

**ADMINISTRATION OF COUNTY GOVERNMENT BURSARY FUND AND  
RETENTION OF SECONDARY SCHOOLS' STUDENTS IN KWALE COUNTY,  
KENYA**

**BY**

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**OCTOBER, 2025**

**DECLARATION**

I declare that this research project is my own work and has not been submitted to any university for an academic award before.

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## **DEDICATION**

This research project is dedicated to my parents, Ngando Kionzo (late) and Nadzua Mangale, whose guidance and unwavering belief in the value of education and resilience have been a constant source of inspiration. I also dedicate this work to my dear wife, Sakina Chiro, and my daughter, Rayah Mupa, in appreciation of their love, encouragement, patience, and understanding throughout the course of this study.

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## **ABBREVIATIONS AND ACRONYMS**

**CBC:** County Bursary Committee

**CIDP:** County Integrated Development Plan

**EMB:** Edusave Merit Bursary

**HDI:** Human Development Index

**IPAR:** Institute of Policy Analysis & Research

**KCPE:** Kenya Certificate of Primary Education

**KNBS:** Kenya National Bureau of Statistics

**MoEST:** Ministry of Education, Science and Technology

**NCPD:** National Council for Population and Development

**NCSTI:** National Commission for Science, Technology & Innovation

**NGAAF:** National Government Affirmative Action Fund

**NG-CDF:** National Government Constituency Development Fund

**NNSSF:** National Norms and Standards for School Funding

**OECD:** Organization for Economic Co-operation and Development

**SEBF:** Secondary Education Bursary Fund

**SID:** Society for International Development

**SPSS:** Statistical Package for Social Science

**UNICEF:** United Nations Children's Fund

## **OPERATIONAL DEFINITION OF TERMS**

**Access:** A student's eligibility for admission into secondary school.

**Bursary:** An award granted to a need student to enable them study in school, VET center, college or university.

**Bursary Fund:** The money the County Government allocates to assist in skill development of the constituents.

**Drop-out rates:** The percentage of learners who leave school before finishing their final grade.

**Policy:** A purposive course of action adopted or suggested by an individual or group of individuals in dealing with a problem

**Policy analysis:** Disciplined application of intellect to public problems.

**Retention Rate:** Means to be sustained in school and promoted from one grade to another until completion.

## ABSTRACT

Education remains a cornerstone for socio-economic development, and government intervention in its provision continues to be vital, particularly in developing countries. In Kenya, both the national and county governments have implemented various interventions such as bursaries and scholarships to promote equitable access to education. Kwale County Government allocates approximately Ksh. 400 million annually to bursaries and scholarships aimed at ensuring that every school-age child has an equal opportunity to pursue education. Despite this investment, the bursary fund is equally distributed among the 20 wards, regardless of population differences. This has led to inequitable access, where students from densely populated wards often receive inadequate allocations or no support at all. Previous studies have identified such inequitable allocation, along with issues like late disbursement and insufficient funding, as major barriers to effective bursary programs. However, most existing research has focused on CDF bursaries, with limited attention given to county-level bursary administration. This study therefore seeks to evaluate the extent to which the administration of the Kwale County bursary enhances retention in secondary schools, focusing on Matuga Sub-County. Specifically, it analyses the distribution of bursary funds, assess the timing of fund disbursement, evaluate the adequacy of bursary funds and examine the allocation criteria and their overall impact on retention of students in schools. A descriptive research design was employed, targeting 5,988 form three and four students, 29 principals, 5 ward administrators, and the County Bursary Committee (CBC) chairperson. A sample of 357 students was selected using Krejcie and Morgan's formula, with stratified sampling for principals and total sampling for the ward administrators, and the CBC chairperson. Data collection involved questionnaires and interviews, with a pre-test conducted in Dr. Babla Diani and Bongwe Secondary Schools to ensure validity and reliability. Data collected was analysed using SPSS, applying descriptive statistics such as percentages and frequencies, while qualitative data underwent thematic analysis. The outcomes unmasked clear administrative concerns including equity, delayed disbursement, insufficient fund as well as reluctance in adhering to the allocation criteria. The recommends equitable allocation of funds, synchronization of the program with the school calendar, increased funding and strict adherence to award criteria to better retain students in secondary schools. The findings obtained are expected to guide policy adjustments to improve educational equity, access and retention in Kwale County and similar regions.

## **CHAPTER ONE: INTRODUCTION**

### **1.0 Introduction**

This chapter addresses several essential aspects of the research: study's background, its objectives, the research questions, justification and importance of the study, along with the limitations and delimitations that were considered.

### **1.1 Background of the study**

The need for secondary school education can never be over emphasized across the world. Societies are increasingly appreciating and considering secondary education as complete on its own. This observation implies that this level of education should enable graduates to find employment or operate small businesses without further qualification as well paving way for a subsequent university education (Ndala, 2006). Wachiye and Nasongo (2010) underscore this argument by positing that secondary education provides skills, competencies and knowledge needed for economic progress and national development. Nevertheless, UNESCO (2018) report indicates that in 2016, 61 million (23% of the total out-of-school population) are teenagers in lower secondary schools, and 139 million (53% of the total), were adolescents of upper secondary school age globally. According to UNICEF (2021), still over 200 million children were out of school in 2019 despite having the required age for attending secondary school.

Secondary school retention remains burdensome to societies across the globe mainly because of inability to meet the costs. Nthinga (2014) posits that even though the bursary schemes intend to ameliorate learners' retention in public high schools, a section of learners still abandon their studies due to extreme low-income status. Students from such families cannot afford some of the things not addressed by the bursary scheme, such as school uniform, food, and other personal effects. Sometime, such government aids are either inefficient or inequitably distributed. Students from

economically disadvantaged communities are therefore likely to suffer educational exclusion through dropout.

Governments across the world have developed various policies to provide equitable access to and retention of students in different levels of education. According to OECD (2016) in China, county-level governments shoulder the primary responsibility of administrating and overseeing effective delivery of school education from early childhood to junior secondary. In her effort to enhance retention of students in school, the government of China has a system that offers subsistence aid to learners from financially underprivileged households. National subsidy is made available to socio-economically unprivileged students in senior high school averaging CNY 500 (70.10 USD) per year per student (OECD, 2016).

In Singapore, there is a well elaborate bursary policy known as Edusave Merit Bursary (EMB). The government unveiled it in 1995 to help low-income Singaporeans by motivating better academic performance among the students (Mukhopadhaya, 2000). The policy is notoriously meritocratic and targets the top 25% within each level and stream, as well as the households with a gross monthly household income of less than \$3,000. The policy was a response to the country's raising income disparities which inevitably impacted her education system.

In most Sub-Saharan African countries, secondary school education is shaped by the principle of progressive universalism. Governments have initiated policies targeted to expanding secondary education through allocating more resources to the neediest students. According to Rose (2019) governments should modify their respective education budgetary allocations to target lower education levels and shield households from paying fees that make education unaffordable for the most disadvantaged. Policies like free secondary education, reducing out-of-pocket expenses to households, scholarships and bursaries have been introduced and are in tandem with the principle

of progressive universalism in secondary schools. Rose (2019) also posits that government spending on secondary education is likely to face inefficiencies at times and is inequitable.

The National Norms and Standards for School Funding (NNSSF) is a policy document in South Africa that outlines the government's guidelines for funding public schools. The document provides a plan for school fee exemption for households with difficulties in affording fees. Besides, the school authorities are required to notify the parents and guardians of their right to apply for either partial or full exemption, depending on financial ability of the household (Terwey, 2008). East African countries have also taken significant strides towards retaining secondary school students until completion. In view of this, Rwanda and Uganda introduced tuition free secondary education in 2007 and 2008 respectively.

Kenya is among the countries that ratified a number of international conventions on education. At the 1990 World Conference on Education for All in Jomtein, Thailand, and later in April 2000 in Dakar, Senegal, the majority of developing nations renewed their obligation of ensuring that all school age children have universal access to the initial stage of education (Caillods, 2001). Ostensibly, such commitments resulted into upsurge of primary school participation which significantly impacted secondary school level. According to Nasongo (2010), the Jomtien conference did not extensively consider the ramifications of primary school enrolment increase with respect to the needed resources in secondary school level. Imperatively, secondary school funding programs and policies became the center of attention. Lewin (2006) proposes that direct costs should fall to widely affordable levels, implying the need to direct subsidies to those from low-income households including bursaries, and necessitating fair means of selection that identifies disadvantage. Improving both access and quality of education systems while providing

effective and targeted packages for scholarships and financial aid or cash transfers, are key factors influencing effective retention programs (Keiko, 2015).

Income disparity has been phenomenal since independence prompting the Kenyan government's spending in education. The Ministry of Education began to give more and more scholarships (bursaries) to Africans and it made grants to high-cost boarding schools to enable them to remit the fees of deserving students (Sheffield, 1970). According to Boit (2015) social class biasness, access and equity concerns have been and continue to be a motivation for government's involvement in the education sector. As such, a plethora of government policies have reiterated the provision of equitable educational opportunities to all Kenyan children. The government unveiled the secondary school bursary program during the 1993/1994 financial year. The underlying philosophy of the program involved transforming into reality the idea that inability to afford school fees should not be a basis for denying secondary education to children who qualify (IPAR, 2003). However, a flood of studies has demonstrated without doubt that the policy was riddled with many limitations including inconsistent allocation of bursary fund, undue bureaucracy and lack of clear monitoring mechanisms. These anomalies encouraged the Kenyan government to implement the Constituency Bursary Fund (CBF) in 2003 (Wachiye, 2010)

The policy appeared better placed to cushion the majority poor and disadvantaged secondary school students as it required the Constituency Bursary Fund Committees (CBFC) to manage the fund by identifying the deserving beneficiaries and deciding the suitable amount to be allocated to each. However, both research and public discussion raised considerable doubts about the efficiency and effectiveness of the policy. Odebero et al. (2007) researched on equity in allocation of bursary fund in Busia and found unequal distribution of bursary subsidy among the needy students. The other challenge involved delayed funds' disbursement to constituencies by the

government. This delay meant that a majority of the beneficiaries failed to attend school due to late payment of their school fees (Orera, 2011).

The government policy on a hundred percent primary to secondary transition is in tandem with the social pillar of the Kenya vision 2030, to fulfill the human resource needs of a fast-evolving and increasingly diverse economy. County governments have formulated various educational initiatives and programs to achieve this ambitious target. The county assembly of Kwale enacted the Bursary Fund Bill, 2014. The move was mainly inspired by the disturbing educational statistics in the county. According to KNBS & SID (2013) only 10% of Kwale County residents had attained secondary level education or above. In 2019 the county secondary school GER was at 40.5 % far below the national recording which was 71.2% (MoE, 2019). The Act was therefore not only educationally ambitious but also a robust and appropriate policy to salvage the deplorable education standards of the county.

Government fee support programs have not been without administrative challenges that have often rendered such initiatives ineffective. These funds are always distributed equally across the county wards and sometimes delayed for political reasons including waiting for official launching by authorities. Chegenye, Mwalw'a, and Piliyesi (2024) argue that uniform allocation of bursary funds across the county wards is both ineffective and limiting as it does not consider the ward's level of needs and population diversity.

County Government of Kwale has since been allocating Ksh 400 Million in every fiscal year to support high performing needy students in secondary level, technical colleges, vocational training institutions and public universities. The County Bursary Committee equally shares the funds among the 20 wards. Besides, it reviews allocations to ensure disbursed amount is sufficient and adequate, approves disbursement of fee assistance to qualified beneficiaries, and monitors

allocations of assistance to ensure that deserving and genuinely needy students are considered. Meanwhile Ward Bursary Committees invite applications; scrutinizes and verifies all applicants' supporting documents; identifies beneficiaries and verifies all allocated bursaries to beneficiaries. Ward administrators are secretaries to the committees. Accordingly, 30% of the fund should benefit secondary school students. Of essence is whether equal distribution of the fund among the 20 wards as it is now really translates into equal opportunities to all students across the county.

## **1.2 Statement of the problem**

Kwale county bursary policy has gained prominence since inception of devolution in Kenya. However, concerns on the efficiency of the policy have been raised in many public participation fora and NCPD (2017) recommends for streamlining of the county bursaries as they are provided in a haphazard manner.

The county government of Kwale allocates Ksh 400 Million for bursaries and scholarships every financial year. Previous studies on bursaries have identified inequitable allocation as a major concern that renders bursary programs both inefficient and ineffective. In spite of this, the county adopted equal sharing formula among the 20 wards whose population vary significantly. Tsimba/Golini is approximated 34,002, Waa/Ngombeni 37,783, Tiwi 19,409, Kubo South 23,466, and Mkongani ward 37,318. Based on the current formula, majority of genuine needy students in the wards with higher populations ostensibly get under allocations or are completely left out of the support. This negates the principles of equity and fairness as underscored by the Act itself and the County government commitment.

The fund's administrative systems are also plagued with inefficiencies including inadequacy and delayed disbursement to schools. "Poverty and the late disbursement of bursaries from county governments are identified as significant factors contributing to the low school admission rates in

Kwale..." (*The Standard Newspaper*, 2018 January, 20<sup>th</sup>). In 2019, Kwale county secondary school GER was far below the national recording at 40.5% and 71.2% respectively. In the face of this, previous studies on the subject have mainly focused on the administration of CBF and SEBF bursaries at the oblivion of County government bursaries. This inspired the researcher to examine the administration of the county government bursary fund and its impact on the retention of secondary school students in Kwale County.

