

EFFECTIVENESS OF BURSARY PROVISION IN ENHANCING ACCESS TO SECONDARY SCHOOL EDUCATION AMONG THE NEEDY STUDENTS IN KISUMU COUNTY, KENYA

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ABSTRACT

Bursary schemes are essential in improving access to secondary school education for financially disadvantaged students in Kenya. This study sought to assess the effectiveness of bursary provision in enhancing access to secondary school education among the needy students in Kisumu County. The study was anchored on John Rawls' Distributive Justice Theory. The study employed a convergent mixed-methods design, combining cross-sectional surveys for quantitative data and phenomenology for qualitative insights, allowing for data triangulation and a comprehensive understanding of the research problem. The study targeted the poor and vulnerable students who require bursary to be distributed to them to access secondary school education. Quantitative and qualitative data were collected from 601 respondents, including principals, class teachers, students, parents, bursary managers and Sub-County Directors of Education, who were selected through probability and non-probability sampling methods. Data was gathered via questionnaires, interviews and focus group discussions, which were piloted and tested to determine their validity and reliability. Data was analysed using descriptive statistics and regression models with SPSS Version 26. Ethical considerations were observed throughout the period of study. The study found that bursary provision plays a crucial role in enhancing access to secondary school education among needy students in Kisumu County. Factors influencing bursary provision included high poverty levels (77.7%) and an increasing number of orphans (82.9%). However, 57.1% of students were unaware of bursary providers, limiting their access. Regression analysis showed that bursary provision accounted for 24% of the variance in access to secondary education ($R^2 = .240$), with a significant impact ($p < .05$). Despite this, inefficiencies in bursary targeting, consistency and adequacy were noted as barriers to full access. The study concluded that bursary administration has enabled some students to access secondary school education, while its overall effectiveness is hampered by insufficient, inconsistent and untimely disbursement of funds, particularly from public providers. Private bursary providers offer more reliable and timely support, but overall bursary funds remain inadequate to meet the growing demand. To improve access, increasing bursary funding through public-private partnerships and establishing clear disbursement guidelines and procedures remain essential.

Keywords: *Bursary provision, secondary school education, access to education, Kisumu County, needy students, education funding.*

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INTRODUCTION

Globally, nations provide bursary and scholarships for both secondary and higher education to achieve the Sustainable Development Goals (SDGs) on education by 2030. Britain and the USA are developing countries supporting students from low-income families to access higher education. The UK government has given bursary through the 16–19-year-old bursary, while the USA also gives compensatory support to needy students for higher education. Countries such as Mexico also give bursaries, the PROBEMS, that has enabled many to access secondary school education. The African region is investing heavily in secondary education through bursaries, reports World Bank, 2021. Malawi, Ghana and South Africa have received World Bank's financial support for scholarships. Indeed, the expansion of girl education through the Campaign for Female Education (CAMFED) and the Forum for Women Education (FAWE) has promoted targeted bursary and scholarships for girls in many countries in East and West Africa. Therefore, targeted support for vulnerable groups if enhanced, then inclusive and equitable secondary school education may be achieved progressively worldwide as recommended by World Bank (2021).

The African region countries are striving to expand secondary school education through bursaries reports World bank, 2021. Malawi, Ghana and South Africa have received world bank support in bursary provision to the disadvantaged households. Education funding in Kenya has continued to increase, for example, a rise of Kshs 689.6 billion in 2023 /2024 from Kshs 556.5 billion in 2022/2023, significant increase of 23.9 % (Ministry of Education 2024). Kenya, like other developing countries are still facing challenges in expanding secondary school education access to young people of secondary school going age, notably due to funding constraints. This is evident in the steady increase in student enrolment between 2018 to 2022, resulting in gross enrolment rate rising from 70.3% in 2018 to 85.5% in 2022 (Republic of Kenya, 2024). In 2023, secondary enrolment rose to 4,109,500 from 3,920,300 in 2022. The progressive growth clearly shows many students are out of school and when opportunity is provided, they will be in school. The government adopted bursaries as strategy since 1993 /1994, targeting students from poor households to ensure access, retention, transition and completion rates and reduce disparity in secondary education. The realization of the success of bursary would depend on an effective administrative process of disbursement.

The provision of bursaries in Kenya faces challenges that hinder access to secondary school education. Despite government initiatives and various private bursary schemes many needy students still lack adequate bursary support. Studies conducted in Kenya on different aspects of public bursary (Chegenye et al., 2024 in Vihiga County & Gatitu & Muna, 2021 in Kirinyaga County and Oyoo et al., 2020 in Muhoroni) established that bursaries awarded to needy students were inadequate, therefore most needy students did not benefit from the funds. The effectiveness of the provision of bursary programs is often undermined by inadequate, inconsistent and untimely funding, poor targeting of beneficiaries, double allocation of funds, corruption and a lack of coordination among providers was revealed in these studies in addition, Oketch et al. (2020) in Siaya found out that there is inequity in the disbursements of bursary funds and that its management is affected by nepotism and political patronage. Although the studies were not on private bursary providers, reports from Equity Group Foundation wings to Fly confirm that the demand for bursary is too high and that some very needy cases are not supported because of inadequate funding. This situation necessitates an investigation into the effectiveness of the provision of bursary and its impact on secondary school education outcomes.

