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**The Role of Bursary Administration in Promoting Retention and Completion Rates of Secondary school education by Needy Students in Public Secondary Schools in Kisumu County, Kenya**

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**Abstract**

The purpose of this study was to investigate the role of bursary administration in promoting retention and completion rates among needy students in Kisumu County, Kenya. The contention of the article is that bursary schemes have long been established as mechanisms to enhance secondary school education, but their impact on student retention and completion rates remains underexplored in many regions. The study was anchored on the 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 for 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 analyzed using descriptive statistics and regression models with SPSS Version 26. Ethical considerations were observed throughout the period of study. Descriptive statistics revealed that private bursary providers were more consistent in offering continuous funding, which positively impacted student retention and completion rates, while public providers often lacked adequate, timely and consistent disbursements. The regression analysis showed that bursary administration accounted for 22.4% of the variance in retention and completion rates, with a significant negative coefficient, indicating that inconsistent bursary administration reduced these rates. The study concluded that effective targeting, adequacy, consistency and timeliness of bursary disbursement are crucial for retaining students and ensuring they complete their education. The study recommends that bursary providers implement multi-year funding models to ensure financial stability, expand bursary coverage to include various educational expenses and establish mentorship and monitoring programs to support students in enhancing retention and completion rates in secondary school education.

**Keywords:** Kenya, Bursary administration, secondary school education, student retention, completion rates, Kisumu County, funding consistency, educational expenses.

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**Background to the Study**

Governments around the world finance education because of its economic value, particularly regarding higher labor market earning, better career opportunities and in line with the SDGs on education. The 2021/2022 Global Educational Monitoring Report by UNESCO emphasized the economic advantages of education, indicating how education promotes economic growth, poverty reduction and social equity. There is a strong correlation between secondary school enrollment and economic growth, as well as social development indicators such as wage growth, reductions in fertility and child mortality and better health and nutrition for the population as a whole (Canton, 2021). Therefore, inadequate education can make individuals less competitive in the global market. This rationale supports targeted interventions, such as bursaries, to achieve equity, retention and completion of secondary school education.

Despite the progress made in the education sector, there were 91 million and 137 million children still out of lower and upper secondary school education worldwide by 2019 (UNESCO, 2021 Global Education Monitoring report). The report noted that in low-income countries only 29% of girls and 38% of boys complete secondary school education. raising concern over persistent gaps in educational equity. Sub-Saharan Africa had the highest rates of out-of-school youth, with nearly one-third of the children of secondary school age not in school and many in school do not complete even lower secondary school education (World Bank, 2021) This is due to limited quality education, low-income among households and high school fees charged. Most families are not able to meet the cost of education that include fees, learning materials, transportation and uniforms. Further, World Bank (2021) Report recommended strategies to address the issues, notably, to implement free secondary school education, reduce indirect costs of education and providing financial aids or scholarships programs to vulnerable families. Bursaries and scholarships refer to the financial monetary support and material resources given to needy students from low-income households to be retained, transit and complete secondary school education.

The unanswered question of this study is whether the students actually access the school program and are able to progress till completion. Evidence from Seme Sub-County in Kisumu county confirms high access, retention and completion rates, from 91.7 % to 98.7%, implying an effective administration of bursary disbursement. Despite the existence of multiple bursary providers, several challenges persist; many programs do not receive sufficient financial resources to meet the high demand , there is often a mismatch between the intended beneficiaries and those who receive support and lack of oversight can lead to misallocation of funds and ineffective programs.

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The administration of bursary funds is critical in enhancing educational retention and completion rates, particularly in regions like Kisumu County, Kenya, where financial barriers significantly hinder students' educational opportunities. Administration of bursary entails the management and oversight of the schemes, including targeting the beneficiaries, provision and oversight of the funds through monitoring. This study explored the effectiveness of the administration of bursary schemes focusing on targeted schemes, their management and the identification of beneficiaries. Bursary schemes are essential in addressing educational inequities. According to the Kenya National Bureau of Statistics, many young people in Kisumu County do not complete secondary school education mainly due to financial constraints though Ministry of Education (MoE) reported that drop out in the country is also due to teenage pregnancy and child labour. Although the MoE recognizes the increase in access, they report that challenges affect retention and completion rates. However, the government reiterates its commitment to continuous investment in the secondary sector and the targeted support programs (Republic of Kenya, 2024).

Through the DRE AMS initiative a number of girls have accessed secondary school education. and have been retained to completion and their risk to HIV infection is reduced. It is through collaborative support with stakeholders and other organizations that the program has achieved its goal. Partnership with others remains crucial in ensuring sustainability through financial support of the donors. Targeting vulnerable girls from households affected by HIV infection is a noble support to ensure inclusivity through bursary support to be retained and complete secondary school education.

Although the administrative processes are assumed to be sound, stakeholder reports and findings on studies done in some counties, indicate that targeting the needy and monitoring system are weak because undeserving students receive bursary, while the funds are not well accounted for and properly audited. In conclusion, effective bursary administration is essential to ensure that all students, especially those from disadvantaged backgrounds, can be retained and complete secondary school education. Addressing the challenges in funding, targeting and monitoring will be crucial for improving educational outcomes in Kenya. This study is justified by the pressing need to understand the complexities of bursary fund administration in Kisumu County. By examining targeted schemes, their management and the effectiveness of monitoring and evaluation processes, the research aims to provide insights that can enhance the administration of bursaries, ultimately improving educational outcomes for vulnerable students.