### **1.3 Research objectives**

- i. To analyze the effect of bursary fund distribution on retention of secondary school students in Kwale county.
- ii. To determine the effect of timing of release of the bursary fund on retention of secondary students in Kwale County.
- iii. To establish the effect of the amount of bursary fund allocated on retention of secondary school students in Kwale County.
- iv. To assess the effect of bursary allocation criteria on retention of secondary school students in Kwale county.

### **1.4 Research Questions**

- (i) To what extent does bursary fund distribution influences retention of secondary school students in Kwale County?
- (ii) To what level does bursary timing of release influences retention of secondary school students in Kwale County?
- (iii) What is the extent to which the amount awarded enhances retention of secondary school student in Kwale County?

- (iv) What is the effect of bursary allocation criteria on retention of secondary school students in Kwale County?

### **1.5 Justification and Significance**

Education is considered as critical pillar in poverty eradication and Kwale County still lags behind in both. It is from this perspective that the justification of the study is anchored on. Moreover, the public expenditure on bursaries and scholarships in the county is huge yet there is scarcity of empirical studies on its administration. This is so as many bursary studies have mainly focused on the CDF and SEBF at the oblivion of the county bursaries.

This study will furnish the ministry of education with valuable information for policy development and analysis. The study outcomes will also benefit the Kwale County Education, Research and Human Development Department as it will understand the conundrums riddling the administration of County bursary fund. Other counties and countries that also have a similar policy or intend to introduce one, will also benefit from the information provided herein. The findings will also be an inducement to the civil society organizations interested in matters education, public policy entrepreneurs and parents to demand for efficiency and effectiveness of the policy. Equally, other decentralized programs like NG-CDF and NGAAF will benefit from the study findings. It will also greatly contribute towards development of literature in the fields of public policy, educational administration and economics of education hence benefiting future researchers in the same and related fields.

### **1.6 Limitations and Delimitation of the Study**

The study's major limitation was the lack of available literature mainly due to novelty of the concept in the Kenyan context. Education sector in Kenya is partial if not quasi-devolved hence profound literature mismatch between Kenya and other countries. In many African countries

bursary policies are majorly a preserve of the central government and not counties or states. This research will also be conducted in limitedness of time and financial resources.

The inquiry was conducted in Matuga sub-county Kwale, Kenya. The researcher chose Matuga Sub-county since it contains the highest number of public secondary schools in the region. It will also be restricted to only state funded secondary schools as students admitted in private schools do not benefit from the policy.

## **CHAPTER TWO: LITERATURE REVIEW**

### **2.1 Introduction**

The key focus of this chapter will be the following areas; retention of secondary school students, bursary timing and retention of secondary school students, secondary school retention challenges and trends, government bursaries in the Kenyan history, previous studies on bursaries, rationale behind the Kwale county bursary Act 2014, county bursary fund for financing secondary education as well as this study's theoretical and conceptual framework.

#### **2.2.1 Retention of Secondary School Students**

Retention is the ability of a learner to be sustained in school and be promoted from one grade to another until completion. Globally, secondary school enrolment and retention has been on the rise in the recent decades owing to the burgeoning number of primary school transition rates. Countries through the education ministries, NGOs and other civil society organizations have designed policies and programs that target retaining students to completion of the school cycle. Initiatives like scholarships and conditional cash transfers have been identified as effective solutions to drop out cases among the socio-economically unprivileged communities. Nevertheless, still over 130 million children in upper secondary level were out of school in 2024 despite having the required age for attending secondary school (United Nations Children's Fund [UNICEF], 2025).

To ensure equitable and sustainable access and retention in education for all, many OECD countries provide full or partial public funding for education up to the secondary level and, in some cases, beyond. Such financial support promotes access, retention, completion, and progression to higher levels of education. In China, both the central and local treasuries contribute in funding her education. A part from fee exemption for high school students from rural areas, the national government of China also provides grants to economically underprivileged students in senior high school, averaging CNY 500 (70.10 USD) per year per student (OECD, 2016). Edusave Merit

Bursaries (EMB) was established 1993 in Singapore. This educational policy's main purpose involves maximizing and equalizing educational opportunities to all Singaporean children. Both merit and income level are the criteria (Mukhopadhaya, 2017). In Germany, responsibilities in the education system are shared between the 16 Länder and the federal government (OECD, 2014). Länder (County/States) have respective education ministries which run the schools, higher education, and adult education including continuing education. Education is free of charge up to secondary level. BAföG (Federal Training Assistance Act) is a financing policy which was introduced to enhance student's persistence and retention until completion.

The recent past has seen many Sub-Saharan African countries embracing the principle of progressive universalism in provision of secondary education. This is where governments deliberately formulate education policies that target equalities in education through allocating more resources to the neediest and most vulnerable students. In the Republic of South Africa, National Norms and Standards for School Funding (NNSSF) delineates the financial mandate of the government. The policy exempts households that are unable to afford from paying school fees and demands the school authorities to notify the parents and guardians of their right and obligation to apply for either partial or full exemption, depending on financial ability of the household (Terwey, 2008). The main purpose of this police is to guarantee equitable access and retention of students until completion.

### **2.2.2 Bursary Timing and Retention of Secondary School Students.**

The disbursement of bursary funds typically occurs in two phases: the first involves the transfer of funds from the national government to the devolved units, and the second entails the allocation of these funds to individual bursary applicants within the respective devolved units. The timing in which these two stages happen, have a direct effect on the retention of students in secondary

schools. Orera (2008) examined the challenges affecting the disbursement of Constituency Development Fund (CDF) bursary money among public secondary school students in Bobasi Constituency. The study's objectives included determining the extent to which the committee responsible for disbursing the bursary fund adhered to the official allocation criteria, identifying factors influencing the effectiveness and efficiency of the fund's operations, and assessing inequalities in bursary allocation in order to make appropriate recommendations. The study revealed that delayed disbursement, political interference, and weak monitoring mechanisms were the major challenges affecting the bursary program. Delayed disbursement of bursary funds undermines the primary objective of the program, which is to support student retention in schools.

The Institute of Policy Analysis and Research (IPAR, 2003) examined education financing in Kenya by evaluating the implementation and challenges of the secondary school bursary scheme. The study's objectives were to document trends and patterns in the financing of public secondary education in Kenya and to analyze the functioning of the bursary program. The findings highlighted inadequate financing, structural weaknesses in administrative systems—such as delays in fund disbursement and the non-remittance of bursary money to some schools—as major challenges to effective implementation. Additionally, delays in communicating bursary awards to beneficiaries were identified as a key obstacle that reduced the scheme's effectiveness and efficiency in promoting student retention.

### **2.2.3 Secondary School Retention Challenges and Trends**

Most African countries face the challenge of educational wastage, and majority have introduced several policies and initiatives to counter this problem (Orodho, Waweru & Getange, 2014). It is redundant to say educational wastage adversely affects retention trends. Measures like financial aid and cutting costs to consumers of education have been introduced across SSA countries to

maximize school retention. Education is perceived as the main pillar of poverty reduction in Nigeria (Orwasa, 2018). Governments in East Africa have taken robust measures to enhance access and retention and eventually reduce wastage in secondary schools. For example, Rwanda and Uganda introduced tuition free secondary education in 2007 and 2008 respectively.

The government of Kenya has intensified her effort to widen secondary school access and retention including the introduction of FDSE in 2008. Despite the rise in secondary school enrollment in Kenya, the government continues to face significant challenges in keeping students in school (Asena, 2016). According to the Education Sector Report (2021) the country's GER and NER in 2018 were 70.3% and 53.2% respectively. Empirical studies have documented several factors of school retention but the overarching one has been inability to pay school fees and the issue of equitable distribution of bursaries has been raised. Kwoko (2009) conducted a research in Kitui on the effectiveness of the bursary funds to enhance equity in secondary schools, with the initial objective of establishing the structures implemented to ensure those responsible distribute bursary funds equitably. The study found out that, despite the equity measures in place, the majority of head teachers (80%) reported that some financially disadvantaged students were not receiving bursaries, which negatively affected student retention.

#### **2.2.4 Government Bursaries in the Kenyan history**

When Kenya attained her independence in 1963, the new government emphasized the importance of education for national development. The administration immediately started creating policies aimed at addressing issues of opportunity, accessibility as well as equity in education (Lelei & Weidman, 2012)

The Ominde report of 1964 also recommended offsetting poverty by means of bursaries and as Tanui (2014) puts it, economically disadvantaged students were able to access secondary education

through bursary funds. The Kenyan government, through the education ministry, introduced SEBF in 1993/94 fiscal year. The administration of this fund was shifted to the Constituency Bursary Committee in 2003 as the committees were considered better placed in identifying the most deserving students. The policy was however marred with challenges including insufficiency of fund, political interference and other irregularities such as frequent disbursement delays and biased allocation by the constituency bursary committees (Lucy, 2013).

### **2.2.5 Rationale Behind Kwale County Bursary Act, 2014**

The rationale behind enactment of the Kwale County Bursary Act of 2014 is far-fetched. County priorities, poverty index and educational standards, undoubtedly informed the conception and preparation of the first CIDP which encapsulates the rationale behind the bursary policy. A research published by KNBS and SID in 2017 revealed that in 2013 only 10% of Kwale County residents had attained secondary education and above. Meanwhile, according to County Government of Kwale (2017) survey on adolescents and youths, Kwale County demonstrated a huge mismatch between primary school NER 79% and secondary school NER which stood at 25.3%, a clear poor transition to secondary school. In 2019, Kwale County had a secondary school gross enrolment rate of 40.5% far below the national recording which was 71.2% (MoE, 2019). Studies have confirmed that Kwale County is among the poorest regions in the country having an absolute poverty level of 74.9%. The HDI for the County was 0.435 in 2013 compared to the national score of 0.520 (NCPD, 2017). On that account, many parents are unable pay secondary school fees hence the necessity for fee support.

Kenya's education sector requires substantial investment to realize Vision 2030 by generating the human resources needed for the priority growth sectors (Government of Kenya, 2007). County Governments had to realign their respective priorities and commitments to meeting this ambitious

agenda, and Kwale is not exceptional. There is need to make extra effort towards enhancing enrolment and to expand primary to secondary school transition rate, which currently stands at 27.78 percent. Additionally, it is critical to discourage students from dropping out of secondary school (CIDP, 2013). By and large, this founded the basis for which the County government of Kwale heavily invests in education. CIDP suggests the importance of developing a county human resource strategy for guiding the bridging of the current and future skills' gaps by providing scholarships and education assistance programs (CIDP, 2013).

### **2.2.6 County Bursary Fund for Financing Secondary Education.**

The County Government of Kwale has since been allocating Ksh. 400Million in every financial year for the bursaries and scholarships to students. This fund is equally distributed among the twenty wards of the county. Accordingly, 30% of the fund should be for secondary schools. In Matuga Sub-County for instance Ksh. 100Million is spent on bursaries and scholarships every year.

The County Bursary Committee equally shares the funds among the 20 wards; reviews allocations and ensures support offered is sufficient and adequate; approves disbursement of bursaries to beneficiaries as well as monitoring the allocations ensuring that the poor and deserving students benefit. Ward Bursary Committees invite applications; scrutinizes and verifies all applicant's supporting documents; identifies beneficiaries and verifies all allocated bursaries to beneficiaries (Kwale County Bursary Act, 2014). According to the Act, the following categories of persons should be given key priorities; bright but total orphan without financially stable guardian, persons with disabilities and the disadvantaged and marginalized groups within the ward hence should be accorded full support. Without a modicum of doubt, Kwale residents perceive this policy as a panacea to the educational conundrums that have bedeviled them for ages. However,

recommendation No. 3 of NCPD cast substantial doubt on the efficiency and effectiveness of the policy. Although bursaries are available in the County both from the national and county government, they are not streamlined and are provided in a haphazard manner (NCPD, 2017).

In conclusion, this section has reviewed existing literature on bursaries and the retention of secondary school students. From a global perspective, governments have implemented various programs, such as provision of bursaries, to promote access to and retention in education. In Kenya, most studies have focused on the Constituency Bursary Fund (CBF), while county-level bursary schemes remain largely underexplored. However, these programs continue to face several inefficiencies, including inadequate funding and delays in fund disbursement, which negatively affect student retention.