Bursary schemes aim to bridge this gap by providing financial support to needy students, thereby promoting equity in education. In Kisumu County, several bursary schemes exist, including government-funded bursaries, local NGO initiatives and school-specific programs. Both public and private bursary schemes (providers) support the learners based on their administrative structures and procedures that are largely similar with limited variations. This study focused on Kisumu County Bursary Fund and National Government - Constituency Bursary Fund (Public Schemes), while the private schemes included Equity Foundation – Wings to Fly, Cooperative Foundation Fund, World Vision, Plan International, Make Me Smile,

Kenya and - Afya-Ziwani, Dreams Initiative. Kisumu County Bursary Fund (County bursary) was gazetted in 2017 with the purpose of disbursing bursaries and scholarships to secondary school students from disadvantaged backgrounds to increase access rates. In 2023 Kisumu County Bursary Fund gave bursaries and scholarships to 30,516 students worth Kshs 102 million. The National Government - Constituencies Development Fund (NG-CDF) has increased funding progressively, in 2018/2019 Kshs 33.2 billion was allocated and 2019/2020 it was to Kshs 41.75 billion. With the NG-CDF Amendment Bill of 2023, the allocations increased from 35% to 40%, hence Kshs 53.53 billion was allocated in 2023/2024 (NG-CDF Amendment Act, 2023). The huge funding by government indicates the high demand by students from low-income families that need bursary support based on an effective administrative system to realize the goal of the program. The provision of bursaries in Kenya is critical for enhancing access to secondary education. However, significant gaps exist in funding, policy guidelines, targeting criteria and coordination among bursary providers. Addressing these issues is essential for ensuring that all students, particularly those from disadvantaged backgrounds, can benefit from educational opportunities. Further research is needed to evaluate the effectiveness of bursary provision in enhancing access to secondary school education among the needy students in Kisumu County.

Statement of the Problem

Bursary schemes play a crucial role in improving access to secondary education for financially disadvantaged students in Kisumu County. The Ministry of Education (MoE) of Kenya is dedicated to providing these bursaries to support needy students; however, significant barriers remain. Many students from low-income households continue to struggle with the costs of fees and other indirect expenses related to education. Despite the government's 100% transition policy aimed at addressing access issues, approximately 10% of the 2023 cohort did not report to school due to financial constraints (Republic of Kenya, 2024). This indicates that the policy has not ensured full access to secondary education for all eligible students. The inadequacy of bursary support is a persistent problem, with many needy students facing financial constraints that hinder their ability to enroll in secondary schools. High poverty levels and increasing numbers of orphans contribute to this situation, as highlighted in various studies (Oketch et al., 2020; Gichobi & Muna, 2021; Chegenye et al., 2024). Reports indicate that a significant percentage of students are unaware of available bursary providers, limiting their access to crucial financial support (Republic of Kenya, 2024). Therefore, while bursary provision has been established as a means to enhance access to secondary school education, its effectiveness is undermined by insufficient funding, lack of awareness and the challenges in targeting the right beneficiaries. This study sought to determine the effectiveness of bursary provision in enhancing access to secondary education among the needy students in Kisumu County.

Research Question

How effective is bursary provision in enhancing access to secondary school education among the needy students in Kisumu County?

LITERATURE REVIEW

Theoretical Framework

To assess the effectiveness of bursary provision in enhancing access in public schools, the study applied John Rawls' Distributive Justice Theory ((Justice, 1971), revised in 2001. Rawl observed that justice meant being close to the desired goal by following the right rules in acquiring resources. This meant that merit or effort of an individual determined resource allocation or distribution ((Okin, 1991; Crossman, 2024). Further, resources should be allocated or distributed based on need. In this case, priority was given to ensure that individuals are allocated resources to meet their needs. Rawl argues for fair equality of opportunity where the most disadvantaged in society should be allocated more resources. This view informed the examination of criteria for bursary allocation in this study by the researcher (Freeman, 2020; Pogge, 2005; Singer & Cooper, 2009). Rawls' philosophy of justice was governed by two principles, that he amended in 2001. The first

principle declared that everyone has an unassailable right to a set of rights that is both comprehensive and universally applicable (The Liberty Principle) This meant that everyone has the same entitlement to the broadest possible basic freedoms that are consistent with the freedoms of others. The second principle purported that disparities in society should serve the least fortunate members of society (distributive principle), hence inequalities in distribution of resources are only acceptable if they are to benefit the least advantaged members of the society. The distributive theory proposes establishing a framework for social institutions that would permit the production, distribution and consumption of products rather than allocating the results of a particular production process. This is similar to the implementation of policies and processes that would govern the administration of bursaries (Chakoian, 2011; Nozick. 2001; Roemer, 1996).

The theory is useful because it showed concern for helping those in need and people’s willingness to sacrifice their resources to achieve a goal. The theory encourages consensus on fair terms of cooperation for all in the society and recognises individual effort (Rawl, 1971; Hendrix, 2005). This showed that redistribution of income and wealth may be promoted through support by others for better gain. The theory is useful because it provided for structures that allowed for the creation, distribution and use of goods as purported by Freeman (2020). Rawl’s theory advocated for equal distribution of resources and to minimise gaps in society hence promoting happiness. Though disparity exists within society, all people are seen as equals and not inferior in the society and efforts should be made to support the worst off (Yükselbaba, 2023; Oketch et al., 2020; Rawl, 1971). The distributive theory of justice was applied on fair and equitable distribution of resources. Bursary disbursement by providers should be done fairly to target the needy and ensure equity to enhance access to secondary school education.