### **Statement of the Problem**

The administration of bursaries is a tool in the retention and completion rates of needy students in public secondary schools in Kisumu county, Kenya. Despite the government's acknowledgment of the importance of these support systems, many students face challenges in remaining enrolled. Stakeholders have raised concerns regarding the implementation of the 100% transition policy, noting that many students were unable to join secondary school education due to a lack of school fees (Republic of Kenya, 2024). This suggests that while bursary administration aims to promote retention and inefficiencies in disbursement and targeting hinder its success. Furthermore, the situation is exacerbated by reports indicating that students are frequently sent home to collect school fees, leading to disruptions in their learning.

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The failure to secure bursaries often results in students not enrolling or completing their secondary school education, highlighting a critical gap in the current support system. Research has shown that uncoordinated bursary schemes and inadequate targeting contribute to these issues, underscoring the need for improved policies and practices to enhance retention and completion rates for disadvantaged students in Kisumu County (Oketch et al., 2020; Gichobi & Muna, 2021; Chegenye et al., 2024). This study sought to assess the extent to which bursary administration promote retention and completion rates of needy students in public secondary schools in Kisumu County.

### **Research Question**

To what extent does bursary administration promote retention and completion rates of secondary school education by needy students in public secondary schools in Kisumu County?

### **Theoretical Framework**

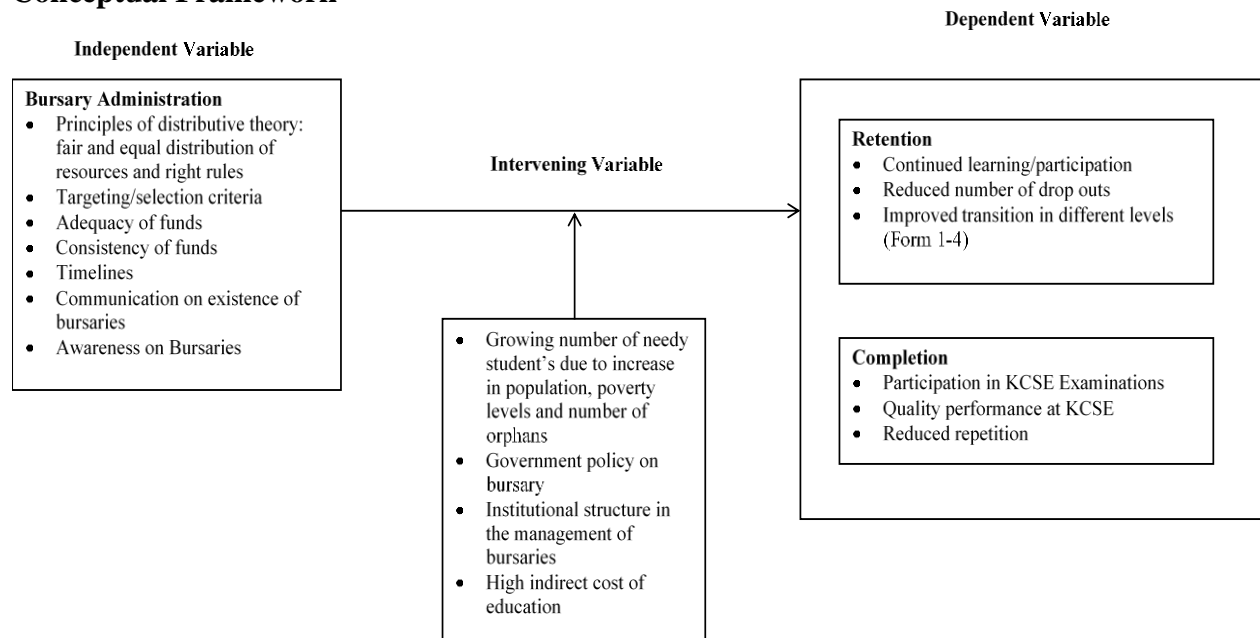
With the aim of assessing the effectiveness of bursary provision in enhancing retention and completion of secondary school education in public schools, the study applied John Rawls' Distributive Justice Theory ((Justice, 1971), revised in 2001. Rawl observed that justice meant being close to the desired 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 level of 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).

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 distributive 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, adequacy , consistency , and timeliness , eventually realising the objectives of the strategy.

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### Conceptual Framework



**Figure 1: Interactions between Bursary Administration and Promotion of Retention and Completion Rates**

Source: Kapiyo (2024)

### Review of Empirical and Conceptual Literature

Bursary administration is expected to ensure beneficiaries are retained and complete secondary school education. However, at times that is not the reality for all bursary schemes, that may be inadequate and not all deserving students benefit, or at times not consistently given throughout the study period. In Canada university education is subsidised after high school completion. A study by Melissa (2017) conducted in Prince Edward Island, Canada, on George Coles bursary program, examined its impact on participation and completion at the local institutions. The program sought to ensure that eligible students in their first year residing in their respective regions received bursaries and were retained. The study involved 901 participants and the data collection tools included questionnaires and document analysis. The study found out that the students were aware that bursary influenced retention and completion of university education at the home province. The researchers concluded that the bursary increased participation and ensured retention of competent labour.

