Journal of Education and Human Development September 2019, Vol. 8, No. 3, pp. 155-166 ISSN: 2334-296X (Print), 2334-2978 (Online) Copyright © The Author(s). All Rights Reserved. Published by American Research Institute for Policy Development DOI: 10.15640/jehd.v8n3a17 URL: https://doi.org/10.15640/jehd.v8n3a17

# Influence of Bursary Funds in Addressing Educational Wastage in Public Secondary Schools in Kandara Sub-County, Murang'a County, Kenya

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# Abstract

This study assessed the extent to which the amount and time of bursary allocation influences the educational wastage in public secondary schools in Kandara Sub-county. The target population was 420 students and 8 school principals. Data collection was done using questionnaires, while data analysis was done using descriptive statistics. From the findings, there was a response from 238 students. Findings showed that 60% of the parents/ guardians were self-employed, 37.4% of them had an income of less than Ksh. 1000 while 60% of them paid school fees of 5,000-10,000 per month. Findings further showed that 32.5% of the students who applied for the bursary funds did not receive. Additionally, 22.7% of students strongly agreed that the funds were too little, 34.5% strongly agreed that it always delayed while 34.5% strongly agreed that they were uncertain of being awarded. Findings moreover showed that 61.8% of SEBF were allocated during second term and the students who received the money agreed that the amount awarded did not help in offsetting much of the school fees. However, 29.4% of the students strongly disagreed that SEBF were allocated on time. 75% of the principals interviewed indicated that January- March was the best time for SEBF allocation and that bursary allocation was never timely. To minimize this academic wastage the Government should increase the amount awarded to students and done in time especially in term one so that it can offset much of the school fees balances. Also there should be clear policy guidelines on criteria used in awarding bursary fund, so that those who apply are sure that they will be awarded. Bursary allocation in secondary education can help to reduce education wastage, through enhancing equity in access, retention and transition for students in public secondary schools.

Keywords: Educational wastage, secondary education bursary fund (SEBF), completion rate, participation and equity

# Introduction

In all countries around the world, a large portion of national resources both public and private are devoted for education. The rationale behind this is that education is universally recognized as a form of investment in human capital that yields economic benefits and contributes to a country's future wealth by increasing the productive capacity of its people (Woodhall, 2004). United Nations Educational, Scientific and Cultural Organization (UNESCO) (1960) declared access to education as a human right and recognizes possession of basic education to all citizens of a country as a human right. UNESCO (2007) further adds that education is a 'vehicle' for fighting poverty, reducing levels of social inequality, and improving social status of individuals in the society. Also education is a key catalyst for human capacity development and poverty eradication

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Education is widely seen as one of the most promising paths for individuals to realize better future, more so productive lives and as one of the primary drives of national economic development (Republic of Kenya, 2010). The United Nations Convention on the Rights of the Child to which Kenya is a signatory provides for education as a basic right to every child and where no child should be discriminated, marginalized or excluded. Again the Millennium Development Goals (MDGs) advocates for Universal Education, Education For All (EFA) by 2015 and the goal for industrialization by 2030 and vision 2030 puts education as a major pillar hence calls for intensified and deliberate efforts aimed at increasing access, retention and transition of education at all levels.

The Ministry of Education of the Education Sector Review and Development (Republic of Kenya, 2008) showed that repetition rates at secondary school level in 2003 were 1.5 and 1.1 per cent for boys and girls respectively. The highest repetition rate was noted in North Eastern Province at 3.4 per cent and the lowest in Central Province at 0.5 per cent. Nationally on average boys recorded higher repetition rates than girls. These figures appear small but the repercussions they have to the education system are far reaching as this reduces the available spaces for those not repeating these grades. Eshiwani (1986) observed that in Kenya the overall educational wastage rate ranges from 30 per cent to 47 per cent...a minimum wastage in terms of number of students who complete a cycle within an educational system is expected, on the contrary a great deal of wastage occurs in terms of dropouts and repetition. According to Eisenmon (1997), from a societal economic view, schooling is most efficient if every student moves up to the next grade every year as each student who repeats has the economic effect of adding a new student at the grade and subsequent grades.