Conceptual Framework

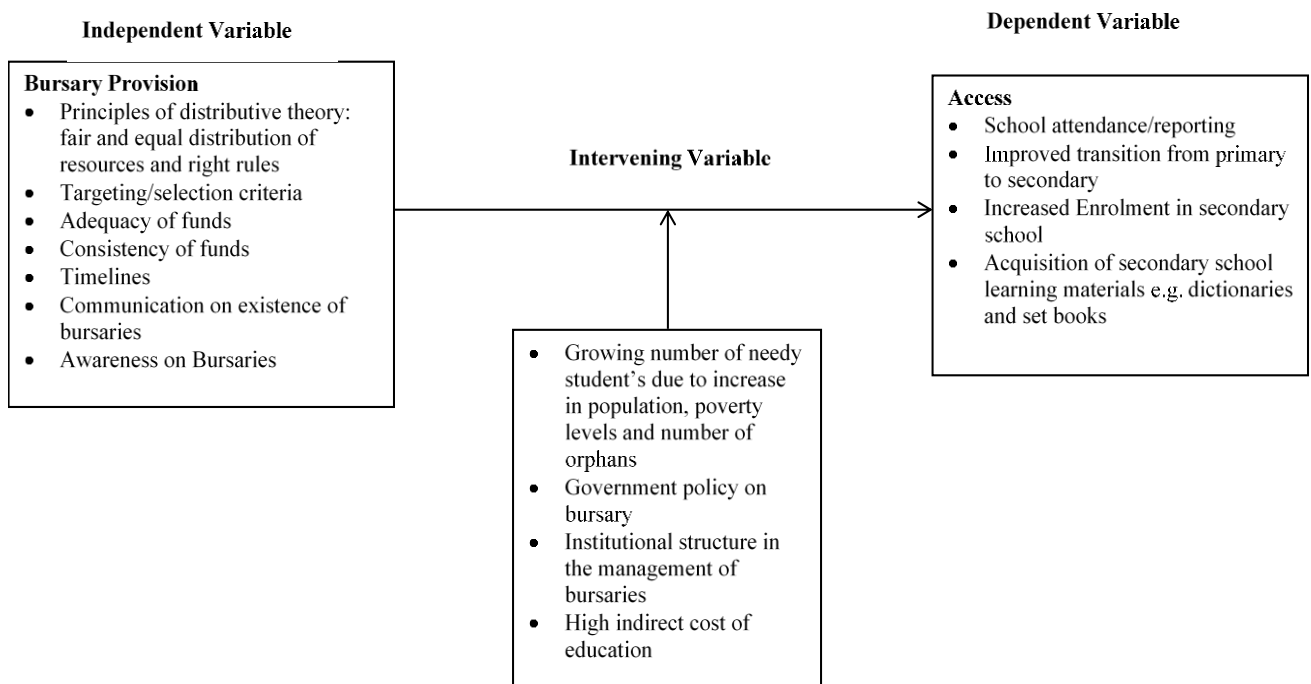


Figure 1: Interactions between Bursary Provision and Enhancing Access to Secondary School Education
Source: Kapiyo (2024).

Review of Empirical and Conceptual Literature

According to the World Bank (2020) report, countries around the world have invested vast sums of money in education to achieve the Sustainable Development Goals (SDGs) on education. However, the report also notes that the degree to which these investments have been used varies widely depending on the

measures taken to realize access, in particular the provision of bursary support and scholarships. Government, foreign developers, private organizations and households in the Asia- Pacific Region (comprising 48 nations) fund secondary school education. Most of these nations have made it a national priority to expand access to secondary school education, with others, like the Republic of Korea, having already achieved universal education through the secondary level. Free secondary school for girls and financial aid for the economically poor are only two examples of the focused initiatives some countries have taken to improve access to secondary school education.

Throughout the years, many scholarships have been offered, including the Fulbright, Ford Foundation, Bill & Gates, Commonwealth Scholarships and the MasterCard Foundation, among others. Research studies have shown that scholarships may enhance the accessibility of higher education for underprivileged learners. An evaluation of the efficacy of the Gates Millennium Scholars Program for socio -economically disadvantaged individuals was conducted in the United States. The initiative aims to enhance the opportunities for disadvantaged young people in the United States to get higher education, improve their ability to stay in school and successfully graduate with post-secondary degrees and increase their enrolment in advanced degrees beyond a bachelor's level. Nevertheless, the outcomes exhibited variability across different cohorts, genders and ethnic groupings. The findings indicate the substantial influence of scholarships by increasing access and graduation rates and surpassed national averages by nine percentage points reports DesJardins & McCall (2014).

National governments, commercial groups and non-governmental organizations have responded to the United Nations' request for scholarships to support secondary education. The Chinese Government pledged to provide 30,000 scholarships to African students for the purpose of studying in China by the year 2018 (Breeze, 2017). The MasterCard Foundation Scholars Program was founded in 2012 with the aim of providing help to disadvantaged young people in accessing postsecondary education. This curriculum is founded on a contemporary philosophy of change that is in line with current policies, aiming to improve participation and equality in higher education. The program is based on the notion that people have the ability to initiate significant change, which in turn may lead to bigger societal transformations (Burciul & Kerr, 2018). The initiative aims to improve the availability of excellent education for academically gifted adolescents, those from underprivileged families and those who have leadership potential and a dedication to making a positive impact on society (MasterCard Foundation). The foundation is an international collaboration including prestigious institutions in Africa, non-governmental organizations and top universities in Europe, Africa, Central and Northern America and the Middle East.

Cosentiono, Fortson, Liuzzi, Harns and Blair (2019) examined the influence of the MasterCard Foundation Scholarship Program on the accessibility of university education for students from underprivileged families. The research used a descriptive survey approach. A total of 1,147 individuals were included in the survey, picked from 18 schools, mostly universities in North America and Africa. The study's results demonstrated that the MasterCard Foundation initiative effectively enhanced the availability of university education. This served as a measure of success in the programs' objective to enhance the availability of top-notch education for academically accomplished individuals who may have otherwise chosen not to pursue higher education. Nevertheless, it was noted that the program's effect varied across partners and locations. In Kenya, the MasterCard Foundation has collaborated with Equity Bank for the 'Wings to Fly' scholarship program, which supports secondary education. Evidence in the country indicates that the majority of applicants prefer Wings to Fly due to its extensive coverage over the course of four years, the inclusion of a mentorship program and the opportunities it provides for job market and university connections. The study's results provide proof that offering scholarships throughout the studying cycle is an effective means to promptly boost access to higher education. Moreover, this discovery serves as proof of the endorsement for the Sustainable Development Goal (SDG) objective of augmenting the accessibility of

scholarships to individuals from poor countries, particularly African nations, with the aim of enhancing enrolment in tertiary education (Wambati & Muya, 2019).

