25.7</strong></td>
<td><strong>28.6</strong></td>
<td><strong>29.8</strong></td>
<td><strong>30.2</strong></td>
<td><strong>32.2</strong></td>
<td><strong>36.8</strong></td>
<td><strong>42.5</strong></td>
</tr>
</tbody>
</table>

Source: statistics section- Ministry of Education
2.3. Disbursement criteria of SEBF and its effectiveness on enhancing retention and access in secondary school.

A study by Fedha Flora (2008) states that guidelines from Ministry of Education stipulates that there are factors to be borne in mind by constituency bursary fund committee when they allocate bursaries to students. The following status has to come out clearly as the main factors to be considered during the award of bursaries:

- Whether the applicant was a total orphan
- Whether the applicant was a needy child of poor parents

The study will try to establish whether this is the case followed in Juja constituency.

Not many studies have been conducted to find out the impact of constituency bursary fund on retention. One of the studies identified was conducted by Kirigo (2008), to assess the effectiveness of bursaries on enhancing retention in secondary schools in Mombasa District. The study established that schools and constituency bursary committee in Mombasa District followed the laid down criteria and that 42% of the deserving students received bursaries, 60% whom were female. Kirigo further established that bursary fund had no significant impact on the retention in Mombasa District, based on the fact that 53.3% of those who received bursaries were sent home over three times due to inadequacy of funds set aside for bursary and unpredictability of the funds.

Ngware, Onsomu, Muthaka and Kosimbei (2006) conducted a study to examine strategies for improving access to secondary education in Kenya. They concluded that
persistently, low participation rates from low income households indicates that the bursary fund has limited impact on ensuring that the beneficiaries are adequately supported for a full cycle. Consequently, they proposed that the government initiative in decentralizing and reviewing bursary funds management to constituency level should be closely monitored. Clear guidelines should be developed to ensure efficiency and effectiveness in order to increase access to secondary education. Further they suggest that there is no address to income inequalities in the society, and that a special assistance scheme and preferential policies should be developed to target vulnerable groups such as students from marginalized communities, those with special needs and orphaned and vulnerable children.

In Kenya Orodho and Njeru (2003) and Mellen (2004) have carried out researches on government bursary. From the results of the studies the government bursary fund is yet to achieve its main objective of ensuring access and quality education. These two researches were carried out when the bursary fund disbursement was directly under the heads of schools and B.O.G currently it is being disbursed at constituency level thus the need for such a study as this will find out if the findings could be the same.

2.4. Challenges in the financing of Secondary Education Bursary Fund

Studies by Njeru and Orodho (2003) and Mellen 2004 have evaluated the students’ bursary fund scheme and found out that the funds are not effective generally and are strained with defaults. They all underscore the importance of reviewing the scheme in order to determine whether the objectives are being achieved especially after the
increase in bursary awards so far little has been done to seek the opinions of the beneficiaries of the bursaries regarding its effectiveness in achieving its objective of enhancing equity, retention, and access in secondary education. This gap is worthy bridging.

The reviewed studies have focused more on the government and its administrative procedures as the main constraints in implementation. This research intends to go further and find out if there are any other constraining factors. Based on this therefore, this study will seek to investigate the effects of secondary school bursary on access and retention in Juja constituency. Flora Fedha (2008) though experts support the decentralization of bursary, again this criteria has many problems. There have been complains that bursaries given to constituencies by the government were being used for political purposes instead of assisting the poor.

Some M.Ps picked their friends to manage constituency bursary fund such that only their supporters benefited. Thus politicians, who infiltrate them with their cronies, had hijacked the composition of Constituency Bursary Committee. They in turn configure the disbursement to benefit those in the politicians camp (Daily Nation 14th Feb, 2004).

Other critical issues are to do with the time factor in that it takes long for the beneficiaries to receive the money and that there are no compelling instructions that enjoin committees to adhere to given rules. From a study by IPAR entitled education financing in Kenya secondary school bursary scheme implementation and challenges
(2003) it was clear that the bursary fund introduction, as part of the safety nets in cushioning the poor and vulnerable was a noble policy goal, but it has not been effective and efficient in meeting its objectives.

From the study, the following issues were raised; The MOEST has not created a legal and conducive relationship with local communities via establishment of competent BOG and PTA to deal with school management especially financial management; MOEST lacked any monitoring system, hence some heads replaced names of needy students with those of their choice; Structural weakness in administration systems as evidenced by delays in disbursement on remittance of funds to some schools, delays in communicating the awards to beneficiaries.

Based on the above issue it was recommended that MOEST should increase the current funding levels, establish clear guidelines regarding the socio-economic categorization of those to benefit from the bursary fund award, ensure that schools are guided on how to evolve ‘fees’ waiver mechanism’ as well as income generating activities in order to enhance access and retention to secondary education by the poor and vulnerable, ensure that the funds are released promptly and ensure that head teachers convene school bursary committee meetings to review the final allocation and prioritize the most needy cases, as much as possible ensure that the funding allocated does not fall below 60% of the average and regular financial requirement of the applicant and make public the list of the students who receive the bursary funding and
ensure that the total amount approved by the parliament is made available to MOEST for spending.

This research sought to establish whether this recommendation by MOEST has been adhered to in Juja constituency in order to ensure access and retention of students in secondary school.

**Table 2.3 Level of bursary allocation to beneficiaries**

<table>
<thead>
<tr>
<th>Years</th>
<th>15,000</th>
<th>10,000</th>
<th>5000</th>
<th>&lt; 5000</th>
</tr>
</thead>
<tbody>
<tr>
<td>2004</td>
<td>3.01</td>
<td>9.58</td>
<td>49.93</td>
<td>37.48</td>
</tr>
<tr>
<td>2005</td>
<td>3.07</td>
<td>11.08</td>
<td>48.92</td>
<td>36.93</td>
</tr>
<tr>
<td>2006</td>
<td>3.46</td>
<td>11.38</td>
<td>58.95</td>
<td>26.22</td>
</tr>
<tr>
<td>2007</td>
<td>2.83</td>
<td>14.38</td>
<td>59.89</td>
<td>22.89</td>
</tr>
<tr>
<td>2008</td>
<td>5.46</td>
<td>23.76</td>
<td>40.68</td>
<td>30.10</td>
</tr>
<tr>
<td><strong>Average</strong></td>
<td><strong>3.57</strong></td>
<td><strong>14.03</strong></td>
<td><strong>51.67</strong></td>
<td><strong>30.72</strong></td>
</tr>
</tbody>
</table>

*Source: survey data, 2009.*

From table 2.3 it is clear that the amount given to beneficiaries in terms of bursary funding do not compare well with the government approved maximum fees for day schools of Ksh. 10, 500, other boarding schools ksh.22, 900 and national schools of Ksh. 28,900. The regulation of fee notwithstanding, schools are known not to adhere to this limit and majority of them, especially the provincial and national schools charge up to more than three times the stipulated amounts under the excuse of PTA approvals realized during annual general meetings. The bursary fund allocation levels
to beneficiaries is therefore too low to cover the entire fees for those assessed as poor and needy, especially in boarding schools now that the government is implementing a tuition fee waiver for all students in all public schools (IPAR, 2009).

2.5 Summary of Literature Review

On the effect of socio-economic background on access and retention of pupils, Njeru and Orodho (2003) indicated that introduction of cost sharing has created a heavy burden on poor households to an estimated current expenditure of between 30% and 44% of their annual incomes on education. The regressive impact of indirect school levies lead to negative enrolment response and drop out from school. Cost sharing inhibits access to secondary education by poor and vulnerable groups (Njeru and Orodho, 2003; Onyango, 2000; Brays, 2002 and Lewin, 2002). The study investigated the effect of bursary scheme to reprieve poor families the schooling cost and increase access and retention of the students. According to Fedha Flora (2008) and Kirigo (2008), disbursement criteria of SEBF by the government was followed. However, SEBF had no significant impact on the retention and access, as beneficiaries went home severally due to inadequacy and unpredictability of SEBF. Ngware, Onsomu, Muthaka and Kosimbei (2006) examined strategies for improving access and retention to secondary education in Kenya, concluded that persistently, low participation rates from low income households indicates that the SEBF has limited impact on ensuring that the beneficiaries are adequately supported for a full cycle. Njeru and Orodho (2003) and Mellen 2004 posited that challenges facing disbursement of SEBF were corruption, nepotism, lack of adequate information on SEBF application procedure, bureaucracy and lack of adequate funds. This study further investigated the challenges facing disbursement of SEBF.
CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This section presents an overview of the methods that were used in the study. Areas covered included research design, target population, sample size and sampling techniques, research instruments, data collection procedures and methods of data analysis.

3.2 Research Design

The study used the descriptive survey research design. Descriptive research studies are those studies which are concerned with describing the characteristics of a particular individual, or of a group. This research design was used because the researcher must be able to define clearly, what he/she wants to measure and must find adequate methods for measuring it along a clear cut definition of the study population (Kothari, 2004). The role of the researcher is to report the findings as they are gathered from the field. According to Kothari (1993) the design is concerned with describing, recording, analyzing and reporting conditions that exist naturally. Descriptive studies are not only restricted to fact findings but also to formulation of important principles of knowledge and solution to significant problems. It is a method of collecting information by interviewing or administering a questionnaire to a sample of individuals (Orodho, 2008).
It’s a reliable design for collecting information about people’s attitude, opinions, habits or any of the variety of education and social issues (Orodho and Njeru, 2003). This design involved the measurement, classification, analysis, comparison and interpretation of data. In this study the variables of the study were effectiveness of education bursary fund and access and retention of students in secondary schools in Juja Constituency. The researcher collected data on bursary situation in the schools as it was at that time.