Secondary education aims at preparing young people for responsibilities of adulthood, higher education and the world of work (Bogonko, 1992). Since independence in 1963, the government and the people of Kenya have been committed to expanding secondary school education to enable its access and reduce wastage rate (Njeru & Orodho, 2003). In addition to those reforms, the government has also been implanting several strategies to ensure that disadvantaged students from poor background have equal opportunity in accessing education at all levels. Reforms such as education subsidy system that caters for the poor and secondary school bursary fund from Constituency development fund (CDF). The secondary schools bursary schemes was introduced by the government to enhance access and ensure retention, that in to reduce educational wastage, also to reduce disparities and inequalities in provision of secondary education. In particular the bursaries are targeted at students from underprivileged families, those in slum areas, those living under difficult circumstances, those from pockets of poverty in high potential areas, districts in arid and semi-arid lands (ASAL), orphans and girl-child (Government of Kenya, 2013).

The improved equity and quality in secondary education is partly attributable to provision of bursaries to needy students. This initiative started with an annual allocation of kshs.500 million in 2008. Once disbursed to each constituency on the basis of students' population and poverty index, the constituency bursary committees in liaison with school managers use existing guidelines to identify deserving needy students. Kshs.1.17 billion was equitably disbursed to 290 constituencies during the financial year 2013/2014 and it was expected to benefit the needy and deserving students.

Sustainable financing of secondary education require both feasible policy reforms and sustainable financing options if the problem of educational wastage is to be solved (Susan, 2003). Besides, the government must play its central role in policy direction and encourage strong partnership among all the stakeholders including communities, NGOs, private sector and external support among others. Main financing policy reforms relate to improved secondary school enrolment rates, improved retention rates and improved transition rates (ibid). Some of the financing options that may work to reduce educational wastage in developing countries, Kenya included are; reducing schooling costs, public financing of physical infrastructure and household subsidies. Manda, Mwabu and Kimenyi (2002) noted that the government should always be the principal investor in education, such a role cannot be left entirely to the private sector because of the long term objectives of human resource development.

Educational wastage have several implications for all educational systems (Eshiwani, 1986), for instance the amount of money spent on repeaters adds extra financial burden to the educational system. It is argued that in a country where half of those in educational system drop out of school, then the overall national development is decelerated at a rate of 50 per cent (ibid). The World Bank Sector Policy Paper of 1980 shows that the problem of dropout and repetition especially in Africa is serious. Extensive research on educational wastage carried out by UNESCO in 1982 and International Bureau of Education in 1992 showed that educational wastage has resulted in low economic growth leading to increased levels of poverty (UNESCO, 1998).

A case study carried in Thailand indicated that the major reason why students drop out of school is due to lack of funds to finance their education (World Bank, 1992). Educational wastage in public secondary schools has been attributed to the following; Lack of funds to finance their education, Absenteeism, inadequate learning and teaching facilities, examination oriented curriculum among others (Republic of Kenya, 1998).

However, there has been a concern that the SEBF are not enough and also not equitable distributed to the recipients. Concerns have also been raised on how students from poor families are still unable to access secondary education despite the availability of the SEBF. Although this implies that SEBF funding's to the needy students is not enough. Empirical studies have not been documented on if the amount given to the needy students is sufficient to offsets their school fees balances and also the actual amount of the SEBF disbursement to the needy students of Kandara sub-county, Murang'a county Kenya. As such the purpose of this study was to find out the influence of bursary funds in addressing educational wastage in public secondary schools. There are critical shortcomings and challenges facing the education sector among them being the repetition of classes and drop out of students due to school fees problems, which contributes to the educational wastage.