Secondary school education equips the youth with knowledge and skills that prepares them for the national workforce. Mexico has invested in the sector to ensure access and completion by all learners. Scholarships and cash transfers were given to cushion those from disadvantaged families. In 2007, the government came up with a scholarship program known as Programa de Becas Education Media Superior (PROBEMS) whose target was the poor in upper secondary schools (Hoyos et al., 2019). The study on whether scholarships increase high school graduation rates based on evidence from a randomised control trial in Mexico by the researchers revealed that PROBEMS program improved access to secondary school education. Hoyos, et al. (2019) also in their evaluation of the Scholarship program showed that the program had no impact on either graduation rates or math and Spanish test scores. They attributed this to poor targeting with many beneficiaries being from less disadvantaged families than the intended needy cases. In addition, the prior academic achievement of those eligible was insufficient for successful completion of the academic requirement of upper secondary school education. The researchers hoped that access would guarantee graduation rates, but the finding was contrary.

Ghana received funds for scholarships/ bursaries from the World Bank to support secondary education in the targeted regions (World Bank, 2020). A study by Duflo, et al (2021) also established that scholarships enabled 20,000 students to access and complete secondary education in Ghana between 2014 and 2019. The Duflo et al., (2021) findings confirm provision of bursary and scholarships having a positive impact on education in the two countries while this is not clear in Kenya because of inadequacies of bursary funds, as well as lack of coordination of bursary schemes. In Nigeria, bursaries are given to the students from poor households. However, organisations, such as FAWE and multinational oil companies (MOCs) have targeted scholarships for women and girls. Uduji, Okoto-Obasi and Asongu (2020) conducted research on the effect of CSR initiatives on the advancement of women's education in Nigeria's rural Niger Delta. The research method utilized a questionnaire on a sample of 800 young women who were selected both purposively and through simple random sampling. Data were collected through questionnaires. The findings of the study showed that whereas the study targeted women and girls to enhance equity, more women dropped out as compared to men, thus indicating more access to education by men.

Hapompwe, Siwale and Taulo (2021) examined the influence of a bursary plan on the progression of females from public secondary schools to postsecondary education Lilongwe, Malawi. The research used a mixed method approach. The research included a total of 170 participants, consisting of 20 professors, 100 university students and 50 members of the public. Data was collected through questionnaires and interviews. The study findings included targeting criteria which was weak, not transparent and accountable, total amount paid enhanced access to secondary school but only to some extent improved transition to tertiary education. The study also found out that bursary was inadequate and inconsistent to guarantee access and transition.

In Kenya there were an estimated 11,399 secondary schools with 2.9 million students enrolled in 2018 (Republic of Kenya, 2019) and yet many still out of school. High desire for secondary school education, which remains expensive for the majority of poor Kenyans, was reflected in the steady rise in enrolment. As a result, the government introduced the 100% transition policy in 2018 which may not be realised if learners from poor households are not supported through bursary or scholarships (Republic of Kenya, 2019). However, as mentioned, in 2022 enrolment increased to 3,858, 079, with gross enrolment rate of 85.5 %, quite significant though not all students of secondary school age are in school. Since the main goal of bursaries is to enhance access, ensure retention and completion rates in secondary education, this may only be assessed on available data showing the number of beneficiaries. Further, it is necessary to investigate factors that may affect access to bursary provision in relation to access to secondary education. Unfortunately,

research on the government bursary fund in Kenya showed inconsistency and untimeliness of funding, inadequacy of funds and corruption (Syanda & Ogochi, 2020).

Chegenya, Mwalwaia and Piliyesi (2024) conducted a study on county scholarship fund contribution towards students' access and retention in public secondary schools in Vihiga County, Kenya. The study used mixed method design, classical liberal theory with a sample that included fund manager, ward administrators, county Director of education school principals and class teachers. Data was collected using questionnaires and interview guide. The study revealed that bursary enhanced enrolment and increased student retention although challenges of fund inadequacy and gaps in the vetting process undermined fund provision. The enrolment of secondary school students increases due to NG-CDF. Nzuki (2018) investigated the NG-CDF, free secondary education policy and secondary school access in Yatta Sub-County, Machakos County. Two secondary schools (combination boarding/day) were chosen as the sample for this descriptive survey, along with two principals, two assistant principals and 10 parents of NG-CDF bursary recipients. The information for the study was gathered through interviews with the participants. The study established that NG-CDF improved enrolment by setting up new day schools preferred by most low-income families in the society. Further, the study observed that dropout declined but failed to investigate the contribution of other bursary providers in access and control of dropout rates. The study recommended that NG-CDF allocation be increased to improve access and control drop out.

In accordance with the government's transition policy, all eligible secondary school children are enrolled in school. The huge indirect expenses of schooling have hindered this effort. Oyoo, Achieng and Asena (2020) conducted a study on the impact of the National Government - Constituency Bursary Fund on student enrolment in the Muhoroni Constituency of Kenya. The study utilized a descriptive research design and was grounded in John Rawl's theory of justice and equity. The sample consisted of 137 NG-CDF beneficiary kids, school principals and NG-CDF secretaries. Utilizing questionnaires and interview guides, data was obtained. In accordance with the findings, orphans, intelligent and needy students benefited, enrolment improved and students dropped out within the same time period. This implied that the bursaries did not ensure retention. They further observed that the funds were inadequate and not all applicants were awarded. The researchers recommended further studies on NG-CDF to be conducted in Kisumu County.

The government of Kenya has continued to expand secondary school education by investing heavily in the sector in addition to support through public-private partnerships (Republic of Kenya, 2019). Studies have been conducted in the sector to assess the level of access to secondary school education in relation to government funding as well as bursary support. Kitainge et al. (2022) reported that high poverty level and HIV remain challenges that make young people drop out of school due to lack of fees and further recommended that disbursement of bursaries and grants for basic education should be tightened. Ojwang (2022) conducted a study in Homa-Bay County on bursary scheme and its influence on secondary school participation by learners from poor households. The study adopted the descriptive survey design. The study had a sample size of 900, that included students, teachers, principals, parents and the bursary committee members from 16 secondary schools in the County. Data was collected through questionnaires, Interview guide, FGD guide and document analysis and analysed qualitatively and quantitatively. The study revealed that bursary guidelines on application procedures as well as criteria for disbursement were flouted, bursary was inadequate as majority missed out and awareness creation remained limited. In addition, the study established that bursary improved school attendance, participation and reduced drop out. It was also revealed that there was limited bursary awarded. Further, bursary faced the following challenges: inadequate funds, inconsistent funds, political interference, corruption, illiteracy among committee members, unclear targeting criteria, untimely disbursement, limited awareness on what to expect from students.