Nations such as Ghana, Zimbabwe, Malawi, Tanzania and Zambia were part of a programme, the Campaign for Female Education (CAMFED) launched in 1993. The programme provided a comprehensive bursary support to girls from poor rural communities for four years to be retained in school and to lower dropout rates. The fund covered fees, uniform, school equipment and sanitary protection (Mastercard, 2020). The fund benefitted 994,777 girls from 3,200 communities. The study revealed that the targeted bursaries reduced dropout and enhanced access for the marginalised girls who were retained in schools, their scores were tripled, an

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indicator that when learners are retained in school then academic performance would improve. Whereas the programme targeted girls in some poor regions, its scope did not include those not in such areas as well as the boys in secondary schools. The fate of the students who were not targeted in relation to access, retention and completion remained uncertain.

As most girls in many African countries were disadvantaged in secondary school education access, retention and completion, other organisations such as the Forum for African Women Educationists (FAWE) was formed in 2003 and targeted girls for bursaries in Sub-Saharan Africa. The beneficiary countries included Benin, Burkina Faso, Burundi, Cameroun, Chad, Ghana, Guinea, Gabon, Ethiopia, Kenya, Uganda, Tanzania, Zambia, Malawi, Liberia, Sierra Leone, Zimbabwe and Madagascar (FAWE, 2018). The purpose of the bursaries was to enable bright and needy girls from poor households to enrol, be retained and complete secondary school education. The girls received comprehensive scholarship that paid for full tuition, in addition to uniforms, textbooks, stationery and personal hygiene products. An assessment of the programme showed that most girls were retained and completed learning, with good academic performance. Additionally, the scholarship reduced the dropout rate among the girls in secondary schools. Between 2003 and 2018, over 46,000 girls had been supported by FAWE. Unfortunately, boys were not targeted, but with challenges facing them (boys), FAWE has since given bursary to 5700 boys (FAWE, 2018). It is evident that targeted bursaries which are comprehensive are a major factor in ensuring the disadvantaged learners access, are retained and complete secondary school education in Africa.

Hunsaker, Baum and Ducos (2022) conducted a study in Malawi to assess the effects of needs-based, scholarship program with the aim of gaining insight on the potential effectiveness of demand-side financing for catalysing improved education outcomes. This is important due to the high cost of education, leading many students from low-income households to depend on financial support to access secondary school education. The study revealed that scholarships reduced the household cost of participation in school and reduced the distance travelled to school, students were consistent in learning and graduation rates were higher. The results confirmed that scholarships were effective in improving educational attainment, progression and graduation rate. It was observed that the average graduation rate for those receiving secondary scholarship was 97%, compared to those who did not receive attaining a lower rate of 50% graduation rate.

Studies have also been carried out in different regions in Kenya on bursary support to needy students to continue learning in secondary schools by different bursary schemes. Donors supporting students in secondary school education with financial aid have had a significant impact on their lives in school. Mutua and Chui, (2023) investigated the influence of donor support practices on girls' retention in public secondary schools in Mwingi East Sub-County, Kenya. The researchers adopted the mixed method design for comprehensive information and employed the interaction theory of Vincent Tintos which emphasizes the importance of academic and social integration in shaping student success, when students have resources, they are in turn motivated to remain in school and motivated to attain academic success. The study focused on NG-CDF as a donor and questionnaires and interview used for data collection. The study established that girls supported by a donor had a high retention rate of 98% compared to

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the girls whose fees were paid by only parents and relying on government subsidy for secondary school education was 97%.

Mukonyi and Onkware (2020) investigated strategies aimed at enhancing student engagement in secondary school education in Kakamega County. The research used a descriptive survey methodology. Simple random, stratified and purposive selection techniques were used to choose 3 counties, 63 principals, 63 guidance and counselling teachers, parents/guardians, religious leaders, chiefs, NG-CDF managers and Sub-County Directors of Education. Information was collected via the use of questionnaires, interviews and focus groups. Statistical analysis was conducted using SPSS. The research determined that the primary approach to enhance participation was the provision of financial assistance in the form of bursaries and scholarships. Wambati and Muya (2019) examined the impact of providing bursaries on the development of human capital in secondary schools and postsecondary learning institutions in Murang'a County, Kenya.

The present research project used a descriptive survey approach, using the theoretical foundations of fiscal federalism and stakeholder theory. The participants consisted of 4 members from the NG-CDF committee, 12 principals from secondary schools, 1 vice chancellor from a university, 243 principals from secondary schools and 138 college students. The selection of participants was done using stratified and simple random sampling methods. Data compilation included the use of questionnaires and interview schedules. The results indicated that the provision of bursaries had a good impact on human capital, as it facilitated the retention and successful completion of secondary and college education. The research proposed that the disbursement of bursaries should occur promptly in order to support retention of students in school and prevent dropout.