3.3 The Study Area

Juja constituency is found in Thika District, Kiambu County and is about 35 km from Nairobi city. The constituency covers an area of 318 km$^2$. The inhabitants are of different social economic levels ranging from macro to micro business and those employed in both public and private sectors. This brings a difference on affordability of user charges hence differentials in retention and access rates. The constituency has 22 secondary schools, with a total student population of 6,256.

3.4 Target Population

The researcher surveyed Juja constituency with the help of the local administration and confirmed that there were 22 secondary schools in the constituency. The target population included all the twenty two secondary schools and their head teachers, the constituency bursary fund committee members and students enrolled in the secondary schools during the time of study in Juja constituency.

The schools in the Constituency are as shown below
Table 4.4 Target Population

<table>
<thead>
<tr>
<th>School Category</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Provincial Schools</strong></td>
<td></td>
</tr>
<tr>
<td>Boys boarding schools</td>
<td>4</td>
</tr>
<tr>
<td>Girls boarding schools</td>
<td>4</td>
</tr>
<tr>
<td><strong>District Schools</strong></td>
<td></td>
</tr>
<tr>
<td>Boys boarding schools</td>
<td>4</td>
</tr>
<tr>
<td>Girls boarding schools</td>
<td>3</td>
</tr>
<tr>
<td>Mixed day schools</td>
<td>7</td>
</tr>
</tbody>
</table>

Source: Author 2012

3.5 Study Sample and Sampling Procedure

The researcher used stratified random sampling to select ten schools from the twenty two public secondary schools and purposive sampling to select students, head teachers and committee members for the study. The researcher used the information obtained from the survey study to obtain the number of provincial and district schools in the study area. Since there are no national schools in the Constituency, the researcher only sampled the provincial and district schools as shown below. The Provincial schools and District Schools were treated as the strata and the boy schools, girl schools and the mixed day schools as the sub-strata. The researcher randomly sampled two provincial boys boarding secondary schools, two provincial girls boarding secondary schools, two district boys’ boarding schools, two district girls’ boarding schools and two district mixed day schools. This came to a total of ten schools to be studied as shown below. This formed 45.5% of the populations, which was higher than the minimum 20% as recommended by Gay (1992).
Table 3.5 Sampling Frame

<table>
<thead>
<tr>
<th>School Category</th>
<th>Total</th>
<th>Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Provincial Schools</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Boys boarding schools</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Girls boarding schools</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td><strong>District Schools</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Boys boarding schools</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Girls boarding schools</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Mixed day schools</td>
<td>7</td>
<td>2</td>
</tr>
</tbody>
</table>

**Source: Author 2012**

The researcher used purposive sampling to select 40 students who had previously applied for bursaries from each of the two schools per category for the study. Purposive sampling was used to allow the researcher involve the students who had previously applied for bursaries. This helped determine fate of students who had applied for bursaries. The researcher visited each of the ten schools a few days before data collection to determine the number of students per school as well as the availability of the head teachers during the time of data collection. In selecting the students, the researcher requested head teacher to avail a list of all students who applied for bursaries for the last four years. The study sample therefore also comprised of ten head teachers from the ten sampled secondary schools and three constituency
bursary committee members (chairperson, treasurer and one member) chosen purposively from the thirteen committee members.

3.6 Research Instruments

Data collection was done by use of two instruments namely: questionnaires and interview schedules.

3.6.1 Questionnaires

The researcher constructed two questionnaires; for head teachers and for students. Questionnaires were considered ideal for collecting quick data from the head teachers and students in the target schools. The questionnaire for head teachers comprised of three parts. Part one sought information on the schools’ backgrounds; the division and constituency in which the schools were located—whether in the rural or urban. Part two was designed to capture information related to enrolment fees, any drop outs and if so the reasons, while part three focused on information regarding the bursary scheme in terms of amount granted opinions about the criteria, the effectiveness of government bursary and the current constraints encountered.

Questionnaire for the students was used to elicit information on their financial ability, the students’ awareness of the eligibility criteria, and opinion on effectiveness of the fund and suggestions on ways of improving the funding mechanism. Gall et al (1996) points that questionnaires are appropriate for research studies since they collect information that is not directly observable. They are less costly in terms of time.
The questions in the questionnaires were both open ended and closed ended. Kothari (2008) emphasize that whereas the open ended types of questions gave informants freedom of response, the closed ended types facilitate consistency of certain data across informants. The questions was used for data collection because as Kiess and Bloomquist (1985) observe, it offers considerable advantages in the administration. It presents an even stimulus potentially to large numbers of people simultaneously and provides the investigation of data. Gay (1992) maintains that questionnaires give respondents freedom to express their views or opinion and also to make suggestions.

3.6.2 Interview Schedule

The researcher used interview schedule to gain a thorough insight into the bursary issues from the committee members who are in charge of the CBF. The Committee interview schedule captured information on bursary disbursement criteria, number of bursary awardees in the Constituency, effectiveness of the program and constraints faced by the disbursement committee. The interview is a flexible measurement device in which an individual can offer a fairly free response (Orodho, 2008). The interviewer can pursue responses with the individual and ask for elaboration of responses if they appear ambiguous. An interview schedule is considered appropriate when the sample is small since a researcher is able to get more information from respondents than would be possible using a questionnaire (Mugenda and Mugenda, 1999). The researcher also conducted document analysis whereby records of students who applied
for bursaries and those who had benefitted from the bursary scheme for the period 2009-2011 were analyzed.

3.7 Pilot Study

The researcher pre-tested the research instruments before field research. Piloting was conducted in a different school from the six sampled schools. This was done to ascertain the reliability and validity of the research instrument.

3.7.1 Reliability

Reliability is the extent to which a test gives consistent results after repeated trials (Mugenda & Mugenda 2003). In order to ensure reliability of instruments, questions in the questionnaires and interview schedules was constructed and first pre-tested to ensure consistency in measurement. The test-retest technique of assessing reliability of a research was involved in administering the same instruments twice to the same group of subjects. This was after a lapse of two weeks. Spearman rank order correlation was employed to compute the correlation coefficient in order to establish the extent to which the content of the questionnaires was consistent in eliciting the right responses every time the instrument was administered. A correlation coefficient (r) of 0.75 was considered high enough in judging the reliability of the instruments.
3.7.2 Validity

Validity answers whether the data collected are accurate enough to reflect the true happenings in a study (Mugenda & Mugenda, 1999). The content validity of the instruments was measured. The researcher’s supervisors helped the researcher to assess the concept the instruments were measuring in order to determine whether the set of items accurately represented the items under study. The recommendations of the supervisor enhanced the validity of the instruments.

3.8 Data collection Procedure

The data collection procedure entailed the researcher obtaining an introduction letter from Kenyatta University and a research permit from the Ministry of Education authorizing her to carry out research in Juja Constituency. The researcher also obtained permission from the concerned District Education Officer to visit schools within the area of jurisdiction. The researcher then visited the ten sampled schools to inform the head teachers about the study and make arrangements for issuing questionnaires to the students and the head teachers, and later to the constituency bursary committee members. The respondents were given instructions and assured of confidentiality after which they were given enough time to fill in the questionnaires, after which the researcher collected the filled –in questionnaires.

The researcher therefore sourced data from both primary and secondary sources. Primary data was gathered directly from respondents through questionnaires and interview schedules. Secondary data was used because there is some data from
published materials and information e.g records kept by the schools, books, journals and the internet.

3.9 Data Analysis

Data analysis is the whole process which starts immediately after data collection and ends at the point of interpretation and processing data (Kothari, 2004). The statistical package for social sciences (SPSS) was used; whereby frequencies, percentages, mean and standard deviations, generated from the various data categories was computed and shown in different graphs, tables and figures (Kothari, 2004).

The researcher perused the completed questionnaires and checked for completeness and consistency. Quantitative data collected by using a questionnaire was analyzed by the use of descriptive statistics using the Statistical Package for Social Sciences (SPSS) and presented through percentages, means, standard deviations and frequencies. The information was displayed by use of bar charts, graphs and pie charts and in prose-form. This was done by tallying up responses, computing percentages of variations in response as well as describing and interpreting the data in line with the study objectives and assumptions through use of SPSS.

According to Mugenda and Mugenda (2003), data analysis refers to categorization, ordering and summarizing of data to obtain answers to research questions. Gay (1996), states that the most common method of reporting a descriptive survey research is by developing frequency distributions, calculating percentages and tabulating them appropriately. Data collected by interview schedules was categorized according to
specific information. The data was then analyzed thematically. This was done according to objectives of the study. Descriptive statistics was used because where there is massive data it needs to be described in terms of general trends, tabulating and presenting the data in graphic formats. The researcher analyzed the quantitative data with the use of SPSS (Statistical Package for Social Sciences). Data was coded and entered into the computer. Frequency distribution was developed, tabulated and percentages calculated accordingly. The researcher then used graphs and pie charts in the presentation of data analysis.
CHAPTER FOUR

DATA ANALYSIS, INTERPRETATION AND PRESENTATION

4.1 Introduction

This chapter presents analysis and findings of the study as set out in the research methodology. The results were presented on the effect of SEBF on access and retention of students in secondary schools in Juja constituency, Kiambu County. The research sought to answer the following research questions: What are the effects of socio-economic background in determining the enrolment of needy students into secondary schools in Juja constituency Kiambu County? To what extent has the criteria given by the ministry of education on Secondary Education Bursary Fund have affected access and retention of secondary school students in Juja constituency Kiambu County? What are the challenges faced in the disbursement of SEBF to needy students in secondary schools in Juja Constituency Kiambu County? What are the ways of improving bursary administration in as far as access and retention of students in secondary schools in Juja constituency Kiambu County is concerned?