### **2.3 Theoretical Framework**

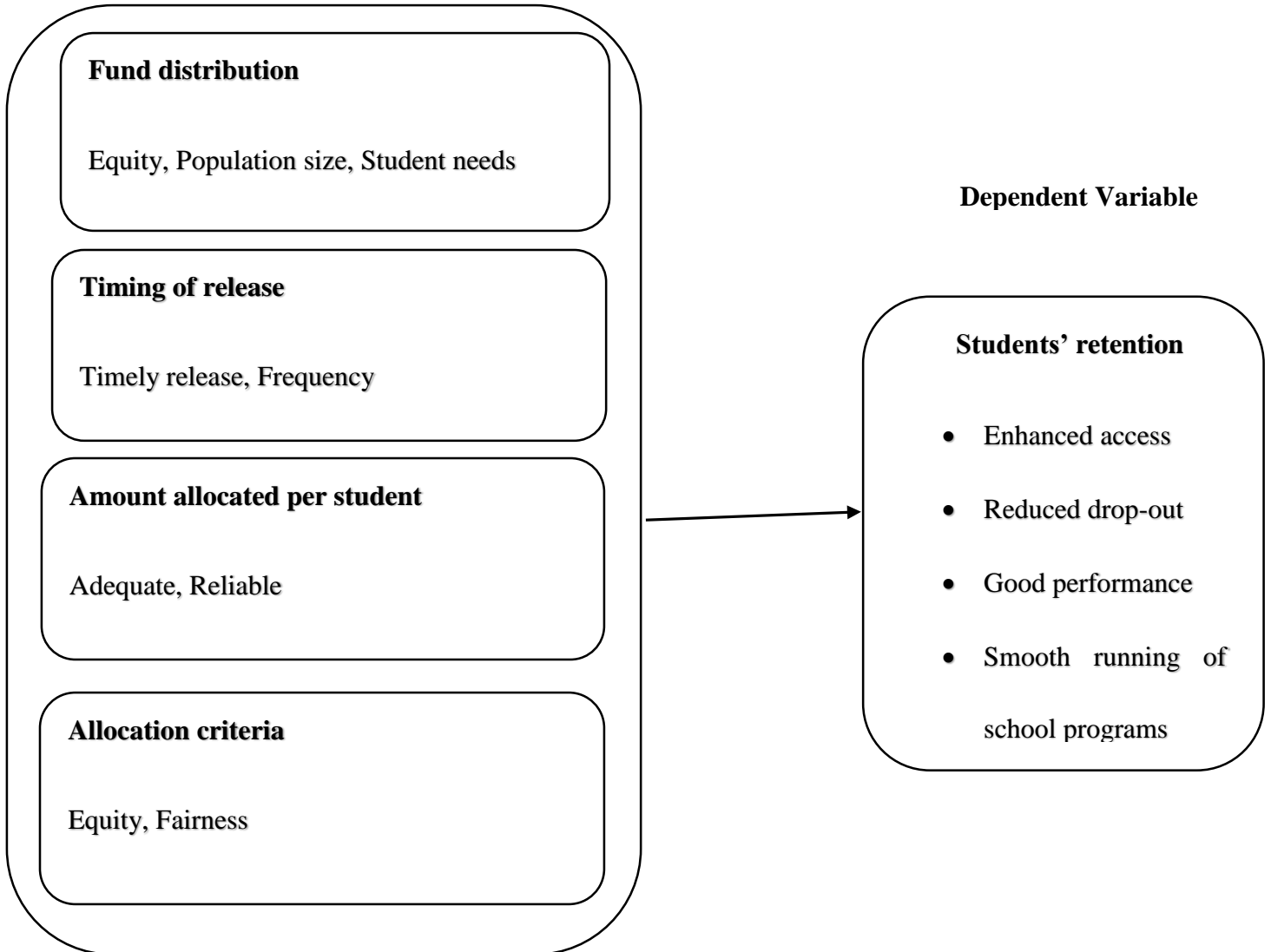
The study is anchored on the human capital theory pioneered by Theodore Schultz in 1971. Schultz was an American economist who was perturbed by the almost miraculous recovery of Germany and Japan after World War II. He carried out studies on that reality and concluded it was mainly due to a healthy and highly educated population. Schultz also studied economic development in the developing countries while comparing with Western societies, he realized that economic growth could sufficiently be explained through human capital investment by direct spending on health and education sectors as well taking advantage of job opportunities through internal migration. Schultz believed that humans were like any other capital; when invested in education and training, they would increase the benefits (Krasniqi & Topxhiu, 2016). According to the theory both individuals and societies including governments are prescribed to heavily invest in education as there is strong evidence suggesting that individuals who attained advanced education tend to

earn more than otherwise, a sine qua non for national growth and economic development. Schultz advocates for formal organization of education right from elementary level, secondary as well as higher levels as crucial for human capability improvement.

#### **2.4 Conceptual Framework**

When County Bursary fund is equitably distributed among the wards based on factors like population size, there will be equity and equality in educational opportunities among all the school going children. Timely disbursement will improve access, retention, reduce absenteeism, dropouts and any other unwarranted inconvenience at school. Further, the funds should be adequate enough to sustain students in schools. Finally, bursary fund allocation criteria should strictly be adhered to as outlined in the Act to ensure neediest and vulnerable students are retained in schools.

## Independent Variable



Source: Researcher (2023)

## **CHAPTER THREE: RESEARCH METHODOLOGY**

### **3.0 Introduction**

This section addresses the research design, study location, population targeted, size of the sample, sampling method, study instruments, pretesting, data collection procedures, data analysis, and ethical considerations.

### **3.1 Research design**

The researcher chose descriptive study design as suitable for the current research. In accordance with Aggarwal (2008) this approach devotes to collecting of data on the prevailing situations or conditions for analysis and interpretation. Descriptive research technique was considered suitable since, according to Pandey & Pandey (2015), it allows for systematic data collection from the study population or participants through personal contact and interviews when the needed information about a certain phenomenon is unavailable in files, records, and other data sources.

### **3.2 Location of the Study**

The researcher conducted this research in Kwale County, Kenya. The researcher specifically selected Matuga Sub-county since it consists of the highest number of public secondary schools in the county. Further the research also targets only public high schools in Matuga Sub-County because county bursary fund does not support students in private schools.

### **3.3 Target Population**

For the purposes of this study, the following kinds of respondents were considered; technical persons and the consumers. Only senior students (form 3 & 4) were targeted owing to their long term bursary experience in the school. The researcher also excluded the two national school because their students are under full county scholarship program hence only targeting 29 public secondary schools. Ward administrators and the bursary chairperson form the most technical persons to provide finer details on the bursary policy.

Category	Target population	Percentage (%)
1 Students (form 3 & 4)	5,988	99.42%
2 Principals	29	0.48%
3 Ward administrators	5	0.08%
4 Chairperson (CBC)	1	0.02%
Total	6,023	100%

Source: Matuga DEO office

### 3.4 Sample Size

Category	Target population	Sample size	Percentage used
1 Students (form 3 & 4)	5,988	357	6%
2 principals	29	9	31%
3 Ward administrators	5	5	100%
4 Chairperson (CBC)	1	1	100%
Total	6,023	372	6.2%

### 3.5 Sampling procedure

The study employed stratified sampling for selection of 9 principals representing 31% of the schools. Academic performance of a school was the criteria of selection. This sampling methods is considered best for the study as it allows for elimination of others factors that affect students' participation in learning. From the 9 sampled schools, the researcher selected 39 needy students in senior classes from each of the selected schools. Form 3 and 4 are considered to have long term experience of the bursary funds in school hence their selection. This number represents 6% of total students' population per school. Finally, total population sampling was used to select all the five ward administrators and the county bursary chairperson.

### **3.6 Research Instruments**

This study employed semi-structured questionnaires as well as interviews. A questionnaire involves data collection instruments that contain series of queries and other prompts that allow a researcher to gather the needed information from respondents (Abawi, 2013). Specifically, the researcher used these instruments for data collection from the sampled students. Questionnaires are important instruments that capture both demographic data and the experiences of respondents in the field. Interviews allow for in-depth information from informed respondents. In this study, interviews was applied for the principals, ward administrators and the CBC.

### **3.7 Pretesting**

Two secondary schools located in Msambweni constituency, Kwale were identified for piloting exercise namely Dr. Babla Diani and Bongwe secondary schools. Schools within Kwale County would be more appropriate as not all counties have bursary program. Pilot study helps in testing the validity of a study (Mugenda & Mugenda, 2003). Pilot testing of study questionnaire helped the researcher in identifying possible ambiguities, time needed and comprehensiveness of the instrument for further insights.

#### **3.7.1 Validity**

Validity determines whether the collected data accurately represent what is truly occurring in the study (Mugenda & Mugenda 1999). The study specifically focused on content validity to ensure enhanced correlation between the instruments and the actual area of study. Content validity involves the level to which items in a tool represent the content universe for generalizing the research instrument (Straub, Boudreau & Gefen, 2004).

#### **3.7.2 Reliability**

Reliability involves the extent to which a measurement of a phenomenon delivers consistent and stable results (Carmines & Zeller, 1979). Responses obtained from the pilot study were discussed

with the project supervisor and feedback obtained ensured reliability was guaranteed. In support of this argument, Mugenda and Mugenda (2003), postulate that reliability measures the level of consistency yielded by a research instrument following a number of repeated trials.

### **3.8 Data Collection Procedure**

For purposes of collecting the data, the researcher first sought a letter of introduction from Kenyatta University. This enabled the researcher to get the National Commission for Science, Technology and Innovation research permit. The inquirer also sought authorization from the Director of Education, Kwale County and booked official appointments with sampled respondents. The researcher physically paid visits to the sampled institutions to distribute the questionnaires and interview the participants.

### **3.9 Data Analysis and presentation**

The collected data comprised of both numerical and descriptive. Before the actual analysis, the researcher purified the data collected which involves removing of irrelevant, incomplete and incorrect sections of data. The researcher then entered the data into a device for evaluation using the Statistical Package for Social Science (SPSS). Quantitative data obtained was examined through descriptive statistics like mean, percentages and frequencies. On the other hand, the researcher arranged qualitative data thematically based on the research question and present it in a narrative form. The study employed multiple regression framework to approximate the association among the study variables.

### **3.10 Ethical Considerations**

The investigator was steered by two main ethical principles; impartiality and objectivity throughout the entire research process. The researcher sought authorization from the relevant government agencies including office of the director of education in Kwale. This guaranteed that

all the researcher practices were done according to the Kenyan laws. Express personal consent of the selected respondents was required as well as explaining the main objective of the before the research procedures.

When dealing with the statistical application, the researcher upheld highest level of integrity and his personal feelings and perception did not in any way interfere with the research process. Confidentiality was guaranteed besides treating every respondent as research objects, lest their personal emotions would inappropriately interfere with the study.

## **CHAPTER FOUR: DATA ANALYSIS AND DISCUSSION**

### **4.1 Introduction**

This segment looks at the analysis together with interpretation of the study findings as illustrated in the study methodology section. The results of the study are analyzed with an aim of demonstrating the effect of administration of the county bursary on retaining students in high schools in Kwale County. The research seeks to answer these fundamental questions: What extent does bursary fund distribution influences retention of students in high schools in Kwale County? What level does bursary timing of release influences retention of students in high schools in Kwale County? To what extent is the amount awarded enhances retention of high school students in Kwale County? What is the effect of bursary allocation criteria on retention of students in high schools in Kwale County? Results of the findings are discussed under the following major thematic areas: Rate of return of study items, Demographic traits of respondents, Bursary fund distribution and retention of students, Time of releasing the bursary and retention of students, Amount of bursary fund allocated and retention of student and Allocation criteria and retention of students. Likert scale was used for collection and analysis of the data while tables and charts appropriately presented the findings with interpretation given in prose form.

### **4.2 Rate of return of data collection items**

To maintain objectivity in the questionnaires, the researcher personally delivered them and provided an explanation of each item. Students, being the primary beneficiaries of the bursary policy, were expected to correctly capture their experiences of the policy which formed a key study variable. A total of 354 questionnaires were distributed. The response rate was at 87% as 310 questionnaires passed the analysis threshold. Nine (9) school principals had been sampled for interviews. The researcher managed to interview 8 principals translating to 88.89% success. All the 5 ward administrators were able to respond to the interviews schedules yielding a response rate

of 100%. In total, 323 respondents positively answered the call of the study reflecting 87% response rate. This rate was considered excellent and a perfect representative of the population under study as Mugenda and Mugenda (2003) posit that 50% rate of response is sufficient for examination, 60% response rate is decent while top-notch response rate is 70% and beyond. The excellence realized is courtesy of both the researcher's deliberate effort to personally administer the questionnaires and the interview schedules and prior seeking of permission to meet the participants.

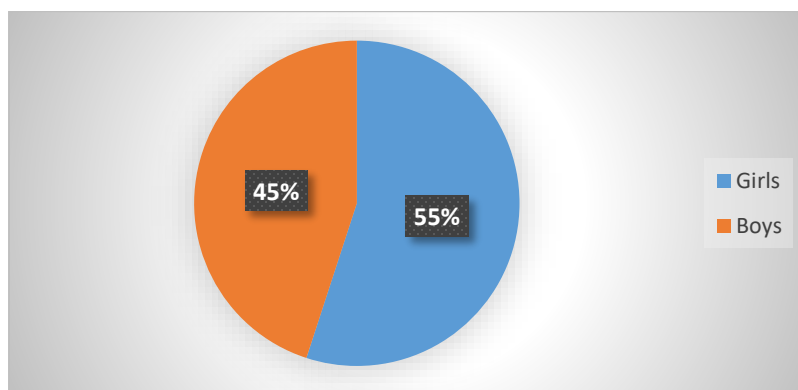
### **4.3 Demographic characteristics of the participants**

This part examines the demographic characteristics of the various participants in this study, including gender, KCPE performance, class, level of education and job experience. These characteristics were considered to be not only relevant but also critical in providing crucial information about administration of bursary in the County and secondary school students' retention.

#### **4.3.1 Gender-based distribution**

The researcher purposed to determine the distribution of students based on their gender.