Ndung'u (2019) examined the effects of bursary financing on reducing academic inefficiency in public secondary schools in Kandara Sub-County, Murang'a County, Kenya. The study comprised 420 students and 8 principals, who were selected using a descriptive survey technique and a combination of random and selective selection. Data collection included the use of questionnaires and an interview guide, followed by the analysis of the gathered information using descriptive statistics. Based on the investigation's results, the majority of applicants were unsuccessful in obtaining the bursary. Individuals who managed to get it were provided with an inadequate quantity and the disbursement of monies was excessively delayed. The research revealed that bursaries had no impact on mitigating educational dropout rates unless proactive steps were implemented to promote equitable opportunity for all students to thrive academically.

Wafula, Odebero and Achoka (2019) examined the correlation between the request for financial assistance and the actual amount provided to secondary school students in Bungoma County, Kenya. This study focused on the funding of secondary school education by the government and other organizations. In this research, a mixed-method approach was used, using a sample of 883 kids, 48 principals, 9 NG-CDF managers and 5 bank managers. The sample selection process included a mixture of basic random and selective sampling methods. Data collection in the research included the use of questionnaires, interviews and document analysis guides. The collected data was then subjected to both qualitative and quantitative analysis. A clear correlation was found between the bursary application and the given amount. If the amount is sufficient, children are more likely to stay in schools. Conversely, if the amount is inadequate,

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the opposite outcome is seen. Moreover, it was determined that there were a greater number of applications than the quantity of awards available for those in need. The quantity was insufficient, resulting in several individuals not receiving it. Hence, it is apparent that not everyone will get advantages, hence making the retention and completion unclear.

The Kenyan government is dedicated to promoting equitable access, retention and successful completion of secondary school education for all learners. Consequently, various strategies, such as bursaries and scholarships, have been used to execute the strategy. In their study, Syanda and Ogochi (2020) investigated the impact of NG-CDF bursaries on the attendance of students in public boarding secondary schools in the Kenyena Sub-County of Kenya. The study used a descriptive technique and derived its conclusions from the Human Capital hypothesis. A sample size of 380 participants was pooled, using data obtained from the Krejcie and Morgan table. By using a combination of purposive and random sampling methodologies, together with the use of questionnaires and interview guides, the research successfully gathered valuable data. The analysis indicated that the bursary provided was insufficient to meet students' essential living costs throughout their time in school.

Oketch, Gogo and Sika (2020) performed research in Siaya County to examine the fair allocation and distribution of the county education bursary fund. The research used a descriptive methodology and included a sample of 425 students and 68 principals. The research determined that a significant proportion of underprivileged pupils derived advantages, while the allocation of cash was unfairly allocated as a result of political interference and insufficient funding. The report proposed that the county administration of Siaya should prioritize fair allocation and augment financial resources. The present research included a larger number of participants, including both commercial and public providers as previously mentioned. While Oketch et al (2020) examined the distribution and fairness of bursaries, as well as administrative elements, the present research extends this investigation to include the impact of these factors on the retention and completion rates of secondary school education.

## **Research Methodology**

This study employed a convergent mixed-methods approach. The research designs included 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,

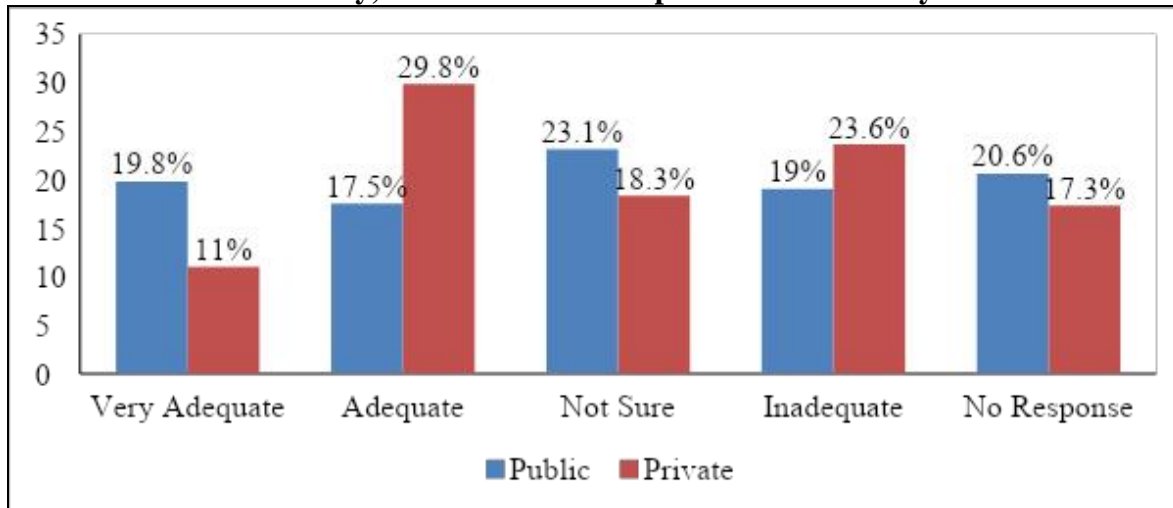


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thematically analyzed and presented with narratives and direct quotes, ultimately integrating both data types to draw comprehensive conclusions.