The study targeted 400 students and 10 head teachers and three SEBF committee members out of which 300 students and 10 head teachers and three SEBF committee members responded to the study contributing to the response rates of 75% for the students and 100% for head teachers and 100% for SEBF committee members. This response rates were sufficient and representative and conforms to Mugenda and Mugenda (2003) stipulation that a response rate of 50% is adequate for analysis and
reporting; a rate of 60% is good and a response rate of 70% and over is excellent. This commendable response rate was due to extra efforts that were made via personal visits to request the respondents to participate in the study. The chapter covers the demographic information, and the findings are based on the objectives. The study made use of frequencies on single response questions. On multiple response questions, the study used Likert scale in collecting and analyzing the data whereby a scale of 5 points were used in computing the means and standard deviations. These were then presented in tables, graphs and charts as appropriate with explanations being given in prose.

4.2 Demographic Information

The study initially sought to inquire information on various aspects of respondents’ background, i.e. the respondent’s sex, age, family background and other personal characteristics. This information aimed at testing the appropriateness of the respondent in answering the questions regarding the effect of SEBF on access and retention of students in secondary schools in Juja constituency.

4.2.1 Age distribution of the students

The study sought to establish the age distribution of the students.
Table 4.6 Age distribution of the students

<table>
<thead>
<tr>
<th>Age distribution of the students</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 15 years</td>
<td>63</td>
<td>21</td>
</tr>
<tr>
<td>15-16 years</td>
<td>99</td>
<td>33</td>
</tr>
<tr>
<td>16-17 years</td>
<td>132</td>
<td>44</td>
</tr>
<tr>
<td>17-18 years</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>300</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

According to the results, many of the students (44%) were 16-17 years, 33% were 15-16 years while 21% were less than 15 years. This depicts that the students were young and most of the students are in eligible age bracket for secondary school level.

### 4.2.2 Sex distribution

The study sought to establish the gender distribution of the students.

**Figure 4.1 Sex distribution**
From the findings, 54% of the students were male while 46% were female. This depicts that there is gender disparity in the enrollment of student in Juja constituency where there were more male students in the constituency. From the findings, the study also established that the majority of head teachers were males as shown by 100%.

4.2.3 Distribution of students based on class

The study also required the students to indicate the classes that they were in and the findings as shown in figure 4.2.

Figure 4.2 Class of the students

According to the findings, most of the students (32%) were in Form 3, 26% in Form 2, while 21% were either in Form 1 or Form 4. This depicts that the quality of information was high as all the forms were well represented in then data collection.
4.3 The effects of socio-economic background in determining the enrolment of needy students into secondary schools in Juja constituency

The first objective of the study was to establish the effects of socio-economic background in determining the enrolment of needy students into secondary schools in Juja constituency.

4.3.1 Students’ response on the person they lived with

The study sought to establish the people that the students lived with.

Table 4.7 Students’ response on the person they lived with

<table>
<thead>
<tr>
<th>Students’ response on the person they lived with</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Both parents</td>
<td>168</td>
<td>56</td>
</tr>
<tr>
<td>One parent</td>
<td>81</td>
<td>27</td>
</tr>
<tr>
<td>Guardian</td>
<td>51</td>
<td>17</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>300</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

From the findings, the study established that majority of the students (56%) had both parents, 27% had one parent while 17% lived with their guardians. This depicts that majority of the students were supported by both of their parents in their education in terms of fees payment. In addition a significant number of the students were supported by single parents and guardians in financing their education. This indicates that the students required external source of finances to pay for their education as their
sponsors (parents, guardians) had other family obligation to take care of which reduced the disposable income to pay for the students education. The findings concurs with Njeru and Orodho (2003) who established that household income has significant impact on schooling since if one goes to a secondary school in Kenya, an average household spent 38.1% of the household income. Since the family has other family obligations that require financing, the disposable income to finance education is greatly reduced and the families cannot fully finance the secondary education of the children.

4.3.2 Students’ response on whether they live in the rural or urban area

The study further sought to establish the area that the students originated from.

Figure 4.3 Students’ response on whether they live in the rural or urban area
From the findings, the study established that majority of the students (58%) were from the rural areas while 42% were from urban areas. This further point to the fact that majority of the students come from poor economic background based on the economic activities that were carried out in the different set ups. The rural set up that the majority of the students came from mainly a farming area where majority of the families were small scale farmers. The family income was low and inconsistent as the farming was greatly affected by the climatic changes. Thus the families found it difficult to finance the secondary education of their children. The findings are in line with IPAR (2008) which revealed that secondary school education in Kenya is on cost sharing basis between the government and parents. However given the high poverty rate in Kenya, currently estimated at 46 percent, the financing of secondary education poses affordability problems.

4.3.3 Level of education of students’ parent /guardian

The study sought to establish the highest level of education that the students’ parent /guardian had attained.
From the findings, the study established that majority of the students’ parent/guardian (56%) had at least attained secondary school education, 24% had primary school, 20% had no formal education while 15% had university level of education. This shows that majority of the students’ parent/guardian had a sound academic background to allow them to understand the effect of SEBF on access and retention of students in secondary schools. A study by Onyango (2000) showed that Nginyang Division of Baringo District had more illiterate parents and subsequently low participation in education. The level of education of parents has been identified as a contributory factor for secondary students drop outs. Bray, (2002) further observes that illiteracy prevents parents from providing a background conducive to schooling for their children.
4.3.4 Students’ response on parents’ occupation

The research sought to establish the students’ parents’ occupation

Table 4.8 Students’ response on their parents’ occupation

<table>
<thead>
<tr>
<th>Parents’ occupation</th>
<th>Father</th>
<th></th>
<th>Mother</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage (%)</td>
<td>Frequency</td>
<td>Percentage (%)</td>
</tr>
<tr>
<td>Employed</td>
<td>102</td>
<td>34</td>
<td>66</td>
<td>22</td>
</tr>
<tr>
<td>Farmer</td>
<td>81</td>
<td>27</td>
<td>51</td>
<td>27</td>
</tr>
<tr>
<td>Businessman</td>
<td>30</td>
<td>10</td>
<td>39</td>
<td>13</td>
</tr>
<tr>
<td>Retired</td>
<td>60</td>
<td>20</td>
<td>60</td>
<td>20</td>
</tr>
<tr>
<td>Unemployed</td>
<td>27</td>
<td>9</td>
<td>54</td>
<td>18</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>100</td>
<td>300</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 4.3 indicates that most of the students’ fathers’ occupation (34%) were employed, 27% were farmers, 20% were retired while 10% were businessman. On the other hand, most of the students’ mother’s occupation (27%) was farmers, 22% were employed, 20% were retired while 18% were unemployed. This depicts that the SEBF was a critical source of funds for the students’ education as majority of their parents (55%) did not have a stable source of income. The majority (54%) of the parents were farmers whose economic activities were prone to climatic changes hence being unreliable source of income. The farming was also on small scale basis which did not fetch a high income for the family. The findings concur with Mirigat (2003) who reported that ‘‘of the richest 20% households, 76% of their children attend school
compared to 40% of the poorest 20% households. This means that children from poor households have much lower attendance.

4.3.5 Students’ response on monthly income of their parents/guardians

The study further explored the monthly income of the students’ parents/guardians.

Figure 4.5 Students’ response on monthly income of their parents/guardians

The findings indicate that, 35% of the students’ parents/guardians had a monthly income of Kshs 1,000-5000, 30% had Kshs 6,000-10,000, 15% had Kshs 11,000-15,000, 13% had 16,000-20,000 while 5% of the students’ parents/guardians had a monthly income of Kshs 21,000-25,000. The findings illustrates that the majority of the parents did not have sufficient sources of income to sustain their students in school and relied on other sources like SEBF.
The findings concur with Njeru and Orodho (2003) whose study indicated that income has significant impact on schooling. If one goes to a secondary schools in Kenya average household spent 38.10% of their household income on education. The regressive impact of indirect school levies lead to negative enrolment response and drop out from school unless the family got external support to educate children.

4.3.6 Comparison between family income and school fees per term

The study further compared the family income for every term with the school fees charged per term and the findings are as shown in Figure 4.6 below.

Figure 4.6 Comparison between monthly family income and school fees per month

As shown in figure 4.6 above, most of the families (40%) had a monthly family income of Kshs 5,000-10,000, 35% had Kshs 1,000-5,000 while 20% had a monthly
family income of Kshs 10,000-15,000. On the other hand, the study established that 60% of the families paid school fees of Kshs 5,000-10,000 per month while 25% paid Kshs 10,000-15,000. This illustrates that the amount of school fees charged per month (kshs 5,000-10,000) for 60% of the families was higher than the average family income per month. It also illustrates that majority of the families could not solely fund for the secondary education of their children and therefore required external sources like SEBF to help in financing for the education of the students from such homes. According to Njeru and Orodho (2003) the policy of cost sharing needs to be re-asserted if not abolished as it inhibits access to basic quality education by poor and vulnerable groups.