**Figure 4.1: Distribution of learners by gender**

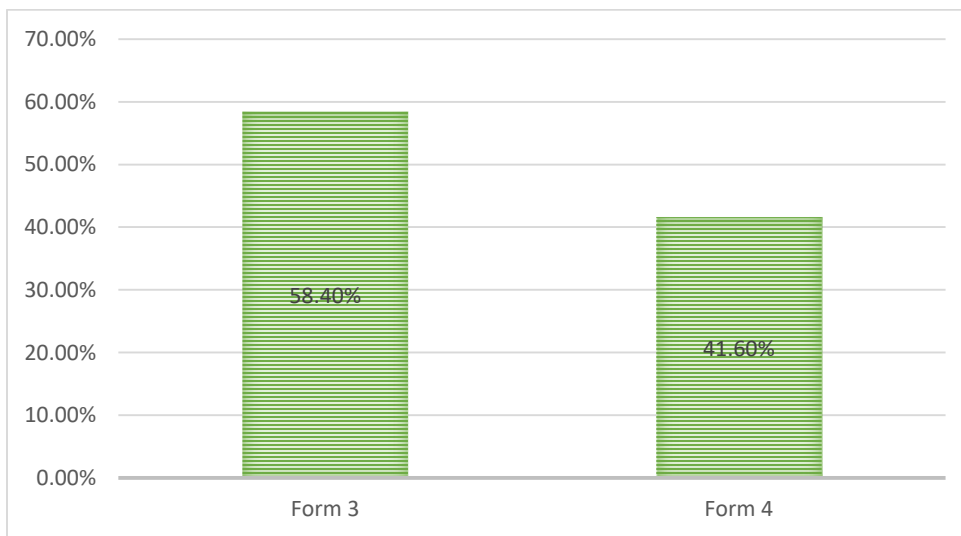


Students were requested to specify their gender, and all respondents who returned the questionnaires answered this question. Out of 310 students, 170 were girls, accounting for 54.8%, while 139 were boys, representing 44.8%. Gender is an important aspect of this study as research shows that the number of boys retained in schools outweighs that of girls. Girls are least likely to enroll in school and are more prone to drop out than their male counterparts *ceteris paribus* (Kuepie, Shiparo, & Tenikue, 2015). This suggests that both the society and the government should initiate policies that deliberately favor girls' stay in school.

#### 4.3.2 Distribution by class

The study requested the participants to specify their class/grade level.

**Figure 4.2: Class distribution of students**



The study targeted only the senior students in school as were considered to have enough experience on the bursary scheme. Students were asked to indicate their classes and only 1 student did not correctly respond to this question. 181 (58.4%) were form three students and form four had 129 respondents representing 41.6%. This implies that responses solicited were from students with at least more than two years of experience with the bursary program.

### 4.3.3 KCPE performance of students

Students were requested to indicate their marks in the KCPE examination

**Table 4.1: KCPE Marks**

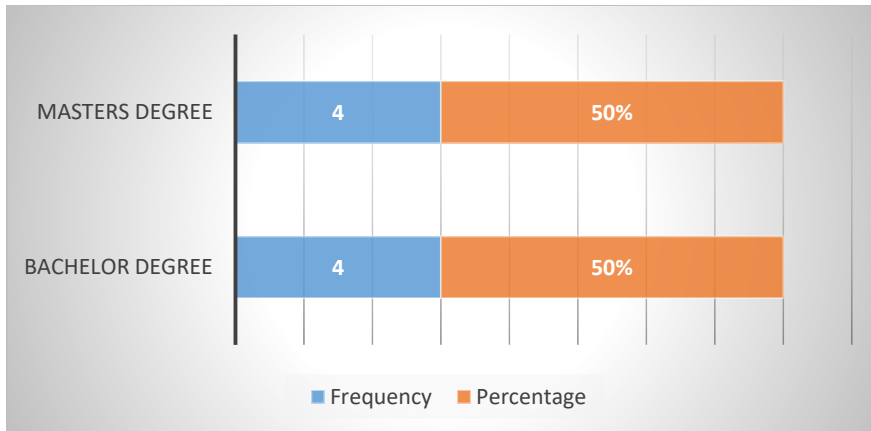
<b>KCPE marks</b>	<b>Frequency</b>	<b>Percentage (%)</b>
<b>000-199</b>	7	<b>2.3</b>
<b>200-259</b>	96	<b>31</b>
<b>250-299</b>	114	<b>37</b>
<b>300-349</b>	89	<b>29</b>
<b>350 and Above</b>	4	<b>1.3</b>
<b>Total</b>	<b>310</b>	<b>100</b>

From the above table, students who scored between 000-199 marks were only 7 representing 2.3% of the 310 respondents. 200-249 were 96 translating to 31% of the total. Those who scored 250-299 marks were 114 (37%) of the total. Students with 300-349 marks were 89 representing 29% of the total. Finally, 4 students had scored 350 marks and above representing 1.3% of the total. This analysis is important for study as one of the criteria for awarding the bursary is academic ability of the learner.

### 4.3.4 Education level

All principals were requested to mention their education levels.

**Figure 4.3: Level of education of the principals**



The study had sampled 9 principals for the interviews but due to technicalities, only 8 were able to respond to the interview schedule. These principals were requested to state their educational qualifications. The responses were computed as follows: Those who had attained bachelor degree were 4 representing 50% of the principals under study. On the other hand, 4 (50%) had a master’s degree as highlighted in the above figure 4.3. The significance of education in research can never be over emphasized.

#### 4.3.5 Distribution by job group

Job groups of the principals were also considered as an important component of this study.

**Table 4.2: Job group distribution of the principals**

Job group distribution of the principals	Frequency	Percentage (%)
C3	1	12.5
C4	1	12.5
D3	3	37.5
D4	3	37.5
<b>Total</b>	<b>8</b>	<b>100</b>

The following job group distributions were identified among the principals. Only 1 principal had a job group of C3 representing 12.5%. 1 principal (12.5%) also had a job group of C4. 3 principals had a job group of D3 translating to 37.5% while the other 3 (37.5%) had a job group of D4. This implies that over half of the principals 75% had a job of D3 and above. This item, job group was used by the researcher to inform the experience of the study participants. The analyses show that the principals under study were professionally mature to give relevant and expert opinions to the study.

#### **4.4 Descriptive Analysis**

This segment of the research seeks to analyze the clear-cut targets of this work which include; to analyze the effect of bursary fund distribution on retention of secondary school students; to determine the effect of the bursary fund releasing schedule on retention of secondary students; to assess the impact of the amount of bursary allocated on retaining students in high schools and to assess the implications of bursary allocation criteria on students' retention in high school level.

##### **4.4.1 Bursary fund distribution on retention of students in high schools**

The initial target of this work was to analyze the impact of bursary fund distribution on retention of high school students in Kwale County. There are two levels of bursary fund distribution; distribution of bursary fund among the administrative units (wards) and distribution of the funds among the bursary applicants. Accordingly, the county bursary fund is equally distributed among the five wards each getting an allocation of Kenya shillings 20 million annually. The results are as displayed in Table 4.3.

**Table 4.3 Bursary fund distribution on retention of secondary school students**

Statements		SA	A	U	D	SD	Mean
Amount awarded is too little.	F	92	130	39	36	13	3.78
	%	29.6	41.9	12.7	11.5	4.2	
Students from other wards get the same amount.	F	17	101	23	44	125	3.83
	%	14.2	32.7	7.3	14.2	40.4	
Bursary has solved fee problems to students.	F	11	0	43	73	184	3.65
	%	3.5	0	13.8	23.5	59.2	

The findings of the study revealed that 71.5% of the learners under study agreed that the amount awarded is too insufficient (Average=3.78; SD=0.112) while 15.7% disagreed. The research also showed that 73.1% of the study participants disagreed that students from other wards get the same amount (Average=3.83; SD=0.417) while 19.6% agreed. The results also revealed that 82.7% of the participants disagreed that bursary has solved fee problems to students (Mean=3.95; SD=0.243) as compared to 3.5% who agreed. These revelations compare favorably to those of Oketch, Gogo, & Sika (2020) where inadequate fund was cited as the major factor that rendered the Siaya county bursary scheme inefficient.

School administrators were also requested to give their views on fairness and equity of the bursary distribution formula. According this study equity means fairness in distribution of educational opportunities. The principals' responses only focused on the allocation per student as majority of them claimed not to be privy to the fund distribution per administrative units. The research findings realized that 87.5% of the school heads are faulting the distribution as unequitable while 12.5% consider it to be fair and equitable. These findings are similar to those of Odebero, Sang, Bosire & Othuon (2007) who studied Equity in the Distribution of Bursary to high School learners in Busia

District, Kenya. The results of the research indicated that the bursary was not equitably distributed. Despite the many drawbacks of unequal distribution of educational resources, the trend continues to scathe the secondary education sub-sector in Kenya. Ngware, Onsomu, & Muthaka (2007) posit that inequalities in allocation of educational resources is responsible for both low enrollment and retention rates on secondary schools as well as fewer secondary schools particularly in places predominantly occupied by poor members of the society.

One principal commented.

*“The bursary allocation is very unfair, many parents lament of missing out the bursary award even after several attempts of application. Some of my students have very huge fee arrears of up to Ksh. 80,000. On the contrary, some students get frequent and consistent allocation making them complete schooling with huge overpayment of fees. Would you say the county bursary is fairly distributed?”*

It is worth noting that among other guiding principles, the Basic Education Act (2013) provides for educational opportunities which are both equitable and nondiscriminatory to the Kenyan youths. In responding to the fairness and equity of the bursary distribution formula, ward administrators mainly focused on the bursary fund allocation per ward. Majority of the respondents, 3 out of 5 ward administrators (60%) faulted the formula as being unfair and inequitable. On the flip side, 2 ward administrators (40%) affirmed that the county bursary fund is equitably distributed. Records indicate that population distribution is as indicated; Tsimba/Golini is approximated 34,002, Waa/Ngombeni 37,783, Tiwi 19,409, Kubo South 23,466, and Mkongani ward 37,318. The study realized that geographical location of a ward influences the number of bursary applications. Wards located in cosmopolitan areas and towns always have bigger populations leading to many bursary applicants than the projected.

One ward administrator stated as below.

*“Wards that border other counties are likely to have very many bursary applicants as people from neighboring counties always register as voters of such particular wards so as to pre-qualify for the bursary. This makes the number of bursary applicants to skyrocket compared to other wards that do not border other counties”.*

The results indicate that the equal allocation approach fails to account for demographic and economic disparities among wards. Wards with larger populations or higher poverty levels experience a mismatch between demand and available bursary funds, resulting in some needy students missing out or receiving inadequate support. This outcome contradicts the principle of equity, which advocates for proportional resource distribution based on need rather than equality of allocation.

The implication of these findings is that inequitable bursary distribution contributes to disparities in educational access and retention across wards. Students in overpopulated or economically disadvantaged areas are more likely to drop out or face prolonged absenteeism due to unmet financial obligations. The persistence of such inequalities undermines the bursary program’s primary objective of enhancing school retention and perpetuates cycles of exclusion in education.

These findings resonate with the work of Oketch, Gogo, and Sika (2020), who reported that inadequate and unevenly distributed bursary funds rendered the Siaya County bursary scheme inefficient. Similarly, Odebero, Sang, Bosire, and Othuon (2007) found that bursary distribution in Busia District lacked equity, thereby disadvantaging students from poorer households. Ngware, Onsomu, and Muthaka (2007) further argue that inequalities in educational resource allocation contribute to both low enrollment and retention rates in secondary schools, particularly in marginalized communities. The results of this study reaffirm these observations and highlight the continued existence of systemic inequities in resource allocation despite the constitutional and

legislative commitments—such as the Basic Education Act (2013)—to provide equitable and non-discriminatory educational opportunities.

The testimonies from principals and ward administrators reinforce these quantitative findings. One principal lamented that while some students consistently benefit from bursary awards, others miss out entirely, resulting in huge fee arrears of up to Ksh. 80,000. Similarly, a ward administrator observed that wards bordering other counties experience inflated numbers of applicants as residents from neighboring areas register in the wards as voters to qualify for bursaries. Such contextual realities underscore the need for a more dynamic and data-driven distribution formula that reflects population size, poverty levels, and the actual number of eligible applicants per ward.

#### 4.4.2 Time of Releasing the Bursary and Retention of Students

The essence of availing financial support in form of bursaries is to help keep the students in school and retain them until completion. The learners, school heads and ward administrators were requested to respond to the question of timing of release of the bursary fund. Their responses were summarized as below.

**Table 4.4 Time of Releasing the Bursary and Retention of Students**

Statements		SA	A	U	D	SD	Mea n	Std Dev
Bursary comes on time.	F	0	16	22	140	137	4.03	0.476
	%	0	5.1	7.2	45.1	44.2		
Students stay in school even if the bursary delays.	F	0	10	29	134	143	4.12	0.342
	%	0	3.1	9.2	43.2	46.2		
Students no longer drop school due to fees.	F	0	0	38	167	105	4.03	0.146
	%	0	0	12.3	53.8	33.8		

The students responded to the three question items in the above table and their responses were interpreted. The inquiry discovered that 89.3% of the learners disagree that bursary comes on time

(Average=4.03; SD=0.476) compared to 5.1% who agreed; 89.4% also disagreed that students stay in school even if the bursary delays (Average=4.12, SD=0.342) compared to 3.1% who agreed. Lastly, it was observed that 87.6% of the research participants disagreed that students no longer drop out of school due to fees (Average=4.03; SD=0.146) compared to none who agreed.

Among the eight principals interviewed, 7 (87.5%) failed to agree that county bursaries are released on time while 1 (12.5%) agreed. Majority of the principals cited politics of publicity as the main factor causing the delays. One principal lamented,

*“Why would the governor launch bursary cheques every year and in every ward? Schools are often subjected to undue sufferings because of such politics of publicity.”*

The said politics however compare unfavorably with the findings of Mualuko and Muhavi (2013) where politics and politicians influenced who should benefit from the bursary fund in Kenya.

The principals were also asked to comment on how they handle students with huge fees balances when bursary disbursement delays. All the 8 principals responded to the question and 5 (62.5%) would send the students home while 3 (37.5%) would conditionally keep them in school. Some of the suggested conditions include; payment in kind, provide labor to school, advice the parents to seek alternative support from other organizations like Base Titanium & ministry of education and allow parents to pay in regular instalments. One principal commented,

*“Although we conditionally allow them to stay in school, a big number of the parents fail to meet our conditions. The institution cannot run without finances neither can we continue accumulating huge debts from our suppliers. If the delay progresses we eventually send them home for fees.”*

Some of the major lurking dangers of frequently sending home students include dropping out of school, poor academic performance, early marriages/pregnancies, drug abuse as well as compromised retention rates.

