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

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ABSTRACT

Government intervention in provision of education is a common phenomenon and developing countries are bracing up to take the challenge. Expanding secondary education through progressive universalism should therefore be central priority especially Sub-Saharan African countries. In Kenya, both central and county governments have committed resources, mainly through provision of bursaries and scholarships to address the perennial inequality in educational opportunities. The County government of Kwale allocates Ksh. 400 Million every financial year for bursaries and scholarships. The purpose of the fund is to accord every school age child in Kwale County an equal opportunity to pursue their academic dreams. The fund is however, equally distributed among the 20 wards in the county yet population per ward varies significantly. The net effect of this is that very needy cases in the wards with many bursary applicants either get very little allocations or are left unattended. Studies on bursaries have highlighted inequitable allocation as a serious concern that renders such programs inefficient. Besides, the fund's administrative systems are plagued with inefficiencies including inadequacy of funds and late disbursement to schools. That being so, the previous bursary studies have mainly focused on CDF bursary schemes at the oblivion of county government bursary programs. This study's purpose involves evaluating the magnitude to which the administration of the Kwale county bursary has enhanced retention in secondary school. Specifically, the research is directed by the objectives as follows: to analyzing the distribution of bursary fund among the 20 wards and its effect on retention, time of releasing the funds to school, adequacy of bursary funds and the criteria used in allocation and their net effect on retention of secondary school students in Matuga sub-county, Kwale. The study employed descriptive research design. The targeted population is 5,988 (form 3 & 4) students in public secondary schools in Matuga Sub-County, 29 principals, 5 ward administrators, and the CBC chairperson. The research adopts Krejcie & Morgan to samples 357 students, stratified sampling to sample 9 principals and total sampling for both ward administrators and the CBC. Questionnaires were used for students while personal interviews employed for the principals, CBC chairperson and ward administrators. Pretest was conducted in two schools in Msambweni Sub-County; Dr. Babla Diani and Bongwe secondary schools to reassure the accuracy and consistency of the research tools. The data collected was explored through the Statistical Package for the Social Sciences (SPSS). Further, descriptive statistical analytical tools like percentages and frequencies was used in presentation of quantitative data obtained. Ultimately, qualitative data was examined through thematic analysis and conveyed in a narrative format. The outcomes provided clear equity concerns among the study participants. Bursaries are also not released on time prompting the need to synchronize the program with the school calendar. The bursary allocations are also insufficient to effectively cushion the intended members.

Reluctance in adhering to the allocation criteria was also observed which curtails efficiency. The researcher recommends for a comprehensive review of the fund distribution formula that takes into account the population size per ward. Synchronize the program with the academic calendar to avoid delays in the release of the funds as well as increasing the bursary amount to better address the financial requirements of students and alleviate fee problems to enhance the retention rate.

INTRODUCTION

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), are 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 leaners' 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 effecting 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 equal educational opportunities to all Kenyan children. The government unveiled a 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.

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 equitably 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.

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, 20th). 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.

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.

LITERATURE REVIEW

The theories together with the empirical literature are presented below. This helped in identifying gaps in research that necessitated the study.

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.

Secondary Education Funding in Other Countries

In many OECD countries, education is mainly financed partly or wholly by the government up to high school level and beyond. 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).

Secondary School Retention Challenges and Trends

Retention is the ability of a learner to be sustained in school and be promoted from one grade to another until completion. Most African countries face the challenge of educational wastage, and they have introduced several policies and initiatives to solve 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 in 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 equity measures in place, majority of head teachers (80%) confirmed that some needy cases were not receiving bursaries.

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).

Previous Studies on Bursaries and retention

Previous bursary studies in Kenya have majorly focused on SEBF and CDF at the oblivion of county bursaries. Orera (2008) studied the challenges facing the disbursement of CDF bursary money in Bobasi Constituency Public Secondary School Students. The objectives of the research include establishing the extent to which the committee responsible for disbursing the constituency bursary fund adhered to the official bursary allocation criteria. Additionally, it aimed to identify issues related to the effectiveness and efficiency of the constituency bursary fund's operations. Moreover, it aimed at determining the inequality levels in bursary allocation to the recipients and make appropriate recommendations. The study revealed that inadequate government funding, delayed disbursement, political interference and monitoring mechanisms were the major challenges.

Institute of Policy Analysis & Research (IPAR) (2003) also studies Kenyan education financing by evaluating the implementation and challenges facing the secondary school bursary scheme. Its objectives were to document trends and patterns of financing secondary education in the public sector in Kenya. Besides, it aimed at analyzing the secondary school bursary program. The article highlights inadequate financing, structural weakness in administrative systems shown by disbursement delays and non-remittance of bursary money to some schools as the main challenges facing implementation. It also cites delays in communicating the awards to the beneficiaries as another primary obstacle making the scheme ineffective and inefficient in students' retention.

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. CIPD suggests the importance of developing a county human resource strategy for guiding the bridging of the current and future skills' gaps by providing scholarships, education assistance programs (CIDP, 2013).