## Findings

### Administration of Bursary, Retention and Completion of Secondary School Education



**Figure 2: Adequacy of Bursaries Awarded in Meeting Financial Requirements of Students in Schools as Reported by Students**

**Source: Research Data (2024)**

Key: Very adequate (full support and other levies paid), Adequate (tuition fee fully paid), Not sure (those whose fees are paid by parents/guardians), Inadequate (fees covered partially), Very inadequate (too little bursary which cannot cover tuition fees per year).

The respondents were asked to rate the adequacy of bursaries awarded in meeting financial requirements of students in schools. The study found that 40.8% and 37.3% of the students indicated that the public and private bursaries awarded were very adequate and adequate in meeting the financial requirements of students in schools. The use of very adequate is an expression of adequacy for bursary. On the other hand, whereas 23.1% and 18.3% of the students were not sure of the funds' adequacy, 23.6% and 19% of the students indicated that their bursaries were inadequate. This statement had a mean score of 2.52 with a standard deviation of 1.10 for public providers and a mean score of 2.65 with a standard deviation of 1.03 for private providers. Largely, comparing private and public providers, students awarded bursary by public providers' shows that it was inadequate. In the event that bursary is inadequate then it implies that students are regularly sent home to get additional fees. In case they don't get the fees from home, then they are likely to drop out of school. The fact that some students were not sure whether the funds are adequate or inadequate may imply that they have their fees fully paid and hence not aware of the adequacy of bursary awards. The views on adequacy of funds probably indicate that the type of school they came from since different schools charge different amount of fees and levies vary. Despite the different types of schools, it is the full payment of fees that ensures retention of a student in school.

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Although private bursaries are deemed to be adequate, during focus group discussion, a student sponsored by Equity Bank reported that “Despite the sponsorship, I still require Kshs 15,000 more to cater for all the school financial needs” (FGD 2, 23<sup>rd</sup> March, 2019)

Some students felt that bursary should include pocket money since some of the sponsored students do not even have Kshs 50 to buy bread, unlike their peers and they felt this affects such students. The PA chairpersons and parents when asked to indicate whether the bursary funds provided were adequate, they indicated that funds provided by the public providers were inadequate whereas those from the private providers were fairly adequate. In addition to the findings from students and PA chairpersons and parents, interview was carried out with school principals, bursary managers and Sub-County Directors of education. One of the school principals on adequacy of bursary noted, “Bursary by public providers is always inadequate unlike that provided by private providers which are adequate in most cases. In general, bursary fund is not adequate” (Principal 5, 3<sup>rd</sup> September, 2019). This view indicates that private bursary beneficiaries are more likely to be retained and complete secondary school education compared to public bursary beneficiaries. These responses were echoed by bursary managers as well as Sub-County Directors of education.

**Table 1: Amount Received through Bursary as Reported by Students**

<b>Amount Received (Kshs)</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Below 10,000	144	36.6
10,000 - 20,000	29	7.6
21,000 - 30,000	4	1.2
31,000 - 46,000	4	1.2
60,000 - 80,000	3	0.9
Above 100,000	10	2.9
Nil	89	22.5
No Response	116	29.1

**Source: Research Data (2024)**

When asked to indicate the amount of money received including levies in the school, most of the students, 36.6% indicated below Kshs 10,000, a few, 10.0% between Kshs 10,000 and Kshs 46,000 and the remaining, 3.8% indicated Kshs 60,000 - 100,000 Kenya shillings or more. 22% of the students do not receive bursary, hence their retention may be undermined. Those who are awarded a high amount of bursary are very few or negligible (3.8%), implying that very few students are likely to be retained at schools throughout the school year. Students’ retention is therefore undermined by lack of payments of full school fees.

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**Table 2: Gender Comparison on Average Amount of Bursary Received**

Gender	Number of Respondents	Average Amount of Bursary Received (Kshs)
Female	222	30,447.61
Male	177	23,656.07
Total	399	54,103.67

**Source: Research Data (2024)**

The results show that on average, girls received slightly higher amount of bursary (Kshs 30, 447.61) as compared to boys (Kshs 23,656.07) which confirms a previous finding on bursary guidelines that showed that gender was to some extent a consideration when awarding bursary. Gender consideration is provided for in policy guidelines on bursary administration by the government.

**Table 3: Gender Difference in the Awarded Bursary Amount**

Independent Samples Test									
Levene's Test t-test for Equality of Means for Equality of Variances									
	F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	17.889	.000	3.560	397	.000	13,328.746	3,744.075	20,689.439	5,968.054
Amount Equal variances not assumed			3.843	317.752	.000	13,328.746	3,468.160	20,152.204	6,505.288

**Source: Research Data (2024)**

The findings show that there is a significant difference between females and males average bursary received such that girls received more amount than boys. Girls are vulnerable and as a result the providers adhere to the policy guidelines that indicates that they (females) are given a high percentage than their male counterparts. This may appear unjust, but it is in line with the theory of distributive justice of John Rawl in which he advocated that more be given to the most disadvantaged. This may entail that more girls are retained in schools through bursary support compared to the boys.