Tanui, Njoroge and Mbataru (2022) conducted research on the impact of bursaries and school fee streams in secondary schools, recognizing their significance regarding the academic achievements of public

secondary schools in the North Rift area of Kenya. The research used a descriptive survey approach. The study used sampling strategies were basic random, stratified and random sampling. The Yamane Taro sampling technique was used to determine a sample size of 322 respondents from a population of 1672 individuals residing in both Uasin Gishu and Nandi Counties. Data gathering was facilitated using questionnaires and interview schedules as instruments. The research revealed that students received a substantial number of bursaries and gifts from several stakeholders, with the most contributions coming from NG-CDF and NGOs. The study further showed that financial help had a significant role in influencing students' academic performance. Additionally, it was determined that the plan had issues related to insufficient funds, delays and the lack of a guarantee for bursaries for students entering Form 1. The report proposed an increase in bursary financing in response to the high enrolment resulting from the 100% transition policy. Additionally, it suggested that the disbursement of funds should be done promptly. The Republic of Kenya (2023) states that the administration is dedicated to enhancing the availability of secondary education. In addition, the MoE reported that the secondary bursary management services provide a total of Kshs 4 million in bursaries for ten students each year throughout the 2018/2019 and 2019/2020 financial years, notwithstanding the implementation of the 100% transition policy. Due to insufficient financial resources implementing capitation for secondary education continues to be a difficult task.

METHODOLOGY

This study employed a convergent mixed-methods approach. The study utilized cross-sectional survey design for quantitative data collection and phenomenology for qualitative insights. The target population for this study included 77,100 individuals from Kisumu County, comprising school principals, class teachers, PA chairpersons, parents, students, bursary managers and Sub-County Directors of Education. The study utilized a sample size of 601 respondents, selected through a combination of probability and non-probability sampling methods, ensuring representation across various participant categories, including principals, class teachers, students, bursary managers, Sub-County Directors of Education and Parents Association chairpersons and parents in Kisumu County's public secondary schools. The study used questionnaires, interview guides and focus group discussions as data collection instruments to ensure comprehensive triangulation and validation of the findings. The data analysis procedures involved both quantitative and qualitative methods, utilizing SPSS for statistical analysis, including descriptive and inferential statistics to interpret relationships between variables and summarize findings through graphs and tables, while qualitative data from open-ended questions, interviews and focus group discussions were categorized, thematically analyzed and presented with narratives and direct quotes, ultimately integrating both data types to draw comprehensive conclusions.

FINDINGS

Provision of Bursary and Access to Secondary School Education

Table 1: Factors Influencing Provision of Bursary as Reported by Class Teachers and PA Members and Parents

	Class Teachers					PA Members and Parents				
	1	2	3	4	NR	1	2	3	4	NR
Population growth	43.4	25.0	13.2	14.5	3.9	25.0	43.8	18.8	6.3	6.3
Poverty level	56.6	21.1	14.5	3.9	3.9	75.0	6.3	12.5	-	6.3
Increased number of orphans	46.1	36.8	11.8	2.6	2.6	81.3	12.5	-	-	6.3
Funding levels by providers	28.9	42.1	15.8	6.6	6.6	25.0	25.0	25.0	18.8	6.3
High cost of education/ affordability to pay fees	21.1	43.4	21.1	9.2	5.3	25.0	37.5	18.8	12.5	6.3

Source: Research Data (2024)

Key: 1- Large extent; 2- Some extent; 3- Little extent; 4- Not at all; NR- No Response *Note.* Data from researcher's fieldwork.

According to the class teachers, the key factors that contributed to the provision of bursaries included an increased number of orphans (82.9%) ($M=1.70$, $SD=0.78$) and poverty levels (77.7%) ($M=1.64$, $SD=0.88$). This was further supported by majority of the PA chairpersons and parents whereby 81.3% and 75.0% indicated that poverty level ($M=1.33$, $SD=0.72$) and increased number of orphans ($M=1.33$, $SD=0.35$) influence the provision of bursary to a large extent. In Kisumu County, the beneficiaries of bursaries have been rising in number, for example, in the years 2021/2022 (22,236), 2022/2023 (23,539) and 2023/2024 (25,209) showing a growth rate of 5.8% to 7.1% annually. It was reported that between 2017 and 2024 the County issued Kshs 308,245,862 in scholarship to 2,310 students and Kshs 735,847,841 in bursaries to over 78,572 successful applicants. Kisumu County government in mid-year report urged more stakeholders to assist the applicants left out. This showed that the demand for bursary support is still increasing. In the case of Kisumu Central Sub-County which host Kisumu City, NG -CDF, in the 2023/2024 there were 10,202 bursary applicants and only 8,634 benefitted, which was 84.6%. Though significant, it is confirmation that over 15% did not qualify and could likely miss access to secondary school education. In one of the Wards of Kisumu County in 2022/2023, 1500 needy students applied and 923 benefitted (61.53%) and in 2023/ 2024 number of applicants were 1800 and only 899 got the bursary (49.94%) signifying a huge drop and an indication of fluctuation in the amount of support. This was one of the key issues for investigation in the study. Seme Sub-County in Kisumu County confirmed the high and rising demand for bursary support to secondary school students under NG-CDF as shown below.