### 2. Statement of the Problem

The lack of the school fees affected learning in Kandara sub-county to a very great extent and thus a major hindrance on access, retention and transition of students in public secondary schools. The people that should apply for bursary fund were the needy students, the orphans, the disabled students and the bright students. Most of the students deserved to benefit from the SEBF as they belonged to various categories of needy students who should apply for bursary fund. The study established that minority (15%) of the students had never heard of the SEBF. This depicts that the level of awareness (85%) on SEBF was very high in secondary schools in Kandara Sub-county which further made the students able to apply for bursary fund. The study also established that communication procedure was not appropriate, which was one of the key challenges facing disbursement of SEBF to needy students.

However, 30 percent of the students in Kandara sub-county who enroll in secondary education drop out before they complete the secondary cycle (Kandara Education Report, 2014). This is as a result of the fact that many parents cannot afford to pay for secondary education whose costs are relatively higher than those of primary education. One of the key objectives of SEBF is to ensure access, retention and transition of students in secondary schools. However, even with the bursary fund in place, the sub-county still experiences problems such as high rate of repetition and drop out. This is an indication that despite the Government effort toward increasing bursary fund allocation, from 204.5 million in 1997/1998 financial year to kshs.800 million in 2006/2007 financial year (Republic of Kenya, 2007) a large number of needy students do not access to funds, and also those few who benefit from the funds, the amount is not enough to offsets the school fees balances. The Gross Enrolment Rate for secondary education in Kenya is 29.8 % (Government of Kenya, 2006; Odebero, 2007; IPAR, 2010 & Wachiye and Nasongo, 2010).

### 3 Purpose and Objective of the Study

The purpose of the study was to investigate the influence of the Bursary Fund in addressing educational wastage in public secondary schools in Kandara Sub-county, Murang'a County Kenya. The study attempted to achieve the following objectives:

- a) To determine the extent to which the amount of bursary allocated influence the educational wastage in public secondary schools.
- b) To determine the extent to which the period of the release of the bursary fund influence the educational wastage in public secondary schools.

# Literature Review

Educational wastage is a phenomenon for both developed and developing nations. In 2008 about 126 million students worldwide were not in school. Almost 80 percent of them were from Sub-Saharan Africa and South Asia. Repetition and drop out exert a negative personal toll on the students involved. Educational wastage is about missed opportunities for the individuals, communities, nations and regions of the world (World Bank, 1995). In Rwanda, the justification for bursaries is stronger because they are directed to orphans, as a result of 1994 genocide was to swell the number of orphans (World Bank, 2007). Despite the establishment of bursary funds, some students still discontinue their schooling due to lack of school fees (Maisory, 2006).

A study by Odebero (2007) on equity in distribution of bursary to secondary schools in Busia District Kenya found that bursary recipients got less than half of the bursary they were supposed to receive leading to high educational wastage. Hart Andrew and Baxter (2005) on the study of bursaries and students' success in United Kingdom, the study found that students with bursaries were more likely to be retained and to perform well in schools than those without bursaries. Sustainable financing of secondary education require both feasible policy reforms and sustainable financing options if the problem of educational wastage is to be solved (Susan, 2003).

Besides, the government must play its central role in financing policy direction and encourage strong partnership among all the stakeholders including the communities, NGOs, private sectors and external support among others.

### 4. Methodology

# 4.1 Research design

The research design adopted for this study was quantitative and qualitative design. The blending of qualitative and quantitative methods in this study neutralized bias, Sought convergence of results and produced final product which highlighted the significant contribution of both approaches, where both, therefore used numeric and word data easily.

### 4.2 Target population

The sample size for this study therefore comprised 100 form two, 100 form three and 210 form four bursary beneficiaries, 10 school principals from Kandara sub-County. The total sample size was 420 respondents, as represented in Table 1.