The students gave their views regarding the amount of money that could adequately take care of school needs. Receipt of bursary below the required amount for fees, especially for the students who come from extremely poor backgrounds could lead to dropout from school. The

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study established that the students received lesser amount which may probably interfere with retention and eventually lead to dropout.

**Table 4: Amount of Money Needed to Cater for All Financial Needs in School as Reported by Students**

<b>Amount (Kshs)</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Below 10,000	62	16.3
11,000 - 20,000	92	24.2
21,000 - 30,000	37	8.4
31,000 - 40,000	9	2.3
41,000 - 50,000	14	3.9
51,000 - 60,000	41	10.3
61,000 - 70,000	27	7.3
71,000 - 80,000	13	3.5
Above 80,000	20	5.3
Nil	2	0.6
No Response	88	22.1

**Source: Research Data (2024)**

In terms of the amount of money needed to cater for all financial needs in school, 24.2 % students indicated that they needed between Kshs 11,000 and Kshs 20,000, 16.3% require below Kshs 10,000 and 41.7% above Kshs 21,000. This shows that the amount of money received by the students through bursaries is below the amount required to cater for all financial needs in schools. This may therefore lead to sending home of students regularly for school fees. Obviously therefore, retention and completion will be compromised. In this regard, even with 100% transition policy from primary to secondary, if the needy are not supported with additional bursary funds, then the envisaged outcome may not be realised as majority of the poor students will not be retained in schools due to inability to meet the required financial needs of the schools.

**Table 5: PA's and Parents' Responses on Whether the Bursary Amount is Adequate to Sustain a Student**

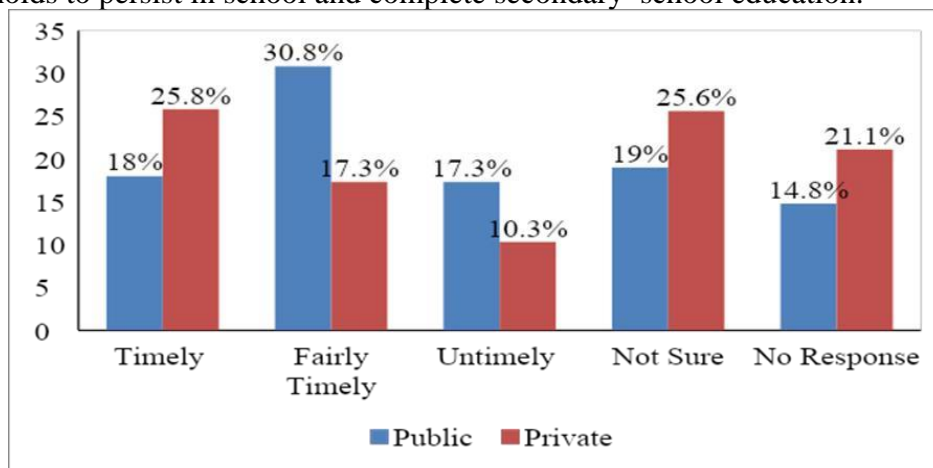
<b>Amount (Kshs)</b>	<b>Day School</b>		<b>Amount (Kshs)</b>	<b>Boarding School</b>	
	<b>Frequency</b>	<b>Percentage (%)</b>		<b>Frequency</b>	<b>Percentage (%)</b>
10,000 - 15,000	9	56.3	40,000 - 50,000	5	31.3
16,000 - 20,000	4	25.0	51,000 - 60,000	6	37.5
21,000 - 25,000	1	6.3	61,000 - 70,000	3	18.7
Above 25,000	2	12.5	Above 70,000	2	12.5
Total	16	100.0		16	100.0

**Source: Research Data (2024)**

Majority (81.3%) of the PA chairpersons and parents indicated that adequate amount for day school students would be Kshs 10,000 - Kshs 20,000 whereas for boarding school would be

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above Kshs 40,000. However, the amounts may vary depending on the type of school and its level. From their views, it is evident that students’ financial requirements in schools are higher than the official fees charged in schools. Therefore, despite the 100% transition policy, the students in day schools would still require to cater for their own personal educational needs while those in boarding schools need to pay for boarding fees, uniform and personal effects hence need for bursary to supplement government subsidies. Indeed, the need for bursary regardless of the 100% transition policy, mirrors the case in Ghana where despite the provision of free secondary school education, bursary is still awarded to those students from low income households to persist in school and complete secondary school education.