All the 5 ward administrators interviewed responded to the question of disbursement time. Majority of them 4 (80%) affirmed that county bursaries are released on time while 1 (20%) disaffirmed the statement by stating,

*“The bursary program is directly influenced by the fiscal calendar which is not synchronized with the academic calendar especially at secondary school level. These variations frequently bring about delays in the disbursement of the fund yet we cannot write commitment letters to the principals since such students are not under the full sponsorship program.”*

The findings imply that delayed bursary disbursement weakens the very purpose of the bursary program - to support continuity in education among needy learners. Misalignment between the county’s fiscal year and the school academic calendar exacerbates the problem, leaving students vulnerable to exclusion at critical points in the school year. Without timely financial assistance, many learners from low-income households risk dropping out, thereby widening educational inequality across socio-economic lines. These results align with Mualuko and Muhavi (2013), who observed that political influences and administrative inefficiencies often affect the management and release of bursary funds in Kenya. The “politics of publicity” cited by principals in this study reflects a broader national pattern in which bursary programs are used to gain political visibility rather than serve the intended educational goals.

Furthermore, the finding that some ward administrators (80%) believe funds are released on time, contrary to the experiences of principals and students, may illustrate response bias, as described by Schwarz (1995)—where respondents modify answers to appear positive or align with institutional expectations. One ward administrator candidly explained that bursary releases follow the county fiscal calendar, which is not synchronized with the academic calendar, thus causing unavoidable delays: “The bursary program is directly influenced by the fiscal calendar which is not synchronized with the academic calendar especially at secondary school level. These variations frequently bring about delays in the disbursement of the fund yet we cannot write commitment letters to the principals since such students are not under the full sponsorship program.”

This observation highlights the structural weakness in the coordination between education management and fiscal planning. To improve retention, there is a need for better harmonization between the county’s financial planning and the academic year, alongside depoliticization of the bursary allocation process. In summary, the findings demonstrate that the timing of bursary release has a direct and significant effect on student retention in secondary schools. Political interference, misaligned fiscal cycles, and administrative inefficiencies collectively undermine the goal of the bursary program. For the bursary scheme to achieve its intended purpose, disbursements must be timely, predictable, and aligned with school calendars to ensure that financial need does not interrupt learning or reduce retention rates among vulnerable students.

#### **4.4.3 Amount of bursary fund allocated and retention of students**

The third intention of the research is to identify the repercussion of the amount of bursary award on learners’ retention in high schools. The findings are displayed in Table 4.5.

**Table 4.5 Amount of bursary fund allocated and retention of students**

Statements		SD	D	U	A	SA	Mean	Std.Dev
Amount awarded is too little.	F	7	16	49	107	131	4.00	0.071
	%	8.6	5	15.9	38.1	42.4		
There is no guarantee of getting bursary.	F	24	13	47	38	187	3.55	0.3109
	%	7.9	4.3	15.2	12.2	60.4		
Bursary has solved fee problems to students.	F	187	21	44	41	16	3.55	0.476
	%	60.4	6.9	14.2	13.2	5.3		
Students no longer drop out of due to lack of fees.	F	33	156	62	51	7	3.16	0.0.342
	%	10.8	50.4	20.1	16.5	2.2		

The study unveiled that 80.5% of the learners agreed that amount awarded is too little (Average=4.00; SD=0.071) while 13.6% disagreed. The inquiry also showed that 78.3% of the learners were in agreement that there is no guarantee of getting bursary (Average=3.55; SD=0.3109) while 16.5% agreed. The research also identified that 67.3% disagreed that bursary has solved fee problems to students (Average=3.55; SD=0.476) while 18.5% agreed. Additionally, the inquiry revealed that 61.2% of the respondents disagreed that students no longer abandon schooling because of scarcity of school fees on the side of the parents and guardians (Mean=3.12; SD=0.0.342) while 18.7% agreed. It is argued that any programs that lower the households cost of secondary education will result into more households educating their children (Onsomu, Muthaka, Ngware, & Manda, 2006). However, the above findings denote a clear inadequacy of the fund to cushion the many poor households to keep their children in school. Although the bursary appeared to be a sigh of relief among the poor households, the program suffers similar challenges of inadequacy that rendered the CBF inefficient. Kwoko (2012) postulates that the constituency bursary fund is inadequate to cushion all the learners from poor economic background. Similarly, insufficiency of fund is highlighted to be the main factor of unfair allocation of county bursary

funds in Siaya County (Oketch, Gogo, & Sika, 2020). Students were asked to comment on how the schools handle student with huge fee arrears. 287 (92.6%) admitted that they would be sent home for fees should the bursary fail to clear their fee balances while 23 (7.4%) claimed they would stay in school even with huge fee arrears. These findings suggest a worrying scenario on effective coverage of the syllabus. Equally, students who are often sent away from school are subjected to many challenges including dropping out of school.

On responding to the question of adequacy of the bursary fund, 12.5% of the principals agree that the bursary awarded to the day scholars was sufficient bearing in mind that bursary is usually meant to cater for a certain percentage of fees. However, majority of the principals 7 (87.5%) confirmed that the bursary allocation per learner was insufficient to effectively cushion the majority poor parents. In discussing the inadequacy of the bursaries, Oyugi, Riechi & Anupi (2008) argue that up to 66% of the bursary demands are unmet suggesting that only about 34% of these demands could be met. One of the principal commented,

*“The bursary becomes insignificant if a student in an extra-county boarding school is allocated Ksh. 3000 as the balance will still be too huge to keep the student in school. The only option is to send them home for fees where they unfortunately take too long to report back to school”.*

The ward administrators were requested to give their opinions on the sufficiency of the bursary fund. All the five administrators responded to the question by affirming that the fund is certainly insufficient. One officer lamented,

*“Due to high poverty levels, many parents cannot afford the secondary school fees. They entirely rely on the bursary fund as the only source of fees making the kitty overly strained.”*

The implication of these findings is that the insufficient amount of bursary per learner compromises the intended impact of the bursary program on educational equity and retention. When the bursary does not cover a reasonable portion of school fees, the financial burden reverts to the already impoverished parents, often resulting in absenteeism and eventual dropout. Consequently, while the bursary scheme creates an impression of inclusivity, its actual capacity to sustain learners throughout the school cycle remains limited. This threatens the achievement of the government’s policy on 100% transition and retention in secondary education.

The findings of this study are consistent with earlier research by Onsomu, Muthaka, Ngware, and Manda (2006), who observed that programs that reduce household education costs significantly increase secondary school retention. However, they cautioned that such interventions must provide adequate financial relief to achieve measurable outcomes. The current study’s findings confirm that the bursary amounts in Kwale County fall short of this threshold. Similarly, Kwoko (2012) reported that the Constituency Bursary Fund (CBF) was insufficient to cater for all needy learners from low-income backgrounds, a situation mirrored in the county-level program.

Furthermore, Oyugi, Riechi, and Anupi (2008) found that up to 66% of bursary demand remains unmet nationally, implying that only about one-third of needy students receive meaningful support. The current study corroborates these statistics, indicating that insufficiency of funds not only limits coverage but also perpetuates inequity in educational opportunities. The findings also resonate with Oketch, Gogo, and Sika (2020), who attributed inefficiency in Siaya County’s bursary scheme to inadequacy and inconsistent allocations. Collectively, these studies reinforce the conclusion that

low bursary amounts have a direct, negative impact on student retention and completion rates in Kenya's secondary schools.

In summary, the findings demonstrate that the amount of bursary allocated per learner in Kwale County is inadequate to meaningfully support student retention. While the bursary program provides short-term relief, the insufficiency of the award undermines its long-term effectiveness, forcing many students to drop out or miss school due to unpaid fees. To enhance retention, there is a need for a policy review to increase the per-student bursary allocation and ensure a more needs-based and equitable distribution system.

#### 4.4.4 Bursary allocation criteria and retention of students

The Kwale County Bursary Act (2014) clearly stipulates the application and allocation criteria of the bursary fund. The researcher sought to examine the level of adherence to the set criteria and its effect on maintaining students in schools in Kwale County. The essence of following the set out procedure is to enhance efficiency of the bursary scheme.

**Table 4.6 Bursary allocation criteria and retention of students**

Statements		SD	D	U	A	SA	Mean	Std Dev
Amount is shared equitably.	F	196	81	33	0	0	4.03	0.026
	%	63.1	26.2	10.7	0	0		
There is fairness in distribution of bursary.	F	196	78	36	0	0	4.51	0.275
	%	63.1	25.2	11.7	0	0		
Allocation criteria is strictly followed in bursary award.	F	189	91	30	0	0	4.48	0.145
	%	61	29.2	9.8	0	0		
All orphans have their fees cleared by the county bursary.	F	124	143	34	10	0	4.17	0.273
	%	40	46.2	10.9	3.1	0		

The research showed that 89.3% of the participants disagreed that amount is shared equitably (Mean=4.03; SD=0.026). None among the participants in the study agreed. The inquiry also established that 89.3% disagreed that there is fairness in distribution of bursary (Average=4.51; SD=0.275) whilst none agreed. The inquiry also showed that 90.2% disagreed that allocation criteria is strictly followed in bursary award (Average=4.48; SD=0.145) whilst none agreed. Lastly, the findings demonstrates that 86.2% of the participants disagree that all orphans have their fees cleared by the county bursary (Average=4.17; SD=0.273) whilst 3.1% agreed.

As primary beneficiaries of the policy, the students need to fully understand the spelt out allocation procedures for them to meticulously adhere to. Students understand themselves pretty well as well as their socio-economic milieu. If they inappropriately miss the bursary award, they may lose confidence with whole scheme.

The principals were requested to express their perspectives on their involvement in identification of the needy learners. All of them (100%) confirmed the necessity of their involvement. Their versed knowledge on educational matters as well as understanding the students' economic background appears to be a key factor suggesting their engagement. However, Kwale County Bursary Act (2014) does not provide for direct engagement of the school principals in identifying the needy students. It emerged that all the principals under this study are not privy to the bursary allocation criteria. One principal commented,

*“We have seen cases where some learners have scholarships from some NGOs around but still get bursary allocation. Yet some are at the verge of dropping out of school due very huge fee balances but they receive very little bursary allocation if any. All these things are happening because principals are directly involved in the county bursary scheme.”*

The above scenario favorably compares to the findings of Boit (2015) who noted dishonesty among students and their parents in their pursuit to secure educational aid. The ultimate ramification of it is denying access to financial aid the genuinely needy students.

The ward administrators also commented on the level of adherence of allocation criteria. Majority 80% confirmed that the allocation criteria is strictly followed. They revealed that students have to correctly fill the bursary forms for them to be considered for the award. However, 20% of them noted that some students fail to fully adhere to the required procedures.

*“Majority of the students correctly follow the set procedures although some wrongly fill the forms. When wrongly filled forms are identified, we engage the respective village administrators to resolve such cases.”*

These findings indicate that an overwhelming number of secondary school learners in Matuga Sub-County are much aware of the bursary policy as well as the required documents to attach. This compares favorably with the findings of Onuko (2012) who observed that majority of the students in Gem District had full information about the requirements of getting a bursary.

In responding to the influence of politician and other high ranking officials in the county government on the scheme, all the ward administrators (100%) confirmed that the politicians have absolutely no influence in the award of bursaries. The scheme is entirely managed by the bursary committees both at the ward and county levels and politicians are just but members of the committee without much influence. The findings contradict those of Oketch, Gogo & Sika (2020) where political interference and nepotism jeopardized the efficiency of Siaya County bursary fund.

The administrators were also asked to give their opinions on involving school principals in identifying the needy and most deserving students for the bursary. Sixty (60%) of the ward

administrators agree with the idea of involving the school principals while 40% do not see the necessity. Principals are surrogate parents and therefore understand the socio-economic background of the learners pretty well. They may give pertinent advice to the managers of the bursary fund.

The quantitative results suggest widespread dissatisfaction among beneficiaries concerning the transparency and equity of the bursary allocation process. The exclusion of principals—who possess firsthand knowledge of students' economic situations—appears to undermine the effectiveness of targeting genuinely needy learners. This disconnect between policy and practice may weaken trust in the system, resulting in disillusionment and possible school dropouts among overlooked students. The qualitative findings indicate that while administrators perceive adherence to procedures, the lived experiences of students and principals suggest otherwise, pointing to a possible communication and implementation gap.

The findings align with Boit (2015), who observed widespread dishonesty and procedural loopholes in bursary disbursement processes in Kenya, often disadvantaging deserving learners. Similarly, Onuko (2012) found that although students were aware of bursary requirements, inconsistencies in application of criteria led to perceptions of favoritism. However, the present study contradicts Oketch, Gogo, and Sika (2020), who reported political interference and nepotism in Siaya County, whereas respondents in Kwale County maintained that politicians have minimal influence. The results underscore the importance of transparency and inclusive governance in bursary management. Involving school principals, enhancing public awareness of criteria, and reinforcing accountability mechanisms could strengthen the integrity of the bursary scheme and enhance student retention in secondary schools across Kwale County.

#### 4.5 Inferential Statistics

Pearson’s correlation assessment was employed to examine the relationship among the variables of the study. Pearson correlation coefficient was applied to evaluate the interrelation level among the study variables as well as to demonstrate the sequential strength of association among variables in the correlation range from +1 and – 1, in which  $r > 0.7$  denotes a clear positive affiliation,  $r = +0.5$  and below 0.7 suggests an average association, whilst where  $r = +0.49$  or less signifies an insignificant link. Where  $r = 0$  points out no association. The conclusions were displayed in Table 4.7.