Table 2: Demand for Bursary Support for Secondary Schools in Seme Sub-County in Kisumu County (Fund Manager, Seme Sub-County, 2024)

Year	Number of Applicants	Beneficiaries	% of Students Benefitting	Bursary Amount in KES
2020/2021	4,961	3,017	60.8	31,103,490
2021/2022	7,361	4,416	60.0	44,000,000
2022/2023	6,676	5,407	81.0	47,400,000
2023/2024	7,764	6,783	87.4	52,450,000
Total	26,762	19,623	73.3	174,953,000

Source: Research Data (2024)

Further interview with the Principals, Sub-County Directors of Education and bursary managers reported similar factors including the high number of orphans and poverty levels. One bursary manager, on the factors considered for bursary allocation by the government noted that “They include poverty index/vulnerability, population of students’ enrolled, gender consideration, economic level of the country and number of orphans/partial” (Bursary manager 3, 7th November, 2018). These reports were also common among the students during focus group discussion. As one of the students highlighted “poverty and the high school fees affect bursary provision” (Student FGD 1, July 2018) This implies that these factors likely also determine the amount of bursary that is allocated by the bursary providers, which consequently will determine the number of students to be targeted to access and complete secondary education through bursary support. Other factors include the funding level, without which there would be inadequate funds for the bursary provision and the high cost of education/affordability to pay fees, denying majority of the needy students access to education as in most cases the bursary funds are inadequate compared to fees/levies charged in schools. The results imply that if the issue of increasing numbers of orphans, high poverty levels and the high cost of secondary education is not addressed, then many students may not receive bursaries to access secondary school education.

Table 3: Names of the Bursary Providers Listed by Students

Bursary Providers	Frequency	Percentage (%)
Public Providers		
NG-CDF	78	21.5
County Bursary Fund	40	11.0
Kenya Education Fund	1	.3
Private Providers		
World Vision	4	1.2
Equity Bank	14	3.7
Kenya Commercial Bank	1	.3
Other Sponsors	32	9.0
Aiducation International	2	.5
Mathare Community Outreach	1	.3
Bethlehem Home	1	.3
None/No Response	227	57.1
Total	399	100.0

Source: Research Data (2024)

As summarised in Table 3, the key bursary providers as indicated by the students include NG-CDF (21.5%), County Bursary Fund (11.0%), other sponsors (9.0%) and Equity Bank (3.7%). On the other hand, 57.1% did not give any response which implies that a good number of students do not remember any bursary providers or are not aware of their existence as they have never applied for bursary. During the students focus group discussion, the bursary providers highlighted in the table were confirmed and in addition, Plan International, Family Bank, Cooperative Bank, Reuben Christian Brothers, Maseno Old Boys Association, Kijana Welfare Association, SOS Children Villages, Dream Arts, Amnesty International, Missions of Hope International Nairobi, Destiny International North Eastern – Moyale, Jomo Kenyatta Foundation and M-Pesa Foundation were named. During focus group discussions with the other respondents, additional providers were mentioned as follows: Make Me Smile, Child Fund, USAID, Compassion International, Pamoja and other Community Based Organizations. The long-known list and presence of many providers may indicate that most of the respondents are aware of their presence and a high number of needy students in the County are supported through bursary. Despite their numbers, most of the students still fail to benefit from bursary to access secondary education.

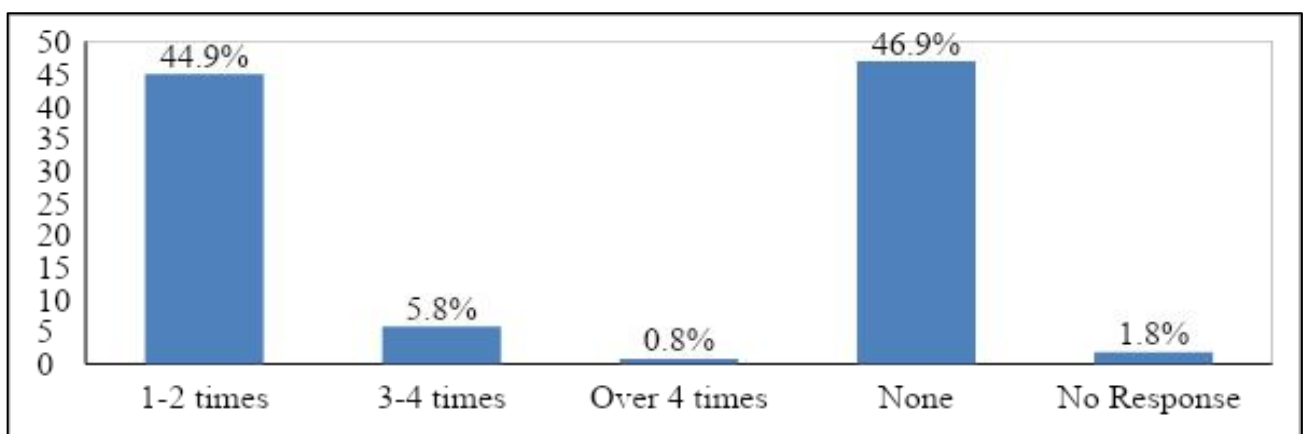


Figure 2: Number of Times Application Has Been Successful as Reported by Students

Source: Research Data (2024)

Whereas 44.9% of the students indicated that the number of successful applications of the bursary was 1-2 times, 46.9% indicated they were not successful at all despite trials made. This implies that a significant number of students fail to get bursary. Others indicated that applications were only successful after 3-4 times

(5.8%) and over 4 times (0.8%) respectively. The remaining 1.8% gave no response. This result had a mean score of 2.53 with a standard deviation of 1.52. Almost half, that is, 44.9% applied and received bursary and this confirms that most of the students are needy probably due to poverty. Despite the fear of uncertainty of receiving the bursary funds or delay of disbursement of the funds, most of these students applied several times indicative of their ability to persevere. Those who were not successful did not meet the requirements for bursary awards or the funds available were inadequate or their parents / guardians were considered to be able to pay fees.