4.3.7 Students’ response on having brothers or sisters in secondary school

The students were asked to indicate whether they had brothers or sisters in secondary school.
According to the findings, the majority (87%) of the students indicated that they had brothers or sisters in secondary school. Only 13% of the students attested that they never had brothers or sisters in secondary school. This depicts that the families had other siblings in secondary schools and the family finances were shared among the siblings hence the need for extra source of income to sustain the students in school like through SEBF. Poverty makes it impossible for families to either meet the indirect costs of education even in cases where schooling is completely free of charge. Poverty having kept the parents illiterate prevents them from providing their children with background conducive to schooling (Mulungo, 2002).
4.3.8 Students’ being sent home for lack of school fees

The students were also required by the study to indicate whether they had ever been sent home for lack of school fees.

**Figure 4.8 Students’ being sent home for lack of school fees**

![Bar chart showing 65% of students sent home for lack of fees and 35% not sent home](image)

The findings indicate that, 65% of the students had been sent home for lack of school fees while 35% of the students had never been sent home for lack of school fees. This depicts that the access and retention of students in secondary schools was significantly affected by lack of finances as reflected by high rate of students being sent home.

According to Lewin (2002) in many countries fees and private cost often make it impossible in the absence of affectively targeted financial support-for the few poor children that complete primary education to enroll and complete secondary school further skewing participation towards wealthy households. In most countries in Sub-
Sahara Africa, secondary education benefits the better off urban groups of society but remains largely inaccessible for the poor households.

4.3.9 Number of times students had been sent home for lack of school fees

The students were further required by the study to indicate the number of times they had been sent home for school fees since they joined secondary school.

Figure 4.9 Number of times students had been sent home for lack of school fees

Figure 4.4 indicates that majority of the students (53%) had been sent home for school fees for over three times, 41% for three times while 4% had been sent home for school fees only for once. The finding shows that the majority of the students come from poor economic background which made them to be at home due to school fees problems. It also shows that most of the students deserved to benefit from the SEBF to ensure high access and retention of students. The findings are collaborated by IPAR (2008) that
the high poverty rate in Kenya, currently estimated at 46 percent poses affordability problems towards the financing of secondary education. Therefore majority of the families require external financial support to afford the financing of secondary education of their children.

4.3.10 Students’ response on length of time they took before going back to school

The students were asked to indicate the duration that they approximately took before going back to school when they were sent home for school fees.

Table 4.9 Students’ response on length of time they took before going back to school

<table>
<thead>
<tr>
<th>Length of time students took before going back to school</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-3 days</td>
<td>45</td>
<td>15</td>
</tr>
<tr>
<td>3-5 days</td>
<td>63</td>
<td>31</td>
</tr>
<tr>
<td>1-2 weeks</td>
<td>132</td>
<td>44</td>
</tr>
<tr>
<td>3 weeks to 1 month</td>
<td>18</td>
<td>6</td>
</tr>
<tr>
<td>Over 1 month</td>
<td>12</td>
<td>4</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>100</td>
</tr>
</tbody>
</table>

From the findings, the study established that most of the students (44%) took 1-2 weeks before going back to school when they were sent home for school fees, 31% took 3-5 days, 15% took 1-3 days while 6% took 3 weeks to 1 month before going
back to school when they were sent home for school fees. This depicts that majority of the students come from financially unstable families and spent a significant amount of their time at home due to fees problems. The findings are in line with Kirigo (2008) who established that students from poor families spent a significant duration at home owing to fees problems and therefore bursaries were an effective way of enhancing retention in secondary schools. The high rate of absenteeism in public secondary schools as a result of affordability problems led to poor coverage of syllabus which consequently has led to the students performing dismally in the final exams.

4.3.11 Head teachers’ response on the total number of students in this school

The study required the head teachers to indicate the total number of students in their school.

Table 4.10 Head teachers’ response on the total number of students in this school

<table>
<thead>
<tr>
<th>School population</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 250 students</td>
<td>2</td>
<td>20</td>
</tr>
<tr>
<td>251-500 students</td>
<td>4</td>
<td>40</td>
</tr>
<tr>
<td>501-750 students</td>
<td>3</td>
<td>30</td>
</tr>
<tr>
<td>751-1000 students</td>
<td>1</td>
<td>10</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>10</td>
<td>100</td>
</tr>
</tbody>
</table>

From the findings, 40% of the head teachers posited that their schools had 251-500 students, 30% had 501-750 students while 20% had Less than 250 students. The head teachers’ further explained that the last batch of bursary allocation was sent to their
school during the month of April during the end of term one. This depicts that bursary allocation took long before it got to the schools affecting the participation of the students in learning. According to Kirigo (2008) the delay in disbursement of the SEBF by the government has greatly affected the operation of public schools and students’ learning as the government is the main financer.

4.3.12 Head teachers’ response on students that benefited from SEBF

The head teachers were to indicate the number of students that benefited from SEBF in last batch of allocation.

Table 4.11 Head teachers’ response on students that benefited from SEBF

<table>
<thead>
<tr>
<th>Students that benefited from SEBF</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Form 1</td>
<td>1</td>
<td>10</td>
</tr>
<tr>
<td>Form 2</td>
<td>2</td>
<td>20</td>
</tr>
<tr>
<td>Form 3</td>
<td>3</td>
<td>30</td>
</tr>
<tr>
<td>Form 4</td>
<td>4</td>
<td>40</td>
</tr>
<tr>
<td>Total</td>
<td>10</td>
<td>100</td>
</tr>
</tbody>
</table>

From the findings, most of the students that benefited from the SEBF were in form 4, 30% were in form 3, 20% were in form 2 while 10% were in form 1. This illustrates that the SEBF had benefited more students in higher forms in secondary schools than the lower forms. This is likely to be due to the fact that students in the higher forms were better informed about the SEBF than those in junior classes.
Table 4.12 Head teachers’ response on distribution of males and female SEBF beneficiaries

<table>
<thead>
<tr>
<th>Gender distribution on SEBF beneficiaries</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Males</td>
<td>6</td>
<td>60</td>
</tr>
<tr>
<td>Females</td>
<td>4</td>
<td>40</td>
</tr>
<tr>
<td>Total</td>
<td>10</td>
<td>100</td>
</tr>
</tbody>
</table>

According to the results, there were more male students (60%) that had benefited from the SEBF than females (40%). This is owing to the fact that there were more males that were enrolled in secondary schools in the constituency that the female students. The findings are similar to MoE (2008) statistics that the male students’ enrollment was 46.3% while that of female students was 38.8% which pointed to a higher population of male students than female students.

4.3.13 Head teachers’ response on students sent home for school fees

The head teachers were to indicate the total number students who had been sent home for school fees more than thrice in a year.

Table 4.13 Head teachers’ response on students sent home for school fees

<table>
<thead>
<tr>
<th>Number of students sent home for school fees</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 50 students</td>
<td>2</td>
<td>20</td>
</tr>
<tr>
<td>51-100 students</td>
<td>3</td>
<td>30</td>
</tr>
<tr>
<td>Over 100 students</td>
<td>5</td>
<td>50</td>
</tr>
<tr>
<td>Total</td>
<td>10</td>
<td>100</td>
</tr>
</tbody>
</table>
Table 4.13 shows that 50% of the head teachers had sent home over 100 students for school fees, 30% had sent home 51-100 students while 20% had sent home less than 50 students. This depicts that majority of the student in the school had difficulties paying for their school fees. The study findings are collaborated by Mirigat (2003) who posited that children from poor households have much lower attendance in schools as they spent a significant period of time at home owing to lack of fees. This happened in regular basis as they were sent home to collect fees and took long before resuming their studies.

4.3.14 Parents /guardians catering for all school requirements

The students were asked to indicate whether their parents /guardians were able to buy for them all school requirements e.g. text books, school uniform, stationery etc.

Figure 4.10 Parents /guardians catering for all school requirements
Figure 4.4 indicates that majority of the students (56%) indicated that their parents/guardians were not able to buy for them all school requirements e.g. text books, school uniform, stationery etc. Only 44% of the students indicated that their parents/guardians were able to buy for them all school requirements. The findings conforms to Njeru and Orodho (2003) who established that household spent Ksh. 24,370 per child on secondary education and out of this amount, the household spent Ksh. 9,083 (37.3%) to meet the indirect educational costs such as uniform, books/stationary, pocket money and transport. This indirect cost of education has made cost of education to be quite high.

4.4 Extent to which the criteria given by the ministry of education on Secondary Education Bursary Fund has affected access and retention of secondary school students

The second objective of the study was to establish the extent to which the criteria given by the ministry of education on Secondary Education Bursary Fund has affected access and retention of secondary school students.

4.4.1 Extent to which the lack of the school requirements affect learning

The study also sought to establish the extent to which lack of the school requirements e.g. text books, school uniform, stationery affect their learning.
According to the findings, majority of the students (68%) posited that lack of the school requirements affected their learning to a great extent, 16% to a small extent while 12% attested that lack of the school requirements affected their learning to no extent at all. This depicts that lack of the school requirements was a major hindrance on access and retention of students in secondary schools. According to Lewin (2002) participation of secondary education with a cost equivalent of US $ 200-300, represents a heavy financial burden even for middle income families. The majorities of the households in Kenya were poor and could hardly afford the school requirements which significantly reduced access and retention of students in secondary schools (Fedha Flora, 2008).