**Figure 3: Timeliness of Bursary Fund as Reported by Students**

**Source: Research Data (2024)**

On timeliness of bursary disbursement, 48.1% of the students indicated that the public and private providers were fairly timely in bursary disbursement to school calendar. However, 25.8% of the students indicated that private providers were timely when compared to 18% of the students. Slightly more than a quarter (27.6%) indicated that the providers were not timely (see Figure 3). It is thus clear from the result that the number of students who indicated timely bursary disbursement was smaller, that is, 43.1% for private as compared to 48.8% for public providers. Further, those that indicated untimely, not sure and no response who were 51.1% for public providers and 57% for private providers respectively showed similar trend. This finding had a mean score of 2.43 with a standard deviation of 1.05 for public providers and 2.51 with a standard deviation of 1.66 for private providers. From the data presented, majority of students perceived that there was untimely disbursement of bursary by providers. This is evident by the number of students most often sent home to bring some fees or who fail to report on time. This may affect retention and obviously undermine academic performance and possibly the learners may dropout. The class teachers also gave some reasons why students are not retained in schools despite bursary disbursement. Some of the reasons included untimely provision of bursaries, inadequate bursary funds, poor performance and indiscipline among some students, juvenile delinquency and peer pressure leading to dropout. It was further reported that the bursaries were inadequate to sustain the students throughout secondary school education and this may lead to school dropout. The findings imply that bursary funds were inadequate to enhance retention and

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completion in secondary school education.

**Table 6: Correlation between Adequacy and Retention**

		<b>Adequacy</b>	<b>Retention</b>
Adequacy	Pearson Correlation	1	.671**
	Sig. (2-tailed)		.002
	N	399	399
Retention	Pearson Correlation	.671**	1
	Sig. (2-tailed)	.002	
	N	399	399

**Source: Research Data (2024)**

The findings show that there is a positive and significant correlation between adequacy of bursary funds and retention ( $r=.671$ ,  $p<.05$ ). This means that retention is positively associated with adequacy of bursary funds such that the more the adequacy of the funds, the higher the retention rate in secondary schools. The findings agree with those in a study by Mutua and Chui (2023) who established that there is a relationship between adequacy of bursary funds and retention of students in secondary schools. The findings also concur with a study by Wafula et al. (2019) who also established that many applicants did not receive bursary while those who received got little amount to sustain them in school thus students' retention and completion remained uncertain.

Extent of student's retention among secondary schools as an outcome was measured using three indicators. These included continued learning/participation, reduced number of dropout and high transition in different levels of schooling. Continued learning was further sub categorised in terms of how students were often sent home for fees and guarantee of bursary fund to continuous learning. The findings revealed that at least 34.8% of the students were often sent home for fees 4 times in a term. On the other hand, there was at least 87.2% and 76.9% of the students who indicated that public and private bursary providers had guaranteed them continuous learning thus preventing school dropout. Despite this guarantee, still 7% and 10.3% of the needy students were not guaranteed continuous learning due to inadequate bursary fund. The findings also revealed that bursary providers ensured that students were retained in school as evidenced by 30.7% for public providers and 54.9% for private providers. In addition, the findings showed that at least 80.0% of the students were aware of needy students who dropped out of school due to inability to pay school fees. From these findings, it can be noted that although the bursary fund has enhanced retention, there are still some students who drop out of school hence undermining retention. A follow up study was further conducted in August 2024 to understand the trends on the extent of student's completion rates among secondary schools in Kisumu County from 2020 - 2023.

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**Table 7: Completion Rates by Year of Bursary Awardees per Sub-County in Kisumu**

Year	Kisumu Central		Kisumu West		Seme	Nyando	
	S1 (%)	S2 (%)	S3 (%)	S4 (%)	S5 (%)	S6 (%)	S7 (%)
2020/2021	96.3	91.7	92.9	93.8	92	95.9	92.4
2021/2022	97.9	98	96.0	97.0	95	96.4	97.3
2022/2023	97.9	98	98.7	98.4	93.4	97.8	97.7

**Source: Research Data (2024)**

Table 7 shows that across all Sub-Counties, the completion rates for bursary awardees are quite high, with most Sub-Counties nearing or exceeding 95% across the years. Kisumu Central and Kisumu West showed significant improvements, with most values nearing 98% completion by 2022/2023. Seme Sub-County showed minor fluctuations but stayed above 90% each year while Nyando showed consistent improvements, especially for S7, rising from 92.4% to 97.7% over the three years. The data generally reflects strong and improving completion rates for bursary awardees implying that it is likely that bursary administration improved over time and contributed to the retention and completion of secondary school education by bursary awardees.

**Table 8: Model Summary Effect of Bursary Administration on Retention and Completion Rates**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.474 <sup>a</sup>	.224	.223	.70582

a. Predictors: (Constant), Bursary Administration

**Source: Research Data (2024)**

The findings show R squared value of 0.224 which implied 22.4% variance in retention and completion rates of needy students was explained by bursary administration.

**Table 9: ANOVA Test**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	75.511	1	75.511	151.573	.000 <sup>b</sup>
	Residual	261.046	524	.498		
	Total	336.557	525			

a. Dependent Variable: Retention and completion rate of needy students

b. Predictors: (Constant), Bursary Administration

**Source: Research Data (2024)**

The F-test results from ANOVA statistics was 151.573 at p=0.000. This implied that the administration of bursary explained the extent of retention and completion rate of needy students in Kisumu County.