Table 4: Reasons Why Students Do Not Submit Bursary Applications

Statements	1		2		3		4		5		No Response	
	F	%	F	%	F	%	F	%	F	%	F	%
Uncertainty of being awarded	88	22.1	34	8.5	30	7.5	32	8.1	110	27.6	105	26.3
Cumbersome and tedious application process	67	16.8	35	8.8	64	16.0	26	6.5	70	17.5	137	34.3
Inadequate information on when to apply	65	16.3	34	8.5	33	8.3	37	9.3	94	23.6	136	34.1
Too little amounts awarded	130	32.6	31	7.8	20	5.0	25	6.3	51	12.8	142	35.6
Delay in fund disbursement	58	14.5	35	8.8	29	7.3	37	9.3	116	29.1	124	31.1

Source: Research Data (2024)

The major reasons ranked highest by the students, that made them not to apply for bursary included uncertainty of being awarded (35.7%, $M=3.27$, $SD=2.92$), inadequate information on when to apply (32.9%, $M=2.98$, $SD=1.53$) and delay in fund disbursement ($M=2.36$, $SD=1.63$). The reason that was ranked as least in hindering students from applying for bursary included cumbersome and tedious application processes (25.6%) and the amounts awarded being little (40.4%). Interestingly, although the small amounts awarded was a factor, it was still ranked lower than the uncertainty and lack of information. These statements had an average mean of 3.00 with a standard deviation of 1.86. This implies that most needy students therefore fail to apply for bursary to access secondary education due to uncertainty of being awarded bursary, inadequate information on when to apply and delay in disbursement of the bursary. Small award amounts and complex processes while remaining a concern, they rank lower in importance compared to the other factors. In this regard, such needy students without determination are likely to be discouraged from applying for bursary and eventually miss out on funds that would have enabled them to access secondary school education.

Access to secondary school education was examined using four aspects. These entailed school attendance/reporting, transition from primary to secondary school, increased enrolment and acquisition of secondary school learning materials. School attendance and reporting was examined in terms of adequacy of bursary fund. This is evidenced from majority 86% of the Class teachers who indicated that the bursary given to students was inadequate to enable them access secondary education. Furthermore, increased enrolment in secondary school was measured by number of needy students who benefit from bursary fund.

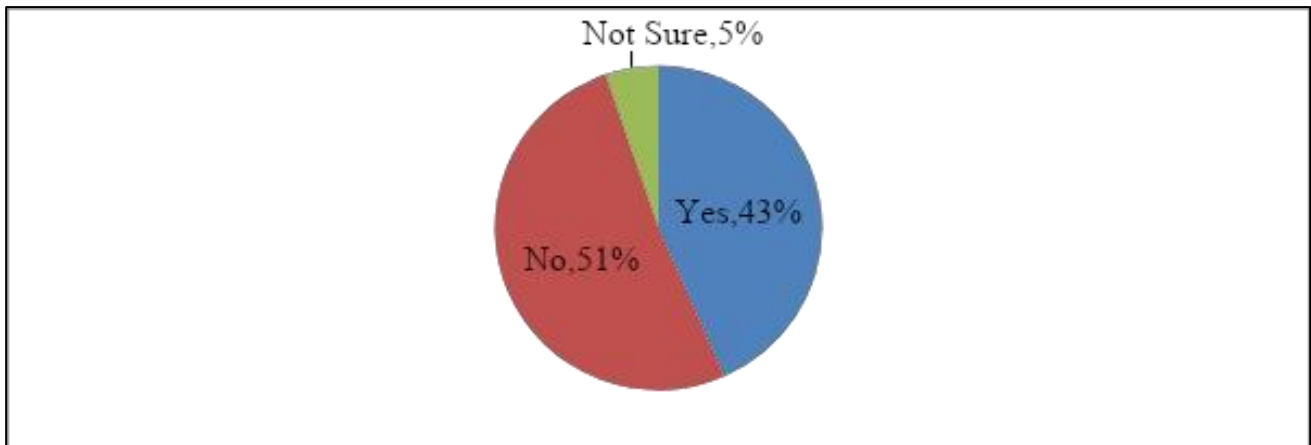


Figure 3: Recipients Having Equal Chance of Receiving a Bursary as Reported by Class Teachers
Source: Research Data (2024)

It was established that there were some needy students who did not receive bursary fund as revealed by 51% of the class teachers. It can thus be noted from these findings that access of the needy students to secondary school education is enabled by bursary fund although some of the needy students who are not awarded bursaries are not in school due to inability of their parents to pay school fees.

Table 5: Rating of Efficiency of Targeting by Different Bursary Providers by Class Teachers

Bursary Providers	Extent of Efficiency (%)				
	1	2	3	4	NR
Private Providers					
Equity Foundation	36.8	26.3	25.0	2.6	9.2
Cooperative Foundation	14.5	38.2	28.9	3.9	14.5
African Development Bank	9.2	30.3	32.9	7.9	19.7
World Vision	26.3	28.9	25.0	3.9	15.8
Public Providers					
County Bursary Fund	5.3	34.2	26.3	13.2	21.1
NG-CDF	14.5	26.3	32.9	15.8	10.5
Jomo Kenyatta Foundation	6.6	23.7	34.2	13.2	22.4

1- Very efficient; 2-Efficient; 3- Fairly efficient; 4- Not efficient, NR- No response

Source: Research Data (2024)

In terms of the private providers, Equity Foundation (63.1%, $M=1.92$, $M=0.89$) was very efficient and efficient followed by World Vision (55.2%, $M=2.07$, $SD=0.89$) and Cooperative Foundation (52.7%, $M=2.26$, $SD=0.79$) respectively. With regard to public providers, NG-CDF (40.8%, $M=2.55$, $SD=0.85$) was very efficient and efficient as compared to County Bursary Fund (39.5%, $M=2.60$, $SD=0.84$) and Jomo Kenyatta Foundation (30.3%) ($M=2.69$, $SD=0.85$).