**Table 4.7 Relationship between Study Variables**

		<b>Bursary fund distribution</b>	<b>Timing of release of bursary fund</b>	<b>Amount of bursary fund allocated</b>	<b>Bursary allocation criteria</b>
<b>Bursary fund distribution</b>	Pearson Correlation Sig. (2-tailed)	1			
<b>Time of releasing the bursary</b>	Pearson Correlation Sig. (2-tailed)	.580**	1		
<b>Amount of bursary fund allocated</b>	Pearson Correlation Sig. (2-tailed)	0.407	0.104	1	
<b>Bursary allocation criteria</b>	Pearson Correlation Sig. (2-tailed)	.697	.853	.533	1
<b>Retention of students</b>	Pearson Correlation Sig. (2-tailed)	.622**	.631**	.411**	.597**
	N	310	310	310	310

\*\* . A strong correlation exists at 0.01 level (2-tailed).

The study outcomes exhibited strong affirmative relationship between bursary fund distribution and students’ retention ( $r = 0.622$ ,  $p < 0.05$ ) denoting that a one-unit change in bursary fund distribution results into 62.2% effect on retention of students. When bursary fund distribution is positive, retention of students also becomes positive. The relationship between timing of release

of bursary fund and retention of students was evaluated and the findings also revealed a direct significance connection between timing of release of bursary and maintaining students in schools ( $r=0.631$ ;  $p<0.05$ ). This demonstrates that any single-unit change in timing of release of bursary fund leads to 63.1% change in retention of secondary school students. When timing of release of bursary fund are positive, retention of students also becomes positive. The outcomes of the research exhibited a direct, statistically meaningful positive reciprocity of amount of bursary allocated and secondary school students' retention ( $r=0.411$ ;  $p<0.05$ ). Such results imply that every one-unit change in the amount of bursary fund allocated leads to a 41.1% change in retention of secondary school students. When amount of bursary fund allocated are positive, retention of students is also positive. Lastly, the findings revealed a statistical significant direct effect of bursary allocation criteria on retention of secondary school students ( $r=0.597$ ;  $p<0.05$ ). This suggests that a single-unit change in bursary allocation criteria contribute to 59.7% change in retention of secondary school students. When bursary allocation criteria is positive, retention of students also becomes positive.

#### 4.6 Analysis Using a Multiple Regression Model

The research employed multiple regression framework to approximate the association among the study variables. The conclusions were highlighted in Table 4.8.

**Table 4.8 Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F	Sig.
1	.802 <sup>a</sup>	0.643	0.613	0.0594	102.668	0.000 <sup>b</sup>

The correlation coefficient (R) of 0.802 indicates a significant positive correlation between the predictor parameters and the outcome variable. The adjusted R Square figure of 0.613 suggests

that roughly 61.3% of the variation in the response variable (retention of secondary school students) can be described by the influencing variables included in the model. This implies that administration of county government bursary fund is responsible for a substantial portion of the fluctuations in retention of students, with approximately 64.3% of the variance described by the model. The other 35.7% of the variance was ascribed to other peripheral factors of the study. The multiple regression model appears to be a perfect fit to explain the interrelations between administration of county bursary fund and retention of students.

Statistical variance analysis was employed to test whether the multiple regression framework was suitable. The findings are highlighted in Table 4.9.

**Table 4.9 ANOVA Model**

<b>Model</b>		<b>Sum of Squares</b>	<b>df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
<b>1</b>	Residual	102.882	4	19.015	102.668	0.000 <sup>b</sup>
	Regression	9.232	306	0.16893		
	<b>Total</b>	<b>112.114</b>	<b>310</b>			

The F-test for linear regression contains a null hypothesis stating that the framework accounts for no variation in retention of students ( $F=102.668$ ,  $p=0.000^b$ ). The F-test shows high significance, indicating that the model accounts for a considerable portion of the variance in retention of students. This suggests that the multiple regression analysis was suitable for the data and therefore internal communications, time of releasing the bursary, amount allocated, and bursary allocation criteria affect the retention of secondary school students.

The results of the study also indicated that the model summary effectively anticipated the retention of secondary school students ( $p \leq 0.05$ ). This demonstrated the statistical relevance of the regression

framework used, indicating that it reliably predicted the retention of secondary school students (that is, it was the best fit for the data).

A T-test was performed to assess the statistical relevance of each regression coefficient, identifying the beta values that reflect the strength of each independent variable's effect on the response variable. The results are displayed in Table 4.10.

**Table 4.10 Regression Coefficients**

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std Error	Beta	t	Sig.
(Constant)	0.323	0.024		1.648	0.105
Bursary fund distribution	0.182	0.026	0.319	6.604	0.000
Timing of release of bursary fund	0.272	0.024	0.534	6.745	0.000
Amount of bursary fund allocated	0.229	0.034	0.476	8.866	0.000
Bursary allocation criteria	0.216	0.046	0.253	6.354	0.000

The study formulated the regression equation as shown below.

$$Y_i = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$$

Y (Retention of students) = 0.323 (Constant) + 0.182 (Bursary fund distribution) + 0.272 (Timing of release of bursary fund) + 0.229 (Amount of bursary fund allocated) + 0.216 (bursary allocation criteria) + 0.024 (Std Error).

From the regression equation, timing of release of bursary fund to the retention of secondary school students contributed 27.2% to retention of secondary school students while bursary fund

distribution contributed 32.3%, amount of bursary fund allocated contributed 22.9% and bursary allocation criteria contributed 21.6% to retention of secondary school students respectively.

The regression equation also indicated a relevant association between the distribution of bursary funds and the retention of high school learners ( $\beta=0.182$ ,  $p\leq 0.05$ ); a significant association between timing of release of bursary fund and retention of secondary school students was exhibited ( $\beta=0.272$ ,  $p\leq 0.05$ ); there existed a significant interrelation between amount of bursary fund allocated and retention of secondary school students ( $\beta=0.229$ ,  $p\leq 0.05$ ) and that there existed a substantial interrelation between bursary allocation criteria and retention of secondary school students ( $\beta=0.216$ ,  $p\leq 0.05$ ).

Regression function was adopted to elaborate the results of the analysis of the regression model.

$$Y = 0.323 + 0.182X_1 + 0.272X_2 + 0.229X_3 + 0.216X_4$$

The coefficient attribute for distributing the bursary fund is 0.182 implying that *ceteris paribus*, any modification in a single unit of bursary fund distribution would cause a change of 0.182 in retention of secondary school students. The coefficient parameter of timing of release of bursary fund is 0.272 which implies that every modification in a single unit of timing of release of bursary fund would cause a change of 0.272 in retention of secondary school students if other factors remain unchanged. The amount of bursary fund allocated coefficient parameter is 0.229 which means, every modification in single unit of amount of bursary fund allocated, a 0.229 change in retention of secondary school students is expected with other variables remaining the same. The bursary allocation criteria coefficient parameter is 0.216 suggesting that every modification in a single unit of bursary allocation criteria, a 0.216 change in retention of secondary school students will be expected assuming no other changes.

## **CHAPTER FIVE: SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS**

### **5.1 Introduction**

The purpose of this research is to examine how the county government manages its bursaries and its subsequent impact on retaining secondary school learners in Kwale County. This segment provides a summary of the results, conclusions, recommendations and ideas for future investigations.

### **5.2 Summary of Findings**

The first objective of this research is to analyze the effect of bursary fund distribution on retaining high school learners in Kwale County. The study established that the existing formula for distributing bursary funds in Kwale County, which allocates equal amounts to each ward irrespective of population size, has created significant disparities in access to financial support. Wards with larger student populations experience higher demand, resulting in insufficient allocations per applicant. Consequently, many needy students receive little or no assistance, leading to school absenteeism and dropout cases. The findings further revealed that the distribution process lacks a mechanism to proportionally address varying socio-economic needs across wards, thus undermining the equity principle intended by the bursary program. This unequal distribution has limited the program's potential to enhance student retention and promote inclusive education. To improve retention, a review of the current distribution framework is necessary to ensure that fund allocation aligns with ward population size and the number of eligible applicants.

In the second objective, the students were also asked to describe how the school handles them when the bursary disbursement delays. The study revealed that delays in disbursing bursary funds negatively affect the retention of secondary school students in Kwale County. In most cases, bursaries are released after schools have reopened, compelling many students to miss classes or

stay out of school temporarily due to unpaid fees. The delay is primarily attributed to the misalignment between the county's fiscal calendar and the school academic calendar. Some school administrators reported that they cannot commit to retaining students whose fees remain unpaid because bursaries do not serve as full sponsorships. As a result, the intended objective of supporting continuous schooling for needy learners is often compromised. The findings highlight the need for the bursary program to be synchronized with the academic calendar to ensure timely fund release. Prompt disbursement would help minimize interruptions in learning, enhance regular attendance, and improve overall student retention in secondary schools.

The third aim of the research is to assess how the amount of bursary fund allocation influences the retention of secondary school students. Findings from the study indicated that the bursary amounts awarded to students are generally insufficient to meet their school fees and other related expenses. Many beneficiaries continue to face financial challenges that threaten their ability to remain in school throughout the term. While the bursary program eases part of the financial burden on households, the limited funding fails to adequately cushion needy students, forcing some to depend on irregular parental contributions or drop out altogether. The study affirmed that adequate financial support is a critical factor in promoting school retention, as it reduces the direct cost of education to families. Therefore, the inadequacy of bursary allocations weakens the program's effectiveness in achieving its goal of equal educational opportunity. Enhancing the amount awarded per student would substantially improve retention rates and enable more learners to complete their secondary education successfully.

In the fourth objective, the researcher made an effort to uncover the degree of adherence to the set criteria and its effect on retaining secondary school students in Kwale County. The study established that the set criteria for awarding bursaries in Kwale County are not strictly followed,

resulting in perceptions of unfairness and favoritism in the selection process. Respondents noted that some deserving students are left out, while others with less financial need benefit, undermining the credibility and transparency of the program. Limited awareness among students about the allocation procedures has also contributed to mistrust and dissatisfaction. The lack of consistent adherence to guidelines has consequently reduced the bursary program's impact on retaining vulnerable learners. Fair and transparent implementation of the selection criteria is essential to ensure that assistance reaches the most deserving beneficiaries.

### **5.3 Conclusion of the Study**

The distribution of bursary funds among administrative units (wards) in Kwale County appears to be equal in terms of allocation amounts. However, there are concerns among ward administrators about equity and fairness of the distribution formula, particularly regarding population discrepancies and geographical influences on the administrative units. The majority of respondents, both students, school principals and ward administrators, reported that bursary funds are not disbursed on time. There are challenges related to synchronizing the fiscal calendar with the academic calendar, leading to occasional delays in fund disbursement.

Despite the provision of bursary funds, a significant portion of respondents feel that the amount awarded is insufficient. This inadequacy may contribute to ongoing fee problems for students and potentially impact retention rates. The study indicates that there is a perception of reluctance in adherence to allocation criteria in the distribution of bursary funds. There is a need for greater clarity and transparency in the allocation process to ensure trust and confidence among students.

### **5.4 Recommendations for the Study**

To enhance the effectiveness of the Kwale County bursary program in promoting student retention, the study recommends a comprehensive review of the bursary distribution framework. The current

formula, which allocates equal amounts to each ward regardless of population differences, should be revised to reflect the number of eligible students and the socio-economic conditions of each ward. This will promote equity and fairness in fund allocation. Additionally, the county government should ensure that the bursary disbursement schedule aligns with the school academic calendar to prevent delays that disrupt students' learning continuity. Streamlining administrative processes and adopting a proactive planning approach will ensure that funds reach beneficiaries on time, thereby minimizing absenteeism and dropouts linked to late payments.

Furthermore, the study recommends increasing the bursary amounts to adequately meet students' financial needs and reduce the burden of school fees on low-income households. The county government should also strengthen transparency and accountability mechanisms in the allocation process to ensure strict adherence to established criteria. Clear communication of eligibility requirements and open disclosure of award lists will enhance trust and confidence among beneficiaries. By addressing these administrative and financial gaps, the Kwale County bursary program will be better positioned to improve access, equity, and retention of secondary school students across all wards.

#### **5.4.1 Policy Recommendations**

To improve the equity and effectiveness of the Kwale County bursary program, there is an urgent need for a comprehensive policy review of the current bursary allocation framework. The existing formula, which distributes funds equally among wards, should be restructured to reflect differences in population size, poverty levels, and the number of eligible students in each ward. This would ensure a more just and needs-based distribution of resources. Additionally, the County Government of Kwale, in collaboration with the National Treasury and the Ministry of Education, should harmonize the fiscal and academic calendars to ensure that bursaries are released in time

for fee payments. The policy should also provide for periodic monitoring and evaluation of bursary impacts on student retention to guide evidence-based adjustments. Further, the county assembly should consider increasing annual allocations to the bursary fund to enhance the program's financial adequacy and sustainability.

#### **5.4.2 Recommendations for Practice**

At the implementation level, the County Bursary Committee and ward bursary administrators should strengthen transparency and accountability mechanisms in the award process. Clear communication of eligibility criteria, consistent adherence to selection guidelines, and publication of beneficiary lists will build confidence among students and the public. Schools should establish coordination frameworks with ward offices to ensure prompt communication about disbursement timelines and student needs. In addition, the use of digital platforms to manage applications and track disbursement could improve efficiency and reduce administrative delays. School principals should also play an active role in identifying and recommending genuinely needy students to ensure the bursary reaches its intended beneficiaries. Collectively, these practical interventions would enhance fairness, improve efficiency, and ultimately promote higher retention rates of secondary school students across Kwale County.