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**Table 10: Coefficient Test**

Model	Unstandardized Coefficients		Standardised Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.963	.098		30.371	.000
1 Bursary administration	-.285	.023	-.474	-12.312	.000

a. Dependent Variable: Retention and completion rates of needy students

**Source: Research Data (2042)**

The results showed t-value reduced from 30.371 to -12.312 at p=0.000. This implied that there was a negative change of 42.683 units in retention and completion rates of needy students attributed to bursary administration. The regression model generated was of the nature:  $Y=2.963 - 0.285X + e$ , where Y=Retention and completion rates of needy students, X=Administration of bursary. The study therefore rejected the null hypothesis and adopted an alternative hypothesis which states that Bursary administration has a positive and significant effect on retention and completion of secondary school education among needy students in Kisumu county.

**Table 11: Correlation between Consistency of Bursary Fund and Frequency of Being Sent Home**

		Consistency	Frequency of Absenteeism
Consistency	Pearson Correlation	1	.131*
	Sig. (2-tailed)		.038
	N	399	399
Frequency of Absenteeism	Pearson Correlation	.131**	1
	Sig. (2-tailed)	.038	
	N	399	399

**Source: Research Data (2024)**

From the presentation, majority (80%) of the students indicated that they were aware of others who dropped out of school. A few (15%) were not aware whereas the remaining 5% were not sure. It is evident that students drop out of school despite bursary provision. However, the few who are not aware it is probable that their fees are paid by their parents and therefore may not be keen on those who are always sent home and may likely drop out of school. This implies that there are many students who have missed out on the opportunity to continue with their secondary school education due to lack of school fees in disregard to the existence of many bursary providers or schemes.



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**Table 12: Whether Bursary Provision is Curbing Education Wastage/Dropout Rate in Schools as Reported by Class Teachers**

Bursary Providers	Yes		No		Not Sure	
	F	%	F	%	F	%
<b>Public Providers</b>						
County Bursary Fund	26	34.2	41	53.9	9	11.8
NG-CDF	24	31.6	34	44.7	18	23.7
Jomo Kenyatta Foundation	30	39.5	27	35.5	19	25.0
<b>Private Providers</b>						
Equity Foundation	43	56.6	15	19.7	18	23.7
Cooperative Foundation	36	47.4	19	25.0	21	27.6
World Vision	39	51.3	17	22.4	20	26.3
African Development Bank	33	43.4	21	27.6	22	28.9

From the results, 53.9% and 44.7% of the class teachers indicated that the County Bursary Fund and NG-CDF bursary providers did not help to curb education wastage/dropout rate in schools. On the other hand, 56.6%, 47.4%, 51.3% and 43.4% of the teacher indicated that Equity Foundation, Cooperative Foundation, World Vision and African Development Bank helped to curb the wastage and dropout rate in schools. The opinion that private providers curb education wastage/dropout rates is attributed to the fact that they are adequate, consistent and timely. In addition, it was the view of teachers that bursary reduced burden for parents to pay fees and the beneficiaries students have hope being retained in school throughout the learning period. This enables the learners to be sustained in schools throughout the secondary school education. On the other hand, the bursary providers that gave inconsistent, untimely and inadequate bursary failed to curb education wastage, consequently not completing secondary school education.

### **Conclusion**

The study concluded that in many instances, students face interruptions in their learning due to delayed or inadequate bursary payments, which results in fee arrears and frequent absenteeism. Public bursary providers, in particular, face challenges in ensuring that funds are provided on time and in sufficient amounts as well as weak targeting procedures undermined by favouritism and political interference. As a result, many students are sent home for unpaid fees, significantly limiting retention and completion rates. On the other hand, private providers are more successful in ensuring that bursary recipients can stay in school without interruptions and complete learning due to being adequate, consistent and timely. If the bursary system was more effectively administered, retention and completion rates would notably be improved. Therefore, while the bursary system has had a positive impact, its full potential to enhance retention and completion is hindered by inefficiencies in fund disbursement.

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### **Recommendations**

In an attempt to enhance retention and completion rates, bursary providers should commit to multi-year funding models and provide students with financial stability throughout their academic journey through a comprehensive bursary to cater for fees and indirect costs of education to enhance retention and completion rates. This would address the issue of students being sent home due to unpaid fees, which interrupts their education and negatively impacts retention and completion rates. Also, bursary providers /schemes should consider adjusting the bursary amounts to cover a wider range of expenses, including tuition, textbooks, uniforms and personal items, to prevent students from dropping out due to financial challenges. Moreover, the government should introduce mentorship programs to provide additional support to bursary recipients. These programs, facilitated by alumni or community members, can offer academic guidance, emotional support and motivation, helping students stay on track to complete secondary school education. In addition, the government should implement a system to regularly monitor bursary beneficiaries, tracking attendance, academic performance and financial need, to ensure that bursary funds are being used to support the students who need them most.

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 and 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 learning processes. Such a platform can also facilitate real-time tracking of bursary allocations, prevent double allocations and ensure equitable distribution of funds. Digitization can simplify the bursary application process, minimizing documentation requirements and ensuring that the process is user-friendly for all students, especially those from marginalized communities or vulnerable groups. Lastly, collaboration and community involvement based on integrity, transparency and accountability 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 be retained and complete secondary school education.

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