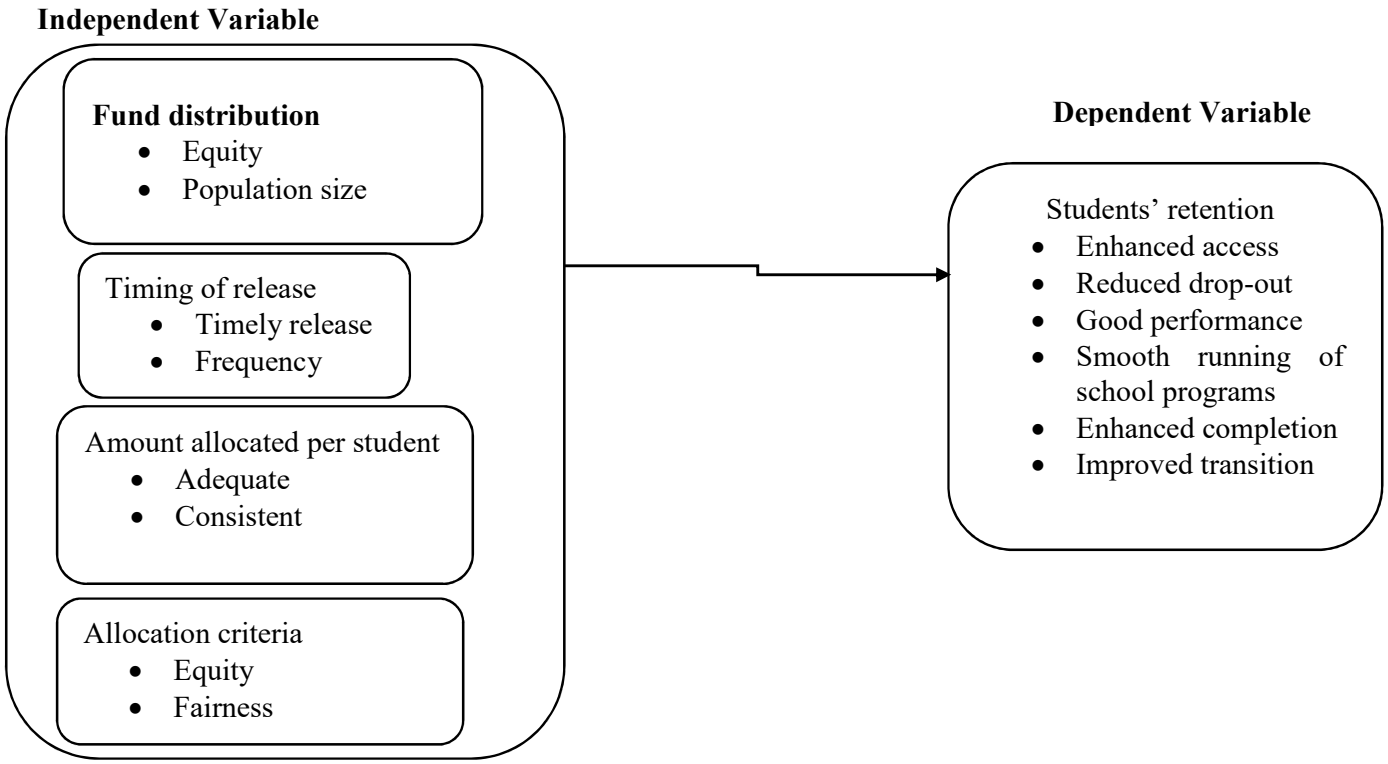
County Bursary Fund for Financing Secondary Education

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 'equitably' 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).

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.



RESEARCH METHODOLOGY

The researcher chose descriptive study design as suitable for the current research. riptive 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.

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.

or 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.

This gave a target population of 6,023 from which a representative sample of 372 was scientifically selected using the proportionate sampling technique. 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).

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.

The collected data comprised of both numerical and descriptive. Before the actual analysis, the inquirer 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 date 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.

RESULTS AND FINDINGS

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.

Data collected indicated that 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.

Data according to class indicated that 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.
Data on KCPE Performance of the respondents indicated that 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.

Data on education levels of the principals indicated that only 8 were able to respond to the interview schedule. 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

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 were as displayed in Table 1.

Table 1: 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 leaners 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*".

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 2: Time of Releasing the Bursary and Retention of Students

Statements		SA	A	U	D	SD	Mean	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."*

Schwarz (1995) cautions that in answering interview questions, respondents often modify their responses before communicating them due to the inherent desire to appear positive.

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 3.

Table 3: 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 finding 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 theirs 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."*

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 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.

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 5.

Table 5: Relationship between Study Variables

		Bursary fund distribution	Timing of release of bursary fund	Amount of bursary fund allocated	Bursary allocation criteria
Bursary fund distribution	Pearson Correlation	1			
	Sig. (2-tailed)				
Time of releasing the bursary	Pearson Correlation	.580**	1		
	Sig. (2-tailed)	0.000			
	Pearson Correlation	0.407	0.104	1	

Amount of bursary fund allocated	Sig. (2-tailed)	0.642	0.306		
Bursary allocation criteria	Pearson Correlation	.697	.853	.533	1
	Sig. (2-tailed)	0.200	0.190	0.302	
Retention of students	Pearson Correlation	.622**	.631**	.411**	.597**
	Sig. (2-tailed)	0.000	0.000	0.000	0.000
	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.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

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.

Recommendations for the Study

The following suggestions are drawn from the findings to enhance the administrative structures of the county government's bursary fund and boost student retention in Kwale County:

i. Conduct a comprehensive review of the bursary allocation formula to address concerns raised by ward administrators regarding equity and fairness, taking into account population distribution and geographical factors.
ii. Implement measures to better synchronize the fiscal calendar with the academic calendar to minimize delays in bursary fund disbursement, ensuring timely support for students' educational expenses.
iii. Consider increasing the allocated amount of bursary fund to better address the financial requirements of students and alleviate fee problems, thus improving retention rates.
iv. Improve transparency and clarity in the bursary allocation criteria and process to foster trust among students and ensure equitable distribution of funds.

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