4.4.2 Students’ response on students who should apply for bursary fund

The study further sought to assess the students’ opinion on the people that should apply for bursary fund.
Table 4.14 Students to apply for bursary fund

<table>
<thead>
<tr>
<th>Students to apply for bursary fund</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>All students</td>
<td>15</td>
<td>5</td>
</tr>
<tr>
<td>Orphans</td>
<td>60</td>
<td>30</td>
</tr>
<tr>
<td>Bright students</td>
<td>21</td>
<td>7</td>
</tr>
<tr>
<td>Needy students who cannot afford fees</td>
<td>102</td>
<td>34</td>
</tr>
<tr>
<td>Disabled students</td>
<td>72</td>
<td>24</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>300</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Figure 4.8 shows that most of the students (34%) indicated that the people that should apply for bursary fund were the needy students who cannot afford fees, 30% said that they should be the orphans, 24% indicated that they should be the disabled students while 7% said they should be the bright students. This point to the fact that majority of the students deserved to benefit from the SEBF as they belonged to various categories of students meet the criteria for applying for bursary fund.

4.4.3 Students’ response on whether they deserve to benefit from bursary funds

The study also inquired from the students on whether they deserved to receive bursary funds.
According to the results, 61% of the students indicated that they deserved to receive bursary funds while 39% indicated that they did not deserved to receive bursary funds. This depicts that majority of the students were from economically challenged backgrounds and required external source of financial resources to ensure competition in the education. The findings are similar to Ngware, et al (2006) who concluded that persistently, low participation rates were from low income households and that the bursary fund had limited impact on ensuring that the beneficiaries were adequately supported for a full cycle.
4.4.4 Awareness on the School Bursary Fund

The respondents were asked to indicate whether they had ever heard of the School Bursary Fund.

Figure 4.13 Awareness on the School Bursary Fund

The majority of the students (56%) posited that they had never heard of the School Bursary Fund while 44% posited that they had heard of the School Bursary Fund. This depicts that the level of awareness on SEBF was very low in secondary schools in Juja constituency which further made the students drop out of school as the deserving students did not apply for the SEBF. The results collates with Orodho and Njeru (2003) who attested that the government bursary fund is yet to achieve its main objective of ensuring access and quality education as the deserving beneficiaries did
not fully participate in applying for the bursary owing to lack of adequate information about SEBF.

4.4.5 Source of information on the School Bursary Fund

The students were further asked to indicate from whom they heard about the School Bursary Fund.

Figure 4.14 Source of information on the School Bursary Fund

According to the results, 46% of the students attested that they heard about the School Bursary Fund from the head teachers, 32% from the teachers while 22% of the students heard about the School Bursary Fund from the parents/guardian. This illustrates that the students relied on their head teachers and teachers to know about the SEBF which limited the awareness about the bursary as there were no designated people to relay information about SEBF. Fedha Flora (2008) argues that the level of
sensitization among the students and the parents on government SEBF programme was low as the coordination in the implementation of SEBF was only left to the bursary committees.

4.4.5 Students’ application for bursary fund

The study also sought to establish whether the student had ever applied for bursary fund

Table 4.15 Students’ application for bursary fund

<table>
<thead>
<tr>
<th>Students’ application for bursary fund</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>183</td>
<td>61</td>
</tr>
<tr>
<td>No</td>
<td>117</td>
<td>39</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>100</td>
</tr>
</tbody>
</table>

Figure 4.9 shows that majority of the student (61%) had ever applied for bursary fund while 39% of the student had never applied for bursary fund. The findings depicts that majority of the students recognized the SEBF as an important source of funds to ensure access and retention of students in secondary schools. According to Njeru and Orodho (2003), funding the secondary education was very costly to majority of the families in Kenya and required external assistance from the government and NGOs to cushion the families from the heavy financial burden of educating their children. Thus
bursaries were important sources of funds to ensure access and retention of students in secondary schools.

4.4.6 Students’ reason for not applying for bursary fund

The study also inquired from the students why they never applied for the bursary fund.

Figure 4.15 Students’ reason for not applying for bursary fund

From the findings, 36% of the student did not know how to apply for the bursary fund, 31% did not know about SEBF while 29% thought they could not get the SEBF. This illustrates that lack of awareness about SEBF was a major hindrance towards students benefiting from SEBF and consequent access and completion of students in education. The findings are in line with Ngware (2006) who argued that low participation rates from low income households was due to lack of knowledge about the process of SEBF application was a major hindrance towards students benefiting from SEBF.
4.4.7 Number of the times the students applied for bursary fund

The study also sought to establish the number of times they had applied for bursary.

Figure 4.16 Number of the times the students applied for bursary fund

As shown in Table 4.10, the majority of the students (68%) had applied for bursary for more than two times while 32% of the students had applied for bursary only once. This illustrates that lack of adequate information about SEBF was a key challenges facing the disbursement of SEBF to needy students in secondary schools. IPAR (2003) attested that the targeted beneficiaries of bursaries end up not applying for the funds as the application and selection criteria are not known to them, thereby not getting the bursaries.
4.4.8 Students’ response on receiving a bursary fund award

The study further explored on whether the students had ever received a bursary award after application.

Table 4.16 Students’ response on receiving a bursary fund award

<table>
<thead>
<tr>
<th>Students’ who received a bursary fund</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>90</td>
<td>30</td>
</tr>
<tr>
<td>No</td>
<td>210</td>
<td>70</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>100</td>
</tr>
</tbody>
</table>

According to the findings, majority of the students had never received a bursary award after application while 30% attested that they had received a bursary award after application. This depicts that SEBF only benefited a limited number of students and thus could not significantly ensure access and retention of students in secondary schools in Juja constituency. Meanwhile the majority of the SEBF committee members agreed that the bursary scheme impacted on access and retention of students in secondary schools to a small extent. This was owing to the fact that the bursary scheme benefited a small number of students and majority of the students lacked finances to cater for their education. This depicts that the bursary fund had no significant impact on the retention. The findings are in line with Kirigo (2008) who established that bursary fund had no significant impact on the retention in Mombasa.
District, based on the fact that 53.3% of those who received bursaries were sent home over three times due to inadequacy of funds set aside for bursary and unpredictability of the funds.

4.4.9 Students’ response on number of times they received bursary fund award

The study further explored on the number of times that the students had received a bursary award after application.

Figure 4.17 Students’ response on number of times they received bursary fund award

![Bar chart showing the number of times students received bursary funds.](image)

Figure 4.12 indicates that the majority of the students (56%) had received a bursary award after application once, 34% for two times while 10% had received a bursary award after application for three times. The findings further indicated that SEBF was not a reliable source of funding secondary education as the students benefited from
SEBF for a limited number of times. Manda (2006) established that the SEBF had a limited impact in ensuring that the beneficiaries were adequately supported for a full cycle.

4.4.10 SBEF Committee members response on procedures employed in bursary disbursement

From the interviews with the SBEF committee members, they attested that they verified whether the applicant was a total orphan and whether the applicant was a needy child of poor parents. The students were supposed to fill in the bursary application form which was supposed to be signed by the area chief and church pastor. This was meant to support the information written by the applicant. The findings indicated that the SEBF constituency bursary committee in Juja constituency followed the laid down criteria by the Ministry of Education in 2008.

The committee members further explained that they determined the students who were to apply for bursary using the guidelines given to them by the government. According to the government guidelines, the needy students and other financially challenged students were supposed to apply for the bursary.

The committee members also explained that the bursary money was released to schools inform of cheques which were addressed to the schools with the specific details of the applicants who had been awarded the bursary. The cheques were released to the schools after they were approved by the ministry officials. The committee members further explained that they meet as the constituency bursary
committee on monthly and term basis. The meetings were mainly to allocate the bursary funds to the deserving applicants.

4.5 Challenges faced in the disbursement of SEBF to needy students in secondary schools in Juja constituency

The third objective of the study was to find out the challenges faced in the disbursement of SEBF to needy students in secondary schools in Juja constituency.

4.5.1 Adequacy of bursary fund

The study required the students to indicate whether the bursary money received was enough to cater for all the educational needs for the whole year.

**Figure 4.18 Adequacy of bursary fund**
From the findings, the majority (70%) of the students posited that the bursary money received was not enough to cater for all the educational needs for the whole year. Only 30% of the students indicated that the bursary money received was enough to cater for all the educational needs for the whole year. This illustrates that SEBF allocated to each student was inadequate to cover all the education costs for the students and therefore could not guarantee students access to education. According to IPAR (2008), the MOEST should increase the current funding levels as the amount awarded is insignificant as compared to the fees that the students pay.

The SEBF committee members further attested that the funds provided under bursary scheme were not adequate in meeting the needs of the students’ tuition and sustenance. They further attested that the amount of bursary allocated to the beneficiaries was very small compared to the school fees they were to pay. The findings established that bursary fund had no significant impact on the retention of the students. The SEBF committee members also indicated that the percentages of students who applied for the bursary fund but failed to get the fund was very high and constituted the majority of the applicants. In addition, the amount of bursary funds was very small which limited the number of the students who could benefit from it.

**4.5.2 Retention by term**

The study further required the head teachers to indicate the retention rate of their schools and the findings are as shown in table 4.17 below.
Table 4.17 Retention by term

<table>
<thead>
<tr>
<th>Retention by term</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-25%</td>
<td>2</td>
<td>20%</td>
</tr>
<tr>
<td>26-50%</td>
<td>3</td>
<td>30%</td>
</tr>
<tr>
<td>51-75%</td>
<td>4</td>
<td>40%</td>
</tr>
<tr>
<td>76-100%</td>
<td>1</td>
<td>10%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>10</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

From the findings, most of the head teachers (40%) indicated that their school retention rate per term was 51-75% while 30% of the head teachers indicated that the retention rate per term was 26-50%. This depicts that the school retention rate per term in majority of the public schools in Juja Constituency was average. This further shows that a significant proportion of students faced challenges in raising school fees and therefore SEBF was not adequate in enhancing access and retention of students.

