



**THE RELATIONSHIP BETWEEN BURSARY DEMAND
AND AMOUNT DISBURSED TO SECONDARY SCHOOL
STUDENTS IN BUNGOMA COUNTY OF KENYA**

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Abstract:

Secondary school education is very critical in any education system because of the crucial role it plays in catalyzing national development. Consequently, maintaining a high student enrolment at this level should be a priority for all countries. The purpose of this study was to investigate equity in bursary allocation in relation to internal efficiency of secondary schools in Bungoma County, Kenya. The objectives of the study were: to determine the relationship between Bursary demand and amount disbursed to secondary school students. The study employed a mixed method research design. The sample size was 48 principals, 9 CDF managers, 5 bank managers and 883 students. Data was collected through questionnaires and document analysis. Qualitative data were analyzed through thematic narration, while quantitative data were analyzed using descriptive statistics and inferential statistics (multiple regression model and Pearson correlation). The study findings indicated that there was a strong significant relationship between Bursary amount applied and amount received. The study concluded that as the amount of bursary allocation to recipients increased so did the students' performance with implication that higher bursary awards enables students to remain in school and attend lessons and they are more likely to perform better. Bursary disbursements were more or less the same between male and female students. The study recommended that children of the poor echelons of the society should be assisted to access the extra county schools through systematic measures that allow them to progress and perform well from primary schools.

Keywords: relationship, bursary demand, disbursed

1. Introduction

In Kenya, the government has the policy to assist needy students' access to secondary education. The policy has seen many players in the field to assist needy student access secondary schools. At present, there are myriad sources of bursaries such as CDF, county government, Equity bank, Co-op Bank Foundation, NGO's, church, Foundations, politicians and even individuals. Introduction of bursary to cater to the poor and needy students has remained critical to the improvement of school retention, completion rate and access to education. However, the shifting of bursary scheme from schools to the constituency development fund committee and its criteria used to award the disadvantaged groups in society cast shadows. While it is assumed that basic government guideline provided assists in identification and allocation. Other intervening factors such as nepotism and political influence downplay the objective of improving access, retention, and completion (Osei, 2010).

Every year these sources declare huge amounts of bursaries allocated to needy students to assist them in accessing and participating in Secondary Education. At the same time, many secondary school students are unable to access even their leaving certificate and result slips owing to huge balances they owe schools. The secondary schools' principals have insisted that such balances must be cleared before the certificates are released. This conflict has exposed the inconsistencies in bursary allocation to the needy students which need to be empirically investigated. Miako (2012), conducted a study in Nyandarua County on school levies and their effects on access and retention since the introduction of the free day secondary education, this study found that many parents were unable to pay school levies provide uniform and other basic needs like food negatively affecting retention rates, leading to low retention rates. Kosgei (2012) in a study on "*beyond school inputs and resources: an assessment of the effects of subsidies educational outputs in Kenya*" found that educational subsidies lead to high completion rates in Kenya. Masimbwa (2010) in a study conducted in Kericho County on cost-saving measures in enhancing efficiency in secondary schools found that effective use of educational subsidies leads to high completion rates in secondary schools in Kericho. Onkoba (2011) assessed the impact of the bursary on student participation rates in secondary schools in Gucha Kisii County. It was against this background that the researcher was motivated to carry out a study on the relationship between bursary demand and amount disbursed to secondary school students in Bungoma county of Kenya.

1.1 Objective of the Study

To determine the relationship between Bursary demand and amount disbursed to secondary school students in Bungoma County of Kenya.

1.2 Hypothesis of the Study

Ho: There is no significant relationship between Bursary demand and amount disbursed to secondary school students in Bungoma County of Kenya.

2. Methodology

This study adopted a mixed methods approach. Mixed method research approach is defined as research in which the investigator collects and analyzes data, integrates the findings, and draws inferences using both qualitative and quantitative approaches and methods in a single study or a program of inquiry to understand a research problem (Teddlie & Tashakkori, 2009). The philosophical foundations underpinning a mixed method research design are embedded in pragmatism. Kathari (2004) remarked that pragmatism is the best paradigm for mixed methods research. Most basically pragmatic perspective stems from the fact that inquiry can make a practical difference in the world. Pragmatism in research comes down to expectations about methodology and epistemology. A pragmatic conception of research defines the epistemic values of research results practically. Respondents were obtained through random sampling. Data was collected through rigorous questionnaire. Descriptive analysis was used to summarize data, which was presented in tables.