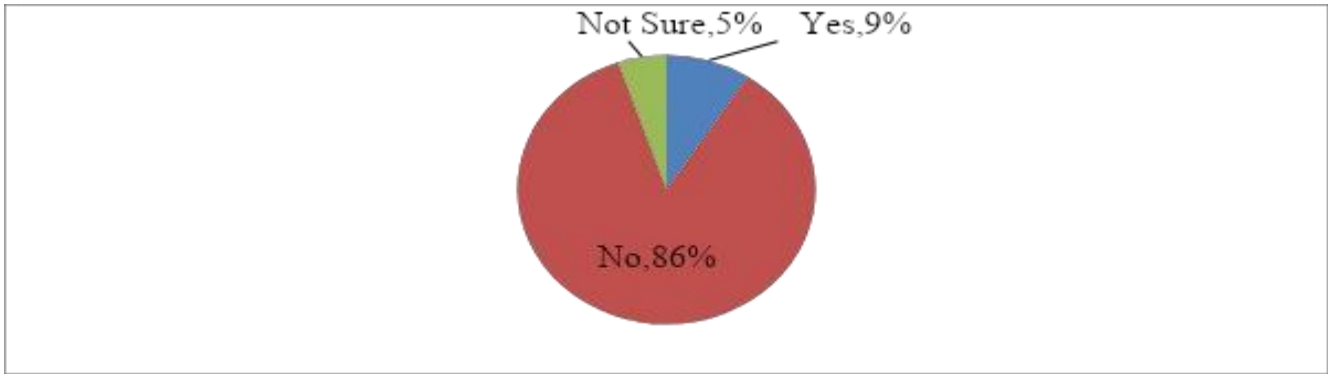


Figure 4: Whether Bursary Given to Students is Adequate to Enable Them to Get Admitted and Complete Secondary Education

Source: Research Data (2024)

Majority (86%) of the Class teachers indicated that the bursary given to students was inadequate to enable them access secondary education. Only a few (9%) indicated that it was adequate whereas the remaining 5% were not sure (see Figure 4).

Table 6: Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.490 ^a	.240	.239	.69597

a. Predictors: (Constant), bursary provision

Source: Research Data (2024)

Results in Table 6 show an R squared value of 0.24 at $p < .05$. This implied that only 24% of access to secondary needy students was explained by bursary provision. From the findings, the value F test value was 165.449 at $P = 0.000$. This meant bursary provision explained enhancing access to secondary education. The study further established the t-test results from the coefficient values and findings were summarised in Table 8.

Table 7: Coefficient Test

Model		Unstandardized Coefficients		Standardised Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.043	.096		31.633	.000
	Bursary provision	-.294	.023	-.490	-12.863	.000

a. Dependent Variable: Enhancing access to secondary education for needy students

Source: Research Data (2024)

The findings in Table 7 show bursary administration had a significant influence on access to secondary school education. The findings indicate a decline of 0.490 units in enhancing access to secondary needy students is due to bursary provision.

The regression equation between bursary provision and enhancing access to secondary education was of the nature:

$$Y = 3.043 - 0.294X + e, \text{ where}$$

$$Y = \text{Enhancing access to secondary needy students, } X = \text{Bursary provision}$$

The study therefore rejected the null hypothesis: “**Ho1:** There is no significant effect of bursary provision in enhancing access to secondary education among the needy students in Kisumu County”.

Table 8: Enrolment Trends for Form 1 Bursary Awardees per Sub-County

Year	Kisumu Central		Kisumu West		Seme	Nyando	Nyakach	
	S1	S2	S3	S4	S5	S6	S7	S8
2020/2021	10.1%	11.2%	13.4%	9.7%	61.7%	10.4%	19.7%	9.0%
2021/2022	13.4%	27.6%	16.5%	14.7%	56.6%	12.6%	20.6%	11.0%
2022/2023	19%	27.2%	15.4%	18.7%	50.1%	17.0%	16.4%	16.1%

Source: Research Data (2024)

Table 8 shows the enrolment trends for Form 1 bursary awardees for sampled schools per Sub-County in Kisumu, categorized by year (from 2020/2021 to 2022/2023) and by percentage per Sub-County (Kisumu Central, Kisumu West, Seme, Nyando and Nyakach). The majority of the schools showed that enrolment percentages increased steadily albeit slightly in some Sub-Counties over time while in some schools there was some fluctuations (Nyando). In 2021/2022, Seme had the highest enrolment (61.7%) albeit a slight decrease over time implying that there may have been an upsurge of bursary awards by providers to support needy students access secondary education in the Sub-County. The general findings demonstrate that there are high numbers of students who access secondary education in Form 1 through bursary support and this increases every year regardless of school type. A principal reported during the follow up “that bursaries enhances access despite its inadequacies, inconsistencies and delays.”

CONCLUSION

The study concluded that while bursary schemes have enabled some students to access education, their overall effectiveness remains limited by issues such as insufficient funds, delayed disbursement and inconsistent allocation. Public bursary providers, in particular, faced these challenges more acutely than private providers, who were found to be more reliable in terms of consistency and adequacy of funding. The study revealed that, despite its shortcomings, the bursary system plays a vital role in enabling some students to access secondary school education, particularly those who manage to secure private bursary support. However, many deserving students continue to miss out on educational opportunities due to the inadequacy of available bursary funds from bursary schemes in Kisumu County.

RECOMMENDATIONS

In order to improve bursary provision, the government should increase the overall amount of bursary funding available through public-private partnerships (PPPs) with government agencies, corporate sponsors, philanthropic organizations and international donors to meet the growing demand for bursary from needy students. The popularisation of bursary endowment funds can provide a steady stream of resources to support students over the long term, ensuring that bursary programs can be sustainable to reach the needy students. Also, bursary providers should establish clear guidelines and procedures for disbursement and adhere to them fully.

Moreover, the Ministry of Education, in coordination with both public and private bursary providers, should implement a centralized, automated digital platform or portal to serve as a one-stop-shop for coordinating available bursary opportunities from bursary schemes and bursary records to streamline the application process. This would consequently improve transparency and accountability in fund allocations and bursary disbursements. The automation of disbursement can enable efficiency and reduce delays and ensure that funds reach students when they need them, preventing unnecessary disruptions to their participation in secondary school education. Such a platform can also facilitate real-time tracking of bursary

allocations, prevent double allocations and ensure equitable distribution of funds. Digitization can simplify bursary application process, minimizing documentation requirements and ensuring that the process is user-friendly for all students, especially those from marginalized communities. Lastly, collaboration and community involvement is critical in the vetting of bursary applicants. Bursary providers should engage with schools, local leaders and community organizations to verify the financial status of applicants, ensuring that bursaries are allocated to those most in need to access secondary school education.

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