#### **5.5 Suggestions for Further Research**

To further explore the dynamics of bursary fund administration and student retention in Kwale County, the following areas could be explored in future research:

- i. Conduct in-depth qualitative interviews with students, parents, and school administrators to gain deeper insights into their experiences and perceptions regarding the bursary fund administration and the impact it has on retaining students in schools.

- ii. Undertake a longitudinal study to track the educational trajectories of students who receive bursaries over time, examining their academic performance, graduation rates, and post-secondary outcomes.
- iii. Compare the administration of bursary funds and student retention strategies across different counties in Kenya to identify best practices and areas for improvement at a broader policy level.
- iv. Conduct an impact assessment to evaluate the long-term effects of bursary fund allocation on socio-economic outcomes, such as employment rates and income levels, among beneficiaries in Kwale County.

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## APPENDIXES

### APPENDIX 1: STUDENTS QUESTIONNAIRE

#### Demographic data

1. Provide your gender. Male ( ) Female ( )
2. Your status: both parents alive ( ) single parent ( ) partial orphan ( ) total orphan ( )
3. Which form are you? Form 3 ( ) Form 4 ( )
4. Indicate the type of your school. Day ( ) Boarding ( ) Mixed day/boarding ( )
5. Indicate the category of your school. Boys ( ) Girls ( ) Mixed ( )
6. What is the rank of your school? Extra-County ( ) County ( ) Sub-County ( )
7. How many marks did you score in KCPE? ( )
8. Indicate the name of your ward ( )

#### Allocation and retention

1. Have you ever benefited from Kwale County bursary? Yes ( ) No ( )
2. If yes in Q1 how many times since you joined form one? ( )
3. Indicate the amount/figures per single allocation.....

Please tick where you feel best describes the county bursary: <b>Strongly agree (SA), Agree (A), Uncertain (U), Disagree (D) and Strongly Disagree (SD)</b>						
		SA	A	U	D	SD
1	Amount awarded is too little					
2	Students from other wards get the same amount					
3	Bursary has solved fee problems to students					

**Timing of release and retention**

1. Does county government bursary fund come on time? Yes ( ) No ( )
2. How long does it take to apply and get the county bursary?.....
3. How does your school handle students with fee arrears? Retain ( ) Send them home ( )
4. If your answer in Q3 is send them home, have you ever been sent home because the bursary has delayed?

Please tick where you feel best describes the county bursary: <b>Strongly agree (SA), Agree (A), Uncertain (U), Disagree (D) and Strongly Disagree (SD)</b>						
		SA	A	U	D	SD
1	Bursary comes on time					
2	Students stay in school even if the bursary delays					
3	Students no longer drop school due to fees					

**Adequacy and retention**

1. Is the County bursary enough to clear your fees throughout the year? Yes ( ) No ( )
2. If no in Q1, where did you get the remaining fees? .....
3. How many times did you get the bursary last year.....?
4. Indicate the figures amount.....
5. If bursary is not enough to clear fees, how does your school handle students with fee arrears?.....
6. Do you have friends who dropped school due to lack fees recently? Yes ( ) No ( )

Please tick where you feel best describes the county bursary: **Strongly agree (SA), Agree (A), Uncertain (U), Disagree (D) and Strongly Disagree (SD)**

		SA	A	U	D	SD
1	Amount awarded is too little					
2	There is no guarantee of getting bursary					
3	Bursary has solved fee problems to students					
4	Students no longer drop out of due to lack of fees					

**Allocation criteria and retention**

- 1. Do you have any disability Yes ( ) No ( )
- 2. If yes in Q1 please describe it.....
- 3. Are you an orphan? Yes ( ) No ( )
- 3. Sate the amount of county bursary you receive in the last one year.....
- 4. Have you ever received bursary from two or more different wards? Yes ( ) No ( )
- 5. Do you have someone/relative who applies bursary on your behalf and makes follow up to make sure you do not miss it? Yes ( ) No ( )

Please tick where you feel best describes the county bursary: **Strongly agree (SA), Agree (A), Uncertain (U), Disagree (D) and Strongly Disagree (SD)**

		SA	A	U	D	SD
1	Amount is shared equitably					
2	There is fairness in distribution of bursary					
3	Allocation criteria is strictly followed in bursary award					
4	All orphans have their fees cleared by the county bursary					

**APPENDIX 2: INTERVIEW SCHEDULE FOR THE PRINCIPALS**

**Demographic data**

- 1. What is your gender? Male ( ) Female ( )
- 2. What is your age bracket? 30-39 ( ) 40-45 ( ) 46 and above ( )
- 3. What is your highest level of education? Diploma ( ) Degree ( ) Masters ( ) PhD ( )
- 4. Indicate your job group.....
- 5. What is your school category? Extra-County ( ) County ( ) Sub-county ( )

**Equity, timing, adequacy and award criteria of bursary funds**

- 1. Do all students from one given ward get the same amount of bursary allocation?  
.....
- 2. If no, kindly explain the variations per ward  
.....
- 3. Is county bursary fund released on time?  
.....
- 4. In case the county delays to release the fund on time, how do you run the school?  
.....
- 5. Do you have students with serious fee problems?  
.....
- 6. Is the amount allocated per student adequate?  
.....
- 7. If the amount is inadequate, kindly explain how you handle students with huge fee arrears  
.....  
.....

8. Do have any student who dropped school due lack of fees?

.....

9. Do you know the bursary award criteria? .....

10. Do you think used criteria of award is fair enough and equitable?

.....

11. What recommendations would you give to improve efficiency and effectiveness in the administration of the county government bursary fund?

.....

**APPENDIX 3: INTERVIEW SCHEDULE FOR WARD ADMINISTRATORS**

1. What is the name of your ward? .....
2. Is the current bursary fund disbursement per ward fair?  
.....
3. Is the fund disbursed from the county on time based on school calendar?  
.....
4. How many times in a year do invite bursary applications for secondary schools? .....
5. What is the total number of secondary school applicants for the last two years? .....
6. What is the total number of beneficiaries for the last two years? .....
7. How much is allocated per student in extra-county and below schools?.....
8. Do you have a list of bursary priority group including orphans? Yes ( ) No ( )
9. During awarding, do you give them priority or bursary is awarded **equally** among students?  
.....
10. What is the influence of politicians and other high ranking leaders in the administration of the bursary fund?  
.....
11. Kindly explain some of the main challenges you are currently facing in the administration the county bursary fund?
  - i) .....
  - ii).....
12. What would you recommend to make the program more efficient and effective?
  - i).....

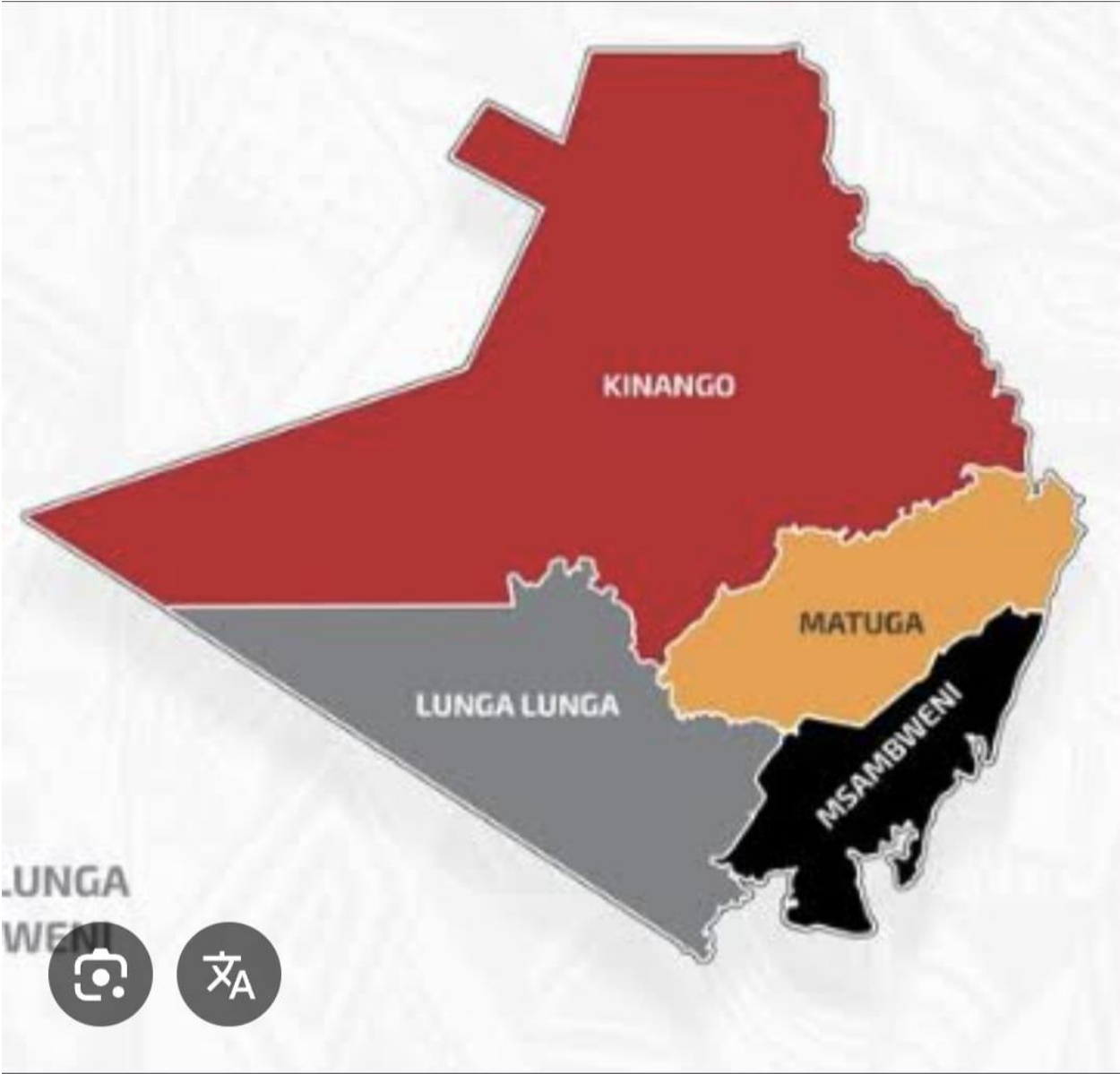
**APPENDIX 4: INTERVIEW SCHEDULE FOR COUNTY BURSARY COMMITTEE  
CHAIRPERSON**

1. Population varies from one ward to another. Does equal distribution of bursary fund among the wards ensure equity and fairness?.....
2. How is the issue of equity dealt with from this end?  
.....
3. What are the main causes of delays in the disbursement of bursary fund?
4. Do you consider the total amount set aside for bursaries adequate?  
.....
5. How do you handle the issue priority groups in extra-county and below school?  
.....
6. Do politicians influence disbursement of the bursary fund?  
.....
7. Have you ever received complaints with regard to the bursary fund?  
.....
8. If yes in question No. 7, what were they about?  
.....
9. What is your plan in addressing these challenges?  
.....  
.....
10. What recommendations would you give to improve efficiency in administration of the county bursary fund?  
.....  
.....

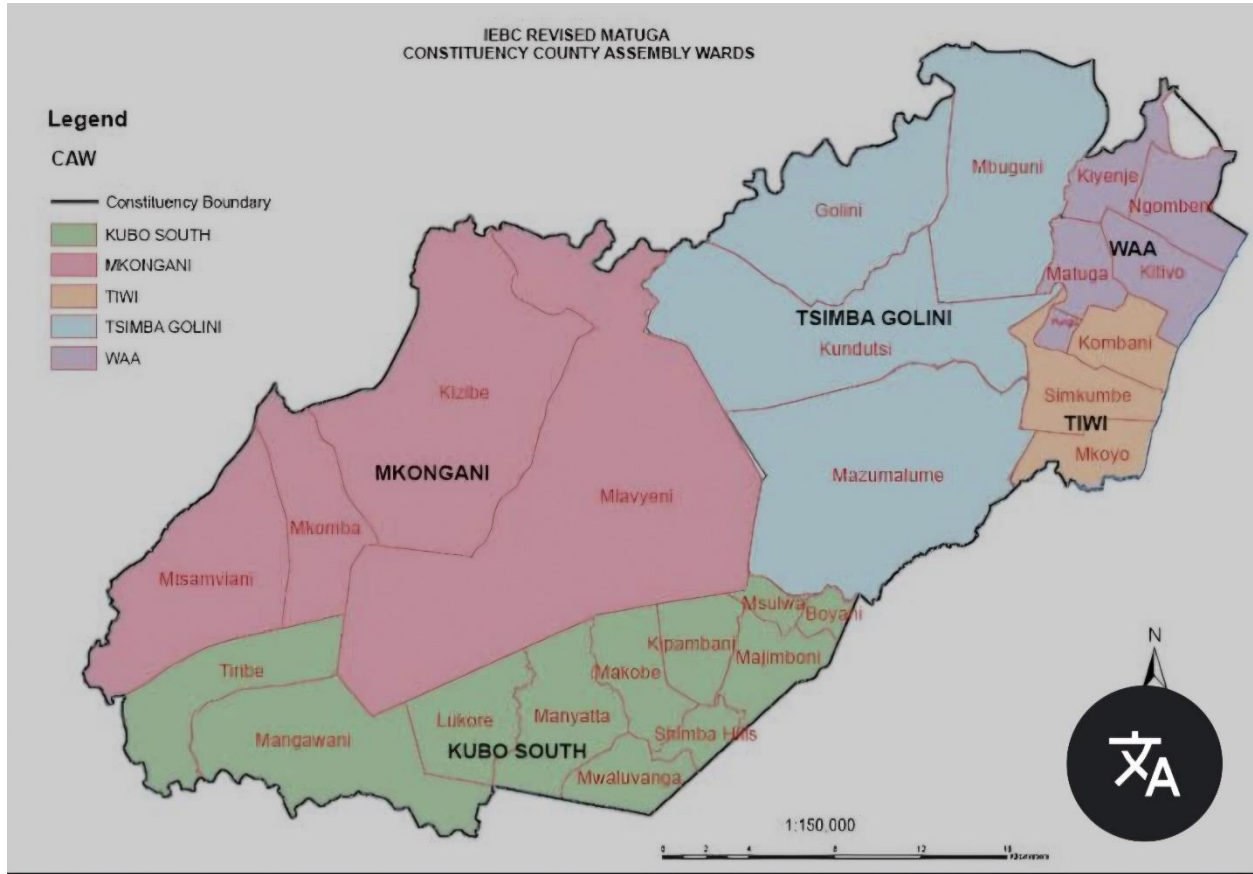
## APPENDIX 5: BUDGET FOR THE STUDY

<b><u>Item/Description</u></b>	<b><u>Cost</u></b>
<b>Stationery</b>	
Photocopy paper	1,000
Writing pads	1,000
Printing services	13,000
Storage devices	1,200
Travelling expenses	30,000
Questionnaire administration (Research assistant)	3,000
Printing of two original copies	2,000
Photocopy	1,500
Binding	10,000
Contingence 15%	7,455
<b><u>Total</u></b>	<b><u>72,105</u></b>