3. Results as per the Analysis

In this section, the study sought to answer the specific objectives and test the hypotheses of the study. The study objectives were analyzed and presented chronologically as outlined in the objectives. The interpretation and discussions of the findings was inbuilt in the presentation of the research findings.

3.1 Relationship between Bursary Demand and Amount Disbursed to Students

The objective was to determine the relationship between the amount of bursary demanded and the amount disbursed to secondary school students in Bungoma county of Kenya. The hypothesis tested was that:

Ho₁: There is no significant relationship between amount of bursary demanded and the amount disbursed to secondary school students in Bungoma County of Kenya.

The purpose of this objective was to establish if the various sources of bursary consider the needs of the students in their bursary disbursements. It was assumed that in determining the amount of bursary to apply for the bursary applicants consider their various needs such as the amount of fees charged in schools they are admitted, the cost of transport, their other needs such as gender, cost of books and stationary among other indirect costs. In order to arrive at the bursary demand, respondents were asked to indicate the amount they had applied for spanning all the years they had been admitted in the school. The table also required the respondents to indicate the amount they had received for every year. The figures indicated were entered in the computer SPSS version 20.0 as absolute values. The correlations analysis was the Pearson's Correlation Coefficient (SPSS, 2011). This was a non-parametric test meant to compute how variables are related. The statistic assumed a linear relationship. The level of significance was declared at 0.05 level in a two tailed significance test. A two tailed test was preferred in order for the study to take care of negative values in the relationships.

However, before the variables were correlated the data was screened for possible outliers and errors.

According to Odebero (2008) Pearson’s correlation coefficient helps to measure relationships between two or more variables and is used when both the predictor and outcome variable are continuous in nature. For this study, the predictor variable was amount of bursary applied measured in Ksh and ranged from 0, 1, 1.1, 2, 2.5...n while the outcome variable was the amount disbursed as measured in ksh. The values ranged from 0, 1, 2.5, ...n. According to Mugenda and Mugenda (2003), in Pearson’s correlation coefficient, use of pure numbers does not change the coefficient value. The findings are as shown below.

Tale 1.1: Descriptive Analysis of Bursary Demand

| Descriptive Statistics | | | |
|-------------------------|----------|----------------|-----|
| | Mean | Std. Deviation | N |
| Bursary Amount Applied | 14402.08 | 14762.66 | 560 |
| Bursary Amount Received | 7595.89 | 9197.55 | 580 |

Table 1.2: Correlations between Bursary Demand and Supply (n=580)

| | | Bursary Amount Applied | Bursary Amount Received |
|--------------------------------|-----------------------------------|------------------------|-------------------------|
| Bursary Amount Applied | Pearson Correlation | 1 | .567** |
| | Sig. (2-tailed) | | 0.000 |
| | Sum of Squares and Cross-products | 1.22E+11 | 3.68E+10 |
| | Covariance | 2.18E+08 | 66304869 |
| | N | 560 | 556 |
| Bursary Amount Received | Pearson Correlation | .567** | 1 |
| | Sig. (2-tailed) | 0.000 | |
| | Sum of Squares and Cross-products | 3.68E+10 | 4.9E+10 |
| | Covariance | 66304869 | 84594934 |
| | N | 556 | 580 |

** . Correlation is significant at the 0.01 level (2-tailed).

The findings reveal that bursary amount applied had a mean of 14,402.08, standard deviation of 14762.659 while the bursary amount received had a mean of 7,595.89 and a standard deviation of 9197.550. This would imply that the total amount disbursed was only half the amount demanded. The implication is that the county should step up efforts to increase the sources of funding as the demand is higher than the supply. This finding is echoed by Odebero (2008), Odebero et al., (2007) who found that HeLB loan demand by university students in Kenya was much higher than the supply and urged HELB to diversify the sources of funding to increase capitation to meet the demand. Bursary sources in the county can be increased through increased capitation by banks, CDF and county governments. The Pearson correlation reveal that there was a strong significant relationship between Bursary amount applied and amount received $P < 0.05$, $r = 0.567$. Thus the null hypothesis stating that:

Ho: There is no significant relationship between Bursary demand and amount disbursed to secondary school students in Bungoma County was rejected. This would imply that as the amount of bursary demand increased so did the supply. The findings could be an indicator that the bursary sources could be aware of the factors that increase demand for bursary such as the type of school, location of school and gender among others and are considered in the decisions on the amount of loan to disburse.