From the SEBF Committee, the study further revealed that the SEBF allocated for each student in Juja Constituency was Kshs 7,000 per year. On the other hand, the majority of the schools charged school fees of between Kshs 10,000 to 30,000 per year. From the findings, it can be deduced that the amount of SEBF allocated to the needy students could not cover the school fees that the schools charged. Therefore the SEBF could not effectively enhance the access and retention of the students in Juja Constituency.
Table 4.18 Comparing SEBF allocated and school fees charged in schools

<table>
<thead>
<tr>
<th>SEBF allocated per student (Kshs)</th>
<th>School fees per year (Kshs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>7,000</td>
<td>15,000</td>
</tr>
</tbody>
</table>

4.5.3 Persons who paid for the school fee balance

The students were further required by the study to identify the person who paid for the school fee balance.

Table 4.19 Persons who paid for the school fee balance

<table>
<thead>
<tr>
<th>Persons who paid for the school fee balance</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never paid</td>
<td>162</td>
<td>54</td>
</tr>
<tr>
<td>Parent/guardian paid</td>
<td>123</td>
<td>41</td>
</tr>
<tr>
<td>Well-wisher paid</td>
<td>15</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>100</td>
</tr>
</tbody>
</table>

From the findings, the majority (54%) of the students indicated that the school fee balance was never paid, 41% of the students indicated that the school fee balance was
paid by the parent/guardian paid while 5% posited that it was paid by well-wisher. This illustrates that majority of the students were maintained in schools by the financial support of their parent/guardian as SEBF they received was not always available and was inadequate and to sustain them in school limiting their access and retention in secondary schools. The findings are in line with a study by IPAR (2008) which revealed that the parents and guardians were the main sponsors of their children’s secondary education as the SEBF offered by the government was inadequate and unreliable to ensure access and retention of students from poor background (IPAR, 2008).

4.5.4 SBEF Committee members’ communication about bursaries to students and parents

The study required the SBEF committee members to indicate how they communicated information about bursaries to students and parents. According to the findings, the study established that the committee members work in collaboration with the head teachers to communicate information about bursaries to students and parents. The committee members however noted that some of the head teachers never deliver the information to the students and parents, hence they remained on the dark on modes of application. The majority of the committee members further indicated that not all needy students/parents were aware of the existence of bursary schemes and how they operate. This was owing to the fact that there was no direct link between the bursary committee and the parents and students. The head teachers acted as the link between
the bursary committee and the parents and students. In addition, some of the head teachers failed to give all the information to the designated recipient deliberately and instead gave it to the people they wanted to benefit from the bursary.

4.5.5 SBEF Committee members’ response on the proportion of students that benefited

According to committee members only a small proportion of students who applied for bursary funds benefited from the funds. The committee members attested that the amount of the bursary fund was highly limited to cover the many deserving students. This depicts that the bursary fund was not effective in ensuring access and retention of the students.

4.5.6 Challenges facing disbursement of SEBF

In order to further assess the challenges faced in the disbursement of SEBF to needy students in secondary schools in Juja constituency, the head teachers were requested to indicate their level of agreement on the extent to which the following challenges affected disbursement of SEBF. The responses were rated on a five point Likert scale where: 1-Strongly Disagree, 2-Disagree 3- Neutral, 4-Agree and 5- Strongly Agree. The mean and standard deviations were generated from SPSS and are as illustrated in Table 5.
Table 4.20 Challenges facing disbursement of SEBF

<table>
<thead>
<tr>
<th>Challenges facing disbursement of SEBF</th>
<th>Mean</th>
<th>Std Dev</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inadequate funds</td>
<td>3.4211</td>
<td>0.3421</td>
</tr>
<tr>
<td>Inadequate information on SEBF</td>
<td>4.033</td>
<td>0.2104</td>
</tr>
<tr>
<td>Corruption</td>
<td>4.391</td>
<td>0.5037</td>
</tr>
<tr>
<td>Nepotism</td>
<td>4.232</td>
<td>0.9254</td>
</tr>
<tr>
<td>Bureaucracy</td>
<td>3.868</td>
<td>0.3021</td>
</tr>
</tbody>
</table>

From the findings, the head teachers attested that the challenges affecting the disbursement of SEBF included; corruption (M=4.391), nepotism (M=4.232), inadequate information on SEBF (M=4.033), bureaucracy (M=3.868) and inadequate funds (M=3.4211) respectively. The findings concur with IPAR (2008) which reported the challenges facing the disbursement of SEBF to include funds mismanagement, corruption, nepotism during the qualification of beneficiaries, highly bureaucratic processes, inadequate SEBF among others.

4.5.7 Students’ response on challenges

The students were also requested to indicate their level of agreement on the extent to which the various challenges affected disbursement of SEBF.
Table 4.21 Students’ response on challenges

<table>
<thead>
<tr>
<th>Challenges facing disbursement of SEBF</th>
<th>Mean</th>
<th>Std Dev</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inadequate funds</td>
<td>3.1541</td>
<td>0.6467</td>
</tr>
<tr>
<td>Inadequate information on SEBF</td>
<td>4.007</td>
<td>0.7712</td>
</tr>
<tr>
<td>Corruption</td>
<td>4.093</td>
<td>0.5231</td>
</tr>
<tr>
<td>Nepotism</td>
<td>4.029</td>
<td>0.8624</td>
</tr>
<tr>
<td>Bureaucracy</td>
<td>3.531</td>
<td>0.2134</td>
</tr>
</tbody>
</table>

As shown in Table 4.21 above, the students indicated that the challenges affecting the disbursement of SEBF included; corruption (M=4.093), nepotism (M=4.029), inadequate information on SEBF (M=4.007), bureaucracy (M=3.531), inadequate funds (M=3.1541) respectively. The findings are similar to IPAR (2008) which reported the challenges facing the disbursement of SEBF were; funds mismanagement, corruption, nepotism during the qualification of beneficiaries, highly bureaucratic processes, inadequate SEBF among others.

Similarly the SEBF committee members unanimously attested to the following challenges in the disbursement of SEBF; the allocation of bursary was strained with defaults, the government and its administrative procedures were the main constraints in implementation, the bursaries given to constituencies by the government were being used for political purposes, favourism in allocation, time factor whereby the bursary took long for the beneficiaries to receive the money and that the bursary funds was too low to cover the entire fees.
The findings are in line with Daily Nation of 14th Feb, 2004 which attested that some Members of Parliament picked their friends to manage constituency bursary fund such that only their supporters benefited. Thus politicians, who infiltrate them with their cronies, had hijacked the composition of Constituency Bursary Committee. They in turn configure the disbursement to benefit those in the politicians’ camp.

4.6 Ways of improving bursary administration in as far as access and retention of students

Ways to strengthen the bursary allocation

The fourth objective of the study was to establish the ways of improving bursary administration in as far as access and retention of students.

4.6.1 Ways to strengthen the bursary allocation

On the ways to strengthen the bursary allocation, the students indicated that the amount of bursary allocated to the students should be scaled up to cover most of their educational costs, the students should be educated on the application procedure and that the allocation should be transparent. The SEBF committee members further indicated that the ways that the bursary allocation system could be strengthened to ensure all needy cases benefit included; up-scaling the funds allocated, increasing transparency and accountability in allocation, reducing the allocation time, ensuring that political interferences were dealt with and employing qualified personnel to guide the implementation of funds allocation. In addition the parents and the students should be given up-to-date information regarding the bursary. The findings are similar to
Fedha Flora (2008) who indicated that to enhance the success of SEBF, the government should employ competent personnel to properly manage the SEBF, stringent disciplinary actions to be taken on corrupt SEBF committee members, increase in transparency and accountability of SEBF management.

4.6.2 Statements on ways of improving SEBF disbursement

The study sought to ways of improving SEBF disbursement to needy students in secondary schools in Juja constituency. The respondents were requested to indicate their level of agreement on the extent to which the following ways could be effective in improving SEBF disbursement. The responses were rated on a five point Likert scale where: 1-Strongly Disagree, 2-Disagree 3- Neutral, 4-Agree and 5- Strongly Agree. The mean and standard deviations were generated from SPSS and are as illustrated in Table 5.