Population	Sample size	
School principals	10	
Students	410	
Total	420	

Table 1: Target population selection procedure

### 4.3 Sample size and Sampling procedure.

In this study stratified random sampling was employed by dividing the target population in five strata on the basis of the five locations in Kandara Sub-county. In this study, 30 percent of the target population was used giving rise to a sample size of 420 respondents. The sample selection procedure is displayed in Table 2

Stratum	Targeted population	Sample percentage	Sample size
Kagundu-ini	500	30	150
Muruka	300	30	90
Gaichanjiru	400	30	120
Ithiru	200	30	60
Total			420

Table 2: Sample selection procedure

### 4.4 Research instruments

The data collection instruments included questionnaires and in-depth interview schedules, with bursary committee. The questionnaire items comprised of both close ended and open- ended questions, as well as matrix items that gave the advantage of collecting both qualitative and quantitative data, in addition to generating maximum information. In order to obtain more qualitative information, interview schedule was prepared and administered to the Constituency bursary committee as key informants. Questionnaire was to collect data on the amount of bursary awarded to the needy students and also how the period of the release of the bursary fund influences the educational wastage in public secondary schools.

### 4.5 Data analysis technique

The scientific package of social sciences (SPSS) computer package version was used as a 'toolbox' to analyze data related to objectives. Qualitative data was analyzed by use of mean, standard deviations, the ranges, percentages, pie charts, bar graphs, and frequency polygons.

Descriptive statistics gave general opinion with regard to the disbursement modalities of constituency bursary fund and its influence on repetition and dropout. Quantitative data was analyzed using inferential statistics. Whereby the data collected was used to test hypotheses, also the specific tools that was employed under inferential statistics are ANOVA, independent sample t-test and regression analysis.

## 5.0 Results and Discussion

# 5.1 The extent to which the amount of bursary funds allocated to the needy students influences the educational wastage in public secondary schools.

### 5.1.1 Students' response on parents/guardian employer

Te research sought to establish the students' parents/ Guardians nature of employment and the findings are as shown in the figure 1

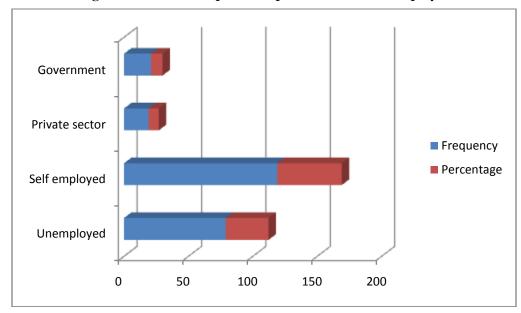


Figure 1: Students' response on parents/Guardian employer

Figure 1, indicate that majority (60%) of the parents/Guardians are self-employed, which cannot be predicted in term of generating education finance, since self-employment can be influenced by many factors such as; the rate of taxation, money value and inflation rate of the country, therefore unreliable source of income. Only (8.8%) of the parents/guardian are in stable source of income, which is reliable and also they have job security. This is a clear indication that SEBF is a critical source of funds in secondary education and it contributes to a bigger percentage in minimizing educational wastage that is minimizing students drop out and Repetition.

# 5.1.2. Students' response on monthly income of their parents/Guardians

The study further explored the monthly income of the students' parents/Guardians and the findings is as shown in Table 3  $\,$ 

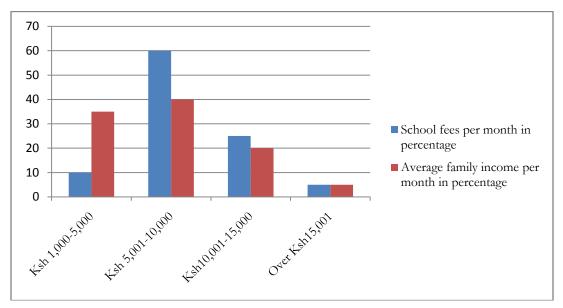
Amount in Ksh	Frequency	Percentage	Cumulative %
Below 1,000	89	37.4	37.4
1,000-5,000	70	29.4	66.8
5,001-10,000	40	16.8	83.6
10,001-15,000	9	3.8	87.4
15,001-20,000	8	3.4	90.8
20,000 and Abov	e 22	9.2	100.0
Total	238	100.0	100.0