This prompted the study to sought views of stakeholders on their perception on the relationship between bursary demand and student participation rates. The objective was to examine the stakeholder perception on the relationship between the bursary demand and the student participation rates in secondary schools. The study results were analyzed and presented as follows;

Table 1.3: Stakeholder Perception on Bursary demand and Student participation rates

| Statements | | SD | D | U | A | SA | Total | Mean |
|--|---|----|---|-----|------|------|-------|------|
| There is an improvement in access, retention and completion for those who have benefited from bursary | F | 0 | 0 | 10 | 542 | 350 | 902 | 4.52 |
| | % | 0 | 0 | 1.1 | 60.1 | 38.8 | 100 | 90.4 |
| The number of needy increased against amount allocated to the kitty | F | 0 | 0 | 4 | 500 | 399 | 902 | 4.51 |
| | % | 0 | 0 | 0.4 | 55.4 | 44.2 | 100 | 90.2 |
| Bursary is a vital component to ensure equity and access which is meant to increase student participation rates | F | 0 | 0 | 4 | 435 | 464 | 902 | 4.48 |
| | % | 0 | 0 | 0.4 | 48.2 | 51.4 | 100 | 89.6 |
| Narrowing the gap of inequality between the needy and less needy participation in education is attained through bursary allocation | F | 0 | 0 | 4 | 451 | 447 | 902 | 4.28 |
| | % | 0 | 0 | 0.4 | 50 | 49.6 | 100 | 85.6 |
| There is increase in the number of the needy hence the needy share the amount allocated hence too little to sustain them | F | 0 | 0 | 10 | 415 | 477 | 902 | 4.28 |
| | % | 0 | 0 | 1.1 | 46 | 52.9 | 100 | 85.6 |
| MoE guidelines used by the committee are widespread to take care of all those deemed needy and vulnerable | F | 0 | 0 | 10 | 542 | 350 | 902 | 4.42 |
| | % | 0 | 0 | 1.1 | 60.1 | 38.8 | 100 | 88.4 |

On the contrary, the study results revealed that an overwhelming majority 98.9% agreed that there is an improvement in access, retention and completion for those who have benefited from bursary. The lack of bursary fund for the poor to secondary education is increasingly seen to constrain countries abilities to pursue effective economic growth and development strategies, which is leading governments funding to the community to lay emphasis on the expansion and access by all the secondary education (World Bank, 2005). Governments in Sub-Saharan Africa and their financial partners are increasing from 9% in 1999 to 30% in 2004, (Atieno, 2006). However, the region faces many challenges in meeting the goal of access and retention of students attending secondary schools such as high cost of education, which is five times that of primary education, the high poverty levels in the country limits access and retention, also transition rates from primary to secondary schools nationally stood at 47% in 2005 (Republic of Kenya, 2005a).

The study revealed that 99.6% agreed that the number of needy increased against amount allocated to the kitty. The improved equity and quality in secondary education is partly attributable to provision of bursaries to needy students. Moreover, the study revealed that 99.6% agreed that bursary is a vital component to ensure equity and access which is meant to increase student participation rates. All in all the delivery of secondary education in Kenya has been sluggish due to several factors such as declining access and participation rates as indicated by declining Gross Enrolment Rates (GER); differential trends in access and participation in secondary education, with low participation of the poor and vulnerable groups and widening gender and regional disparities, particularly in the arid and semi-arid land (ASAL) amidst concerns over equity; high wastage: declining competition rates, low survival levels from primary school to university.