Table 4.22 Ways of improving SEBF disbursement

<table>
<thead>
<tr>
<th>Ways of improving SEBF disbursement</th>
<th>Head teachers</th>
<th>Students</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mean</td>
<td>Std Dev</td>
</tr>
<tr>
<td>Increase SEBF</td>
<td>4.421</td>
<td>0.1323</td>
</tr>
<tr>
<td>Adequate awareness to the targeted beneficiaries</td>
<td>4.051</td>
<td>0.3214</td>
</tr>
<tr>
<td>Transparency</td>
<td>4.211</td>
<td>0.5131</td>
</tr>
<tr>
<td>Strict adherence to set guidelines</td>
<td>4.232</td>
<td>0.9254</td>
</tr>
<tr>
<td>Monitoring of the SEBF implementation</td>
<td>3.734</td>
<td>0.521</td>
</tr>
</tbody>
</table>
From the findings, the head teachers attested that the ways of improving SEBF disbursement to needy students included; increase SEBF (M=4.421), strict adherence to set guidelines (M=4.232), transparency (M=4.211), adequate awareness to the targeted beneficiaries (M=4.051) and monitoring of the SEBF implementation (M=3.734) respectively. Meanwhile, the students indicated that the ways of improving SEBF disbursement to needy students included; increase SEBF (M=4.466), transparency (M=4.093), strict adherence to set guidelines (M=4.029), adequate awareness to the targeted beneficiaries (M=4.007) and monitoring of the SEBF implementation (M=3.531). This depicts that the most significant ways of improving SEBF disbursement to needy students were: increasing the SEBF allocations to the needy students, strict adherence to set guidelines, increasing the level of transparency in allocation and increasing the level of awareness to the targeted beneficiaries on the SEBF application procedures. Ngware, Onsomu, Muthaka and Manda (2006) proposed that the government initiative in decentralizing and reviewing bursary funds management to constituency level should be closely monitored. Clear guidelines should be developed to ensure efficiency and effectiveness in order to increase access to secondary education. Further they suggest that there is need to address income inequalities in the society, and that a special assistance scheme and preferential policies should be developed to target vulnerable groups such as students from marginalized communities, those with special needs and orphaned and vulnerable children.
CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents summary of findings, conclusion and recommendations of the study in line with the objectives of the study. The research sought to establish the effect of SEBF on access and retention of students in secondary schools in Juja Constituency, Kiambu County.

5.2 Summary

The findings are summarized according to the research questions and are presented in the following subsections.

5.2.1 Effects of socio-economic background on enrolment of needy students

The study found out that majority (56%) of the students comes from families with both parents who funded the education in terms of fees payment. In addition, the majority (58%) of the students were from the rural areas. Therefore majority of the students came from poor background. The rural set up that the majority of the students came from, was mainly a farming area where majority of the families were small scale farmers. The family income was low and inconsistent as the farming was greatly affected by the climatic changes.
The students’ parent/guardian had a sound academic background which made them to understand the effect of SEBF on access and retention of students in secondary schools. The SEBF was a critical source of funds for the students as majority (55%) of their parents did not have a stable source of income. The parents were farmers whose economic activities were prone to climatic changes hence being unreliable source of income. The farming was also on small scale basis which did not fetch a high income for the family. The average family monthly income was Kshs 3000-5000. Hence the majority (65%) of the parents did not have sufficient sources of income to sustain their students in school and relied on other sources like SEBF. The families that the students come from had other siblings in secondary schools and therefore the family finances were shared among the siblings in pursuit of education. The families required extra source of income to sustain the students in school like through SEBF. The amount of school fees charged per term was higher (kshs 15,000) than the average family income per term. Therefore, the majority of the families could not solely fund for the secondary education of their children and therefore required external sources like SEBF to help in financing for the education of the students from such homes. The study established that the majority of the students (65%) had been sent home for lack of school fee. The access and retention of students in secondary schools was significantly affected by lack of finances. Most of the students deserved to benefit from the SEBF to ensure high access and retention of students. The majority of the students (53%) spent a significant amount of school time at home due to fees problems
and a good number of the pupils eventually dropped out as being away from school reduced their interest in learning.

5.2.2 Extent to which the MoE criteria on SEBF affect access and retention

The study further found out that the majority (68%) of parents/guardians were not able to buy all school requirements like text books, school uniform and stationery. The lack of the school requirements affected learning to a very great extent and thus a major hindrance on access and retention of students in secondary schools. The people that should apply for bursary fund were the needy students, the orphans, the disabled students and the bright students. Most of the students deserved to benefit from the SEBF as they belonged to various categories of students who should apply for bursary fund. The study also established that majority (56%) of the students had never heard of the SEBF. This depicts that the level of awareness on SEBF was very low in secondary schools in Juja constituency which further made the students drop out of school as the deserving students did not apply for the SEBF.

Even though majority of the students (61%) recognized the SEBF as an important source of funds to ensure access and retention in secondary schools, they were not aware of the application procedure. The lack of adequate information about SEBF was a key challenge facing the disbursement of SEBF to needy students in secondary schools. The study also established that majority of the students (90%) had never received a SEBF. This depicts that SEBF only benefited a limited number of students
and thus could not significantly impact in enhancing access and retention of students in secondary schools in Juja constituency.

5.2.3 Challenges facing the disbursement of SEBF to needy students

The study established that the bursary fund received was not enough to cater for the educational needs of the beneficiaries. Therefore the effect of SEBF on access and retention of students was minimal. The challenges affecting the disbursement of SEBF included; corruption, nepotism, lack of adequate information on SEBF application procedure, bureaucracy and lack of adequate funds respectively.

5.2.4 Ways of improving SEBF Administration

The study established that to strengthen the bursary allocation the amount of bursary allocated to the students should be scaled up to cover most of their educational costs. The students should be sensitized on the application procedure and that the allocation process should be made transparent and free of corruption. The most significant ways of improving SEBF disbursement to needy students were: increasing the SEBF allocations to the needy students, strict adherence to set guidelines, increasing the level of transparency in allocation and increasing the level of awareness to the targeted beneficiaries on the SEBF application procedures.

5.3 Conclusions

The study concludes that majority of the students comes from families with both parents who funded the education in terms of fees payment. In addition, the majority
of the students were from the rural areas and came from poor background. The rural set up that the majority of the students came from was mainly a farming area where majority of the families were small scale farmers. The family income was low and unreliable as the farming was greatly affected by the climatic changes. The SEBF was a critical source of schooling funds for the students. The lack of the school requirements affected learning to a very great extent and thus a major hindrance on access and retention of students in secondary schools. The level of awareness on SEBF was very low which made the deserving students not to apply for the SEBF.

The lack of adequate information about SEBF was a key challenge facing the disbursement of SEBF. The SEBF only benefited a limited number of students and did not significantly enhance access and retention of students. The challenges affecting the disbursement of SEBF included; corruption, nepotism, lack of adequate information on SEBF application procedure, bureaucracy and lack of adequate funds respectively. The study also concludes that the most significant ways of improving SEBF disbursement to needy students were: increasing the SEBF allocations to the needy students, strict adherence to set guidelines, increasing the level of transparency in allocation and increasing the level of awareness to the targeted beneficiaries on the SEBF application procedures.
5.4 Recommendations

i. The study recommends that the SEBF management should scale up the amount of SEBF allocated to the beneficiaries to meet the high cost of education.

ii. The study recommends that the government should review the criteria on allocation of SEBF to ensure that all the deserving students benefit from the SEBF. The review should also address the existing bottlenecks in the disbursement of the fund.

iii. The study also recommends that the SEBF management should conduct a country-wide campaign to create awareness on SEBF as a source of financial support for the poor.

5.5 Areas of further studies

Since this study explored the effect of SEBF on access and retention of students in secondary schools in Juja constituency, the study recommends that;

i. Similar study should be done in other constituency in Kenya for comparison purposes on the effect of SEBF on access and retention of students in secondary schools.
REFERENCES


Daily Nation Newspaper, 14th February 2004


APPENDICES

APPENDIX I: INTERVIEW SCHEDULE FOR CONSTITUENCY BURSARY COMMITTEE MEMBERS

1. What procedures are employed in bursary disbursement in your constituency?
2. How do you determine the students who are to apply for bursary?
3. When is bursary money released to schools?
4. How often do you meet as the constituency bursary committee?
5. How do you communicate information about bursaries to students and parents?
6. Would you say that all needy students/parents are aware of the existence of bursary schemes and how they operate? Please explain your answer.
7. What proportion of students applying for bursary funds benefit from the funds?
8. To what extent are the funds provided under bursary scheme adequate in meeting the needs of the students’ tuition and sustenance?
9. What percentages of students who apply for the bursary fund fail to get the fund? What are the reasons?
10. What is the composition and education level of the committee members?
11. How do the students benefiting from the bursary scheme and those failing to benefit compare by gender and income groupings?
12. How has the bursary scheme impacted on access and retention of students in secondary schools in Juja constituency?
13. What problems are encountered at the school level, constituency level and district level in relation to bursary allocations?
14. In what ways can the bursary allocation system be strengthened to ensure all needy cases benefit?
APPENDIX II: QUESTIONNAIRE 1 (FOR HEAD TEACHERS)

This questionnaire is meant to find out the disbursement procedures of SEBF in Juja Constituency, to investigate whether SEBF has contributed in any way to access and retention of students in secondary education, to identify the challenges faced in the disbursement procedures of SEBF in Juja constituency as well to find out if the viable options to increase secondary school education access and retention in Kenya as part of my research work at Kenyatta University. Kindly answer the questions in the spaces provided with sincerity and accuracy. Every information given shall be treated with confidentiality. Do not write your name on the questionnaire.

PART ONE

1. Your gender  Male [ ]  Female[ ]

2. Type of school

[ ] Boys Boarding  [ ] Girls Boarding

[ ] Mixed Boarding  [ ] Other (specify)……………

3. Category of school[ ] Provincial  [ ] District  [ ]

PART TWO

1. What is the total number of students in this school?

2. How many students are female (If the school is mixed)?

3. How many students are male (If the school is mixed)?

4. When was the last batch of bursary allocation sent to your school?
5. How many students benefited from SEBF in last batch of allocation?

6. Form 1 ---------------- Form 2 ---------------------- Form 3 ----------------- Form 4 -----

7. How many were males? (Fl-4)

8. How many were female? (Fl-4)

9. What is the total number students who have been sent home for school fees more
   than thrice in a year?.........................................................