**APPENDIX 6: MAP OF KWALE COUNTY**



**APPENDIX 7: MAP OF MATUGA SUB-COUNTY, WHERE THE RESEARCH WAS CONDUCTED**



**APPENDIX 8: RESEARCH PERMIT**

  
REPUBLIC OF KENYA

  
NATIONAL COMMISSION FOR  
SCIENCE, TECHNOLOGY & INNOVATION

Ref No: 576012 Date of Issue: 15/September/2022

**RESEARCH LICENSE**



This is to Certify that Mr. HUSSEIN Leli NGANDO of Kenyatta University, has been licensed to conduct research in Kwale on the topic: Administration of County Government Bursary Fund and Retention of Secondary Schools' Students in Kwale County, Kenya for the period ending : 15/September/2023.

License No: NACOSTI/P/22/20256

1800  
2000

576012  
Applicant Identification Number

  
Director General  
NATIONAL COMMISSION FOR  
SCIENCE, TECHNOLOGY &  
INNOVATION

Verification QR Code



NOTE: This is a computer generated License. To verify the authenticity of this document,  
Scan the QR Code using QR scanner application.

**APPENDIX 9: INTRODUCTION LETTER FROM KENYATTA UNIVERSITY**



**KENYATTA UNIVERSITY  
GRADUATE SCHOOL**

E-mail: [dean-graduate@ku.ac.ke](mailto:dean-graduate@ku.ac.ke)

Website: [www.ku.ac.ke](http://www.ku.ac.ke)

P.O. Box 43844, 00100  
NAIROBI, KENYA  
Tel. 810901 Ext. 4150

**Internal Memo**

**FROM:** Dean, Graduate School

**DATE:** 22<sup>nd</sup> August, 2022

**TO:** Hussein Leli Ngando  
C/o Public Policy & Administration Dept.

**REF:** C153/EMB/OL/32868/2016

**SUBJECT:** APPROVAL OF RESEARCH PROJECT PROPOSAL

This is to inform you that Graduate School Board at its meeting of 17<sup>th</sup> August, 2022 approved your Research Project Proposal for the MPPA Degree Entitled, "Administration of County Government Bursary Fund and Retention of Secondary Schools' Students in Kwale County, Kenya".

You may now proceed with your Data Collection, Subject to Clearance with Director General, National Commission for Science, Technology and Innovation.

As you embark on your data collection, please note that you will be required to submit to Graduate School completed Supervision Tracking Forms per semester. The form has been developed to replace the Progress Report Forms. The Supervision Tracking Forms are available at the University's Website under Graduate School webpage downloads.

Thank you.

**HARRIET ISABOKE  
FOR: DEAN, GRADUATE SCHOOL**

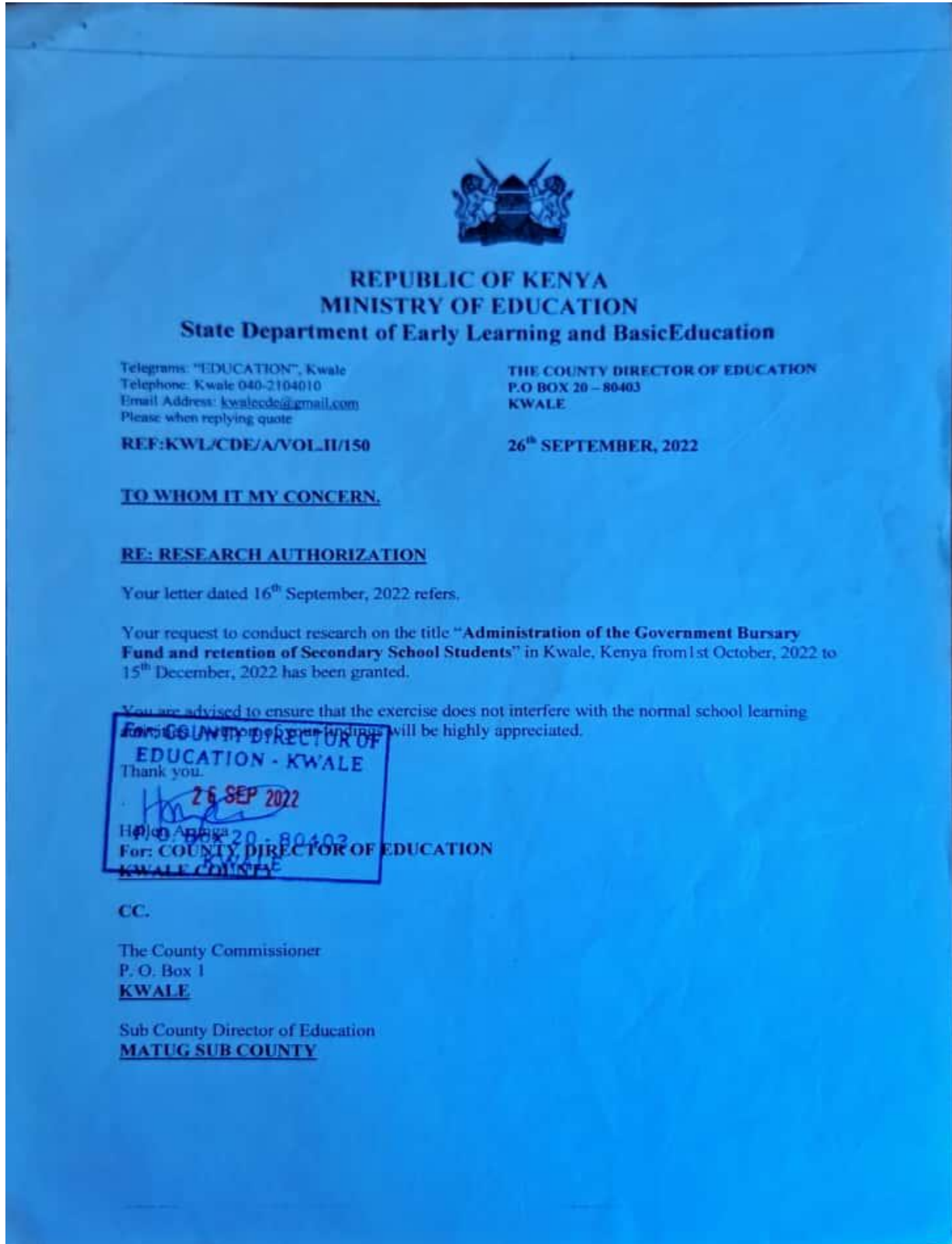
c.c. Chairman, Public Policy and Administration Department.

Supervisors:

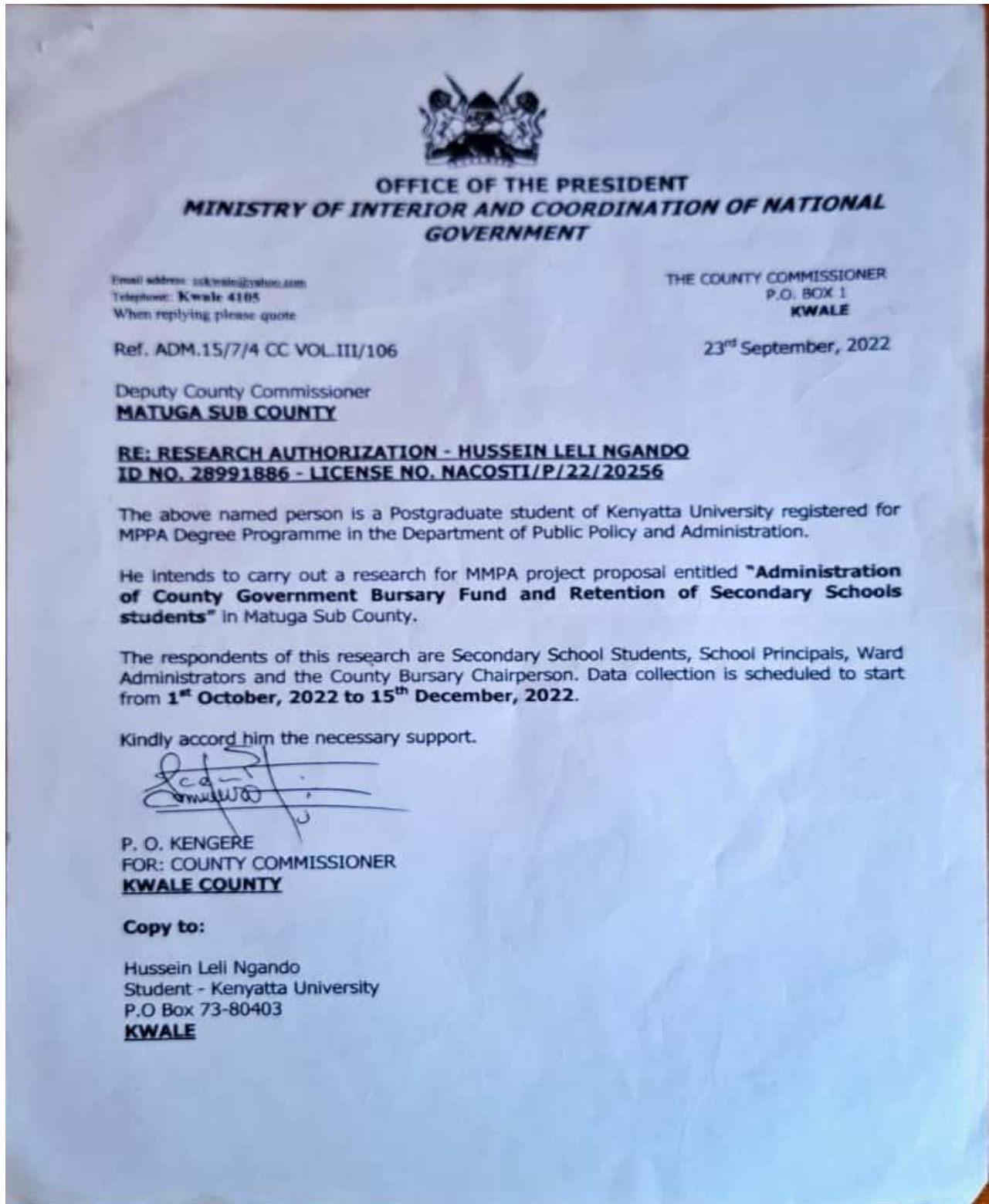
1. Dr. Wilson Muna  
C/o Department of Ed. Mgt. Pol & Curr Studies  
Kenyatta University

HI/rn


**APPENDIX 10: RESEARCH AUTHORIZATION FROM KWALE COUNTY DIRECTOR OF EDUCATION**



**APPENDIX 11: RESEARCH AUTHORIZATION FROM KWALE COUNTY  
COMMISSIONER**



**APPENDIX 12: RESEARCH AUTHORIZATION FROM THE DEPARTMENT OF EDUCATION, KWALE COUNTY**



**COUNTY GOVERNMENT OF KWALE**  
OFFICE OF THE COUNTY SECRETARY

P.O. Box 4 - 80403  
Kwale, KENYA

Email: info@kwale.go.ke  
Website: www.kwale.go.ke

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CG/KWL/RESER/AUTH/2/12 VOL.1 (42) 26<sup>th</sup> September, 2022


Chief Officer  
Department of Education  
Kwale County

**RE: HUSSEIN LEI NGANDO - LICENSE NO. NACOSTI/P/22/20256**

The above named person is a student at Kenyatta University undertaking a research on *'Administration Of County Government Bursary Fund And Retention Of Secondary Schools Student In Kwale County, Kenya* for the period ending 15/September 2023.

This is to kindly request you to accord him the necessary support.

Your cooperation will be appreciated.



Sylvia Chidodo Leli  
**Ag. COUNTY SECRETARY AND  
HEAD OF COUNTY PUBLIC SERVICE**

Cc: Director -  
Department of Education

CECM  
Department of Education

Mr. Hussein Leli Ngando  
Kenyatta University