The study also showed that 99.6% agreed that narrowing the gap of inequality between the needy and less needy participation in education is attained through bursary allocation. One of the challenges lies in improving the overall transition rates partially from secondary to tertiary levels. The second challenge is to move rapidly in raising the standards of the regions that lag behind in enrolment and bring them at par with other areas. Other characteristics that contribute to bottlenecks in implementation at secondary school education levels include limited access and participation due to poor quality of service and bad governance. It is therefore arguable that against the background of more than half the Kenyan population living below the poverty line, the rising cost of education, the majority of households, especially among the poor and the vulnerable groups are yearning for development of quality education.

Furthermore, the study found that 98.6% agreed that there is increase in the number of the needy hence the needy share the amount allocated hence too little to sustain them; 99.8% agreed that MOE guidelines used by the committee are widespread to take care of all those deemed needy and vulnerable. The selection is more intricate and amount given being varied means certain needy students may not benefit from the bursary investment in education by government, hence denying them the right opportunities to access education and complete the secondary cycle. Based on the findings of this study, the researcher recommended that proper criterion and guidelines should be put in place to ensure that only needy and vulnerable benefit from the bursary kitty, selection and identification of needy and vulnerable should be transparent hence a good reason to involve head teachers and class teachers as they are able to provide accurate information other than mere recommendation, schools be encouraged through BOM to start income generating activities in order to supplement what is provided by the government for supporting the needy and vulnerable groups and that further study be carried on whether management of the bursary should be reverted to schools directly from constituency bursary committees.

The study results on the effect of bursary demand on student participation rates indicated that 90.4% (mean=4.52) were of the opinion that there is an improvement in access, retention and completion for those who have benefited from bursary, 90.2% (mean=4.51) were of the opinion that the number of needy increased against amount

allocated to the kitty, 89.6% (mean=4.48) were of the opinion that bursary is a vital component to ensure equity and access which is meant to increase student participation rates, 85.6% (mean=4.28) were of the opinion that narrowing the gap of inequality between the needy and less needy participation in education is attained through bursary allocation, 85.6% (mean=4.28) were of the opinion that there is increase in the number of the needy hence the needy share the amount allocated hence too little to sustain them and that 88.4% (mean=4.42) were of the opinion that MOE guidelines used by the committee are widespread to take care of all those deemed needy and vulnerable

The study findings indicated that majority of the respondents reported that in there is an improvement in access, retention and completion for those who have benefited from bursary. Njeru and Orodho (2003) observe that the objective of the bursary scheme in secondary school was enhancing access to, and ensure high quality secondary education for all Kenyans particularly the poor and vulnerable groups as well as the girl child. MoEST was responsible for allocating bursaries through schools according to financial needs assessment. However, in the allocation, national schools were allocated 5% of the total bursary fund available in any given fiscal year, while the remaining was allocated to schools proportionately depending on the schools size in terms of students' enrolment regardless of the status of the school whether boarding, day or mixed status. Muthoki (2015) revealed that provision of government bursaries has led to high retention rates, consequently leading to high students' completion rates.

4. Conclusion

The purpose of this objective was to establish if the various sources of bursary consider the needs of the students in their bursary disbursements. It was assumed that in determining the amount of bursary to apply for the bursary applicants consider their various needs such as the amount of fees charged in schools they are admitted, the cost of transport, their other needs such as gender, cost of books and stationary among other indirect costs. The findings reveal that bursary amount applied had a mean of 14,402.08, standard deviation of 14762.659 while the bursary amount received had a mean of 7,595.89 and a standard deviation of 9197.550. This would imply that the total amount disbursed was only half the amount demanded. The implication is that the county should step up efforts to increase the sources of funding as the demand is higher than the supply. The Pearson correlation reveal that there was a strong significant relationship between Bursary amount applied and amount received $P < 0.05$, $r = 0.567$. Thus the null hypothesis stating that there is no significant relationship between Bursary demand and amount disbursed to secondary school students in Bungoma County was rejected. This would imply that as the amount of bursary demand increased so did the supply. The findings could be an indicator that the bursary sources could be aware of the factors that increase demand for bursary such as the type of school, location of school and gender among others and are considered in the decisions on the amount of loan to disburse.

4.1 Policy Recommendations

The study recommends that as the amount of bursary demand increased so did the supply. The therefore more deliberate efforts need to be made to increase the kitty so as to meet the demand and to reduce school non-attendance rates. This can be through ministry of education lobbying for exchequer allocation, bilateral donations and old students alumni associations.

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