10. How do you determine the students who are to apply for bursary?

11. How timely is bursary money released to schools?

12. Would you say all needy students /parents are aware of the existence of bursary
    schemes and the procedures for applying? [    ] Yes [    ] No

13. Please explain your answer..............................................................

14. What procedures are employed in bursary disbursement in your school?

15. What is your rating of the effective of these procedures?
    [    ] Very effective [    ] Effective [    ] Ineffective
    [    ] Very ineffective

16. Briefly explain your rating

-----------------------------------------------------------------------------
17. Who among boys and girls benefited from the bursary scheme for the period 2008-2011?

[ ] More boys benefit than girls [ ] More girls benefit than boys

18. How many students have dropped out of school because of lack of school fees since 2008?

<table>
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<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
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<td>Form 2</td>
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<tr>
<td>Form 3</td>
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</tr>
<tr>
<td>Form 4</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

19. How many students were admitted in your school in form one in 2009?

--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

20. Of the students admitted in Form one in 2008 (as in 19 above), what percentage was retained up to Form Four until completion in 2011?

Number of students

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

PART THREE

1. What was the highest amount awarded to an applicant?

--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

2. How much was the amount in 12 above?

--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------
3. What was the lowest amount disbursed to an applicant?

4. How much was the amount in 14 above?

5. Are there students who depend entirely on SEBF for their school fees?
   Yes [ ]  No [ ]

6. If Yes in 12 above, how many are such students?

7. How much money is allocated each student in 12 above in one fiscal year?

8. Are there students who had dropped out of school but were reinstated in school due availability of SEBF?
   Yes [ ]  No [ ]

9. If Yes how many? -----------------------------------------------

10. Do you give any contributions and suggestions on financial needs assessment of your students? -----------------------------------------------

11. Has the SEBF contributed to the retention of some students in your school?
   Yes [ ]  No [ ]

12. If Yes in 22 above, how many are such students?
PART FOUR

1. What problems do students face in relation accessing bursary funds?

2. What problems are encountered at the school level and at constituency Bursary committee level in relation to bursary allocation?
   School level challenges

   Constituency level committee challenges

3. What are some of the challenges you have faced as a head teacher in handling SEBF?

PART FIVE

4. In your opinion what should be done to improve the effectiveness of SEBF in Juja Constituency to enhance retention? .........................

5. In your opinion what should be done to improve the effectiveness of SEBF in Juja constituency to enhance access?

                        
APPENDIX III: QUESTIONNAIRE 2 (For students)

This questionnaire is meant to find out the disbursement procedures of SEBF in Juja Constituency, to investigate whether SEBF has contributed in any way to access and retention of students in secondary education, to identify the challenges faced in the disbursement procedures of SEBF in Juja constituency as well to find out if the viable options to increase secondary school education access and retention in Kenya as part of my research work at Kenyatta University. Kindly answer the questions in the spaces provided with sincerity and accuracy. Every information given shall be treated with confidentiality. Do not write your name on the questionnaire.

PART ONE

1. Age  ---------------------------

2. Sex   Male [ ]    Female [ ]

3. Indicate your class

   Form 1  [ ]    Form 2  [ ]

   Form 3  [ ]    Form 4  [ ]

PART TWO

4. Whom do you live with?

   Both parents  [ ]    One parent  [ ]
Guardian [ ]

Others (specify) -----------------------------------------------------------------

5. Do you live in the rural or urban area?

Urban [ ] Rural [ ]

6. What is the level of education of your parent/guardian?

Primary school [ ] Secondary School [ ]

University [ ] None of the above [ ]

7. What is your parents’ occupation?

Father Mother

Employed [ ] Employed [ ]

Farmer [ ] Farmer [ ]

Businessman [ ] Businessman [ ]

Retired [ ] Retired [ ]

No Work [ ] No Work [ ]

Others (Specify) -----------------------------------------------------------------

8. What is the monthly income of your parents/guardians?

102
9. Do you have brothers or sisters in secondary school?

   Yes [   ]       No [   ]

10. How many of the above benefit from SEBF?

   ---------------------------------------------------------------------------------------------

11. What was your grade last term?

   ---------------------------------------------------------------------------------------------

12. Have you ever been sent home for lack of school fees?

   Yes [   ]       No [   ]

13. If yes in 10 above, how many times have you been sent home for school fees since you joined secondary school?

   Once [   ]       Twice [   ]
14. When you are sent home for school fees approximately how long do you take before going back to school?

1-3 days [  ]

3-5 days [  ]

1-2 weeks [  ]

3 weeks to 1 month [  ]

Over 1 month [  ]

15. Are your parents /guardians able to buy you all school requirements e.g. textbooks, school uniform, stationery etc?

Yes [  ]

No [  ]

16. If No in 15 above, please list the items that you lack in, 15 above please list the items that you lack.

i. .............................................

ii. .............................................

17. To what extent does the lack of the above items affect your learning?

Very great extent [  ]

A Great extent [  ]

Small extent [  ]

Very small extent [  ]

Not at all [  ]
18. Who do you think should apply for bursary fund?(tick all that apply)

All students  [  ]

Orphans  [  ]

Bright students  [  ]

Needy students who cannot afford fees  [  ]

Disabled students  [  ]

Others (specify)  __________________________________________________________

19. Do you consider yourself as deserving to have received bursary funds?

Yes  [  ]  No  [  ]

Please give your reasons for your answer above

..................................................................................................................

PART THREE

20. Have you ever heard of the School Bursary Fund?

Yes  [  ]  No  [  ]

21. If Yes in 20 above, from who did you hear it?

Head teacher  [  ]  Teacher  [  ]
Parents/guardian [  ]

Others (specify) ---------------------------------------------------------------------------------------------------

22. Have you ever applied for bursary fund?

Yes [  ] No [  ]

23. If No in 22 above, why haven’t you applied?

I did not know about bursaries [  ]
I did not know how to apply/the procedure [  ]
I thought I could not get the money [  ]
I don’t consider myself deserving a bursary [  ]

24. If you have ever applied for bursary, how many times have you applied?

Once [  ] Twice [  ]
Thrice [  ] Four times [  ]

23. Have you ever received a bursary award?

Yes [  ] No [  ]

24. If yes in 23 above, how many times have you received bursary funds so far?

Once [  ] Twice [  ]
Thrice [ ] Four times [ ]

25. Have you ever applied for bursary fund?
Yes [ ] No [ ]

26. If No in 20 above, why haven’t you applied?
I did not know about bursaries [ ]
I did not know how to apply/the procedure [ ]
I thought I could not get the money [ ]
I don’t consider myself deserving a bursary [ ]

27. If you have received bursary, indicate the amount received each time
1st time [ ] 2nd time [ ]
3rd time [ ] 4th time [ ]

28. Was the bursary money received enough to cater for all your educational needs for the whole year?
Yes [ ] No [ ]

29. Did you have a fee balance after getting the bursary fund?
Yes [ ] No [ ]
30. If yes in 27 above, how did you pay the balance

Never paid [ ]  Parent/guardian paid [ ]  Well wisher paid [ ]

PART FOUR

31. In what ways can the bursary allocation be strengthened? Give your opinion

........................................................................................................
........................................................................................................
........................................................................................................
........................................................................................................
## APPENDIX IV: BUDGET

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</table>
APPENDIX VI: RESEARCH AUTHORIZATION

NATIONAL COUNCIL FOR SCIENCE AND TECHNOLOGY

Our Ref: NCST/RCD/14/012/1203

Date: 31st August, 2012

Rosemary Wanjiku Njau
Kenyatta University
P.O BOX 43844-00100
NAIROBI

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on “The effects of secondary bursary fund on access and retention in Juja Constituency, Kiambu County” I am pleased to inform you that you have been authorized to undertake research in Central Province for a period ending 30th December, 2012.

You are advised to report to the District Commissioners and the District Education Officers, Kiambu County before embarking on the research project.

On completion of the research, you are expected to submit two hard copies and one soft copy in pdf of the research report/thesis to our office.

DR.M.K.RUGUTI, PhD, HSC
DEPUTY COUNCIL SECRETARY

Copy to:

The District Commissioners
The District Education Officers
Kiambu County

“The National Council for Science and Technology is Committed to the Promotion of Science and Technology for National Development”
APPENDIX VII: RESEARCH PERMIT

CONDITIONS:

1. You must report to the District Commissioner and the District Education Officer of the area before embarking on your research. Failure to do this may lead to the cancellation of your permit.

2. Government Officers will not be interviewed without prior appointment.

3. No questionnaire will be used unless it has been approved.

4. Excavation, filming and collection of biological specimens are subject to further permission from the relevant Government Ministries.

5. You are required to submit at least two (2) four (4) bound copies of your final report for Kenyans and non-Kenyans respectively.

6. The Government of Kenya reserves the right to modify the conditions of this permit including its cancellation without notice.

GPK-08/553/10/11

(CONDITIONS see back page)

PAGE 2

THIS IS TO CERTIFY THAT:

Prof. Dr. /Mrs./Miss /Institution
Rosemary Wanjiku Njau
Of (Address) Kenyatta University
P.O BOX 4844-00100
Nairobi

Has been permitted to conduct research in

Thika East & West

Location

District(s)

Central

Province

On the topic: The effects of secondary bursary fund on access and retention in Juja Constituency, Kiambu County.

For a period ending: 30th December 2012

Applicant’s Signature

KSH 1000

Research Permit No. NCST/RCD/18/012/1263

Date of issue

31st August, 2012

By

[Signature]

National Commission for Science and Technology