

The ultimate goal of Higher Education Loans Board (HELB) is to enhance access and retention of qualified needy students in university education through loans. However, the criteria in which those loans are awarded has been deemed grossly inadequate due to some related weaknesses such as inefficient verification system for the needy cases and the categorization system of the loan which does not reflect the specific needs of the programs being pursued. Consequently, some of the needy students may not get the full amount of the loan (and bursaries) every time they apply. To this end, the purpose of the study was to assess the implications of HELB's current means testing procedures for higher education loans on access to university education by undergraduate students in Kenya's public universities with a view to improving its performance.

Purposive sampling was used to select Kenyatta and Maseno Universities from which 200 and 118 students were randomly sampled respectively giving a total sample of 318 students for the study. In addition, one HELB official in charge of loan disbursement and recovery, and two University Registrars in charge of finance and planning, one from each university, were purposively selected to give information required. The researcher designed a questionnaire to collect data from students' respondents and an interview schedule for collecting data from the two registrars and the HELB official. A pilot study was carried out to assess the validity and reliability of the questionnaire. Additionally, the researcher accessed other relevant documents such as articles and journals to supplement the data from the respondents.

A descriptive survey design was adopted in this study because of its appropriateness in describing, recording, analyzing and reporting conditions that exist on such issues as accessibility and retention in an educational program. The data collected was analyzed using descriptive statistics that is, frequently tables and percentages. In addition, the information from the document analysis was analyzed qualitatively by sorting out data into various themes in relation to the objectives of the study.

The findings of the study indicate that the majority of students (79 percent) in the total population sample were of the opinion that HELB should consider revising its current system of awarding loans in order to facilitate the identification of the needy cases. This implies that the HELB's loan awarding criteria does not adequately identify the needy cases.

Seventy-seven percent of the total sample of students felt that the loan was inadequate in financing different degree programs. The two Registrars interviewed also affirmed the fact that each degree program has different unit cost requirement, with Science oriented courses costing more than Arts based courses. They further reported that even what HELB is currently awarding to students is not enough for Art based students leave alone the science ones. The HELB official shared the same opinion. This is because HELB does not have enough funds to cater for the total needs of every degree program.

Majority of students (64 percent in the total sample) indicated that most of the needy students who missed loan due to the inefficient loan awarding criteria used by HELB adopted other coping mechanisms and continue with their education. These options include working as barbers, cobblers, hairdressers, typing and printing, hawkers of light goods such as writing, photocopying papers, electronics, cigarettes and foodstuffs. Other survival tactics mentioned included: skipping

meals, loitering in colleague's rooms for food, cohabiting with financially endowed counterparts and others were said to indulge in commercial sex for subsistence.

The Registrars also supported the fact that needy students who missed HELB loan do resort to coping strategies. However, the HELB official interviewed maintained that students who are denied loans and consequently find themselves in such "tough life" on campus are to be blamed for their own making owing to the irregularities they make on the loan application forms that eventually leads them to be disqualified.

The student respondents recommended that HELB should revise the eligibility and loan categorization criteria to reflect the socio-economic changes, act swiftly when considering appeals and disbursement process, decentralize its services to district levels for effective service delivery and HELB personnel should practice high level of professionalism (i.e improve on their public relations when dealing with students).

The Registrars recommended that HELB should liaise with the universities in order to monitor the lifestyles of continuing students to determine the nature and the levels of their needs, and it should also coordinate with other funding organizations who offer bursaries, scholarships and grants in order to countercheck the recipients and establish records of those who are genuinely needy. The Registrars just like students also emphasized that HELB should decentralize its services so as to reach applicants living in the countryside for effective service delivery. The HELB official interviewed recommended the need for the Board to mobilize enough resources through all possible legal means to guarantee every one who applies for the loan to get it. He also urged for more government support.

Recommendations for further Research was made with respect to related factors such as parents' views, the role of university student leaders and views from other public and private universities which might influence HELB's role in enhancing access and retention of needy students.