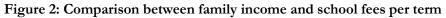
Table 3: Students' response on monthly income of their parents/guardians

The findings in the Table 3, indicate that (37.4%) of the students' parents/guardians had a monthly income below Kshs 1,000, The findings illustrates that the majority of the parents did not have sufficient sources of income to sustain their students in school and relied on other sources like SEBF. These findings are an indicator that majority of parents of students in sampled schools had low income that necessitated the application for SEBF for their children and if they don't get the bursary funds, there was more likelihood that they would have either repeated classes or dropped out of the school system, because of lack of funds to offsets their school fees balances and therefore contributing to the educational wastage in the society.

# 5.1.3 Comparison between family income and school fees per term

The study further compared the average family income and the average school fees charged per month, the findings are shown in the Figure 2





From the findings in Figure 2, most of the families (40%) had a monthly family income of Kshs 5,001-10,000. On the other hand, the study established that 60% of the families paid school fees of Kshs 5,001-10,000 per month. This illustrates that the amount of school fees charged per month (Ksh. 5,000-10,000) for 60% of the families was higher than the average family income per month. It also illustrates that majority of the families from Kandara subcounty could not solely fund for the secondary education of their children and therefore required external sources like SEBF to help in financing for the education of the students from such homes. From the findings, the policy of cost sharing needs to be re-asserted since it contributes in minimizing educational wastage by poor and vulnerable groups.

# 5.1.4 To determine the extent to which the amount of bursary allocated influence the educational wastage in public secondary schools.

The study also sought to establish whether the student had ever applied for bursary fund.

	Frequency	Percentage	
Yes	194	81.5	
No	44	18.5	

The findings from Table 4 indicated the majority of the students (81.5 %) applied for bursary funds. This is a clear evidence that secondary bursary funds has high demand since it plays a greater role in offsetting the school fees balances, which enables the needy students to remain in the school system, hence minimizing the educational wastage.

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# Table 5: Students' response on Information regarding the bursary funds

Students were asked the reasons why they opt not to apply for a bursary based on the following factors, the response were as follow in Table 5

Statement		Frequency	Percentage
Amount too little	Strongly agree	54	22.7
	Agree	51	21.4
	Undecided	50	21.0
	Disagree	35	14.7
	Strongly disagree	48	20.2
Amount always delays	Strongly agree	82	34.5
	Agree	72	30.3
	Undecided	42	17.6
	Disagree	21	8.8
	Strongly disagree	21	8.8
Certainty of not being awarded	Strongly agree	82	34.5
	Agree	78	32.8
	Undecided	30	12.6
	Disagree	27	11.3
	Strongly disagree	21	8.8

The findings from Table 5 indicates that majority of the students (44.1%) agreed that the amount awarded is too little to offset the school fees balances. Also majority of students (64.8%) agreed that the amount awarded always delays, hence not able to settle the school fees balances in time. Majority of the students (67.3%) agreed that they were not sure if they will be awarded or not after applying for the bursary fund. Therefore, it is a clear evidence that the amount awarded is not enough, the amount awarded always delays and majority of those who apply are not sure if they will be awarded or not. This has led to students been sent home due to school fees balances, increasing the rate of absenteeism, that leads to low academic performance as students continue missing classes. Some students decide to repeat classes as they try to catch-up; others give up resulting to drop out. To minimize this academic wastage the Government should style up by increasing the amount awarded to students so that is can offset much of the school fees balances, Amount awarded should be in time and any delays should be avoided and those who apply should have clear guideline that they will awarded. All this will minimize the educational wastage in public secondary schools.

### Table 6: Students' response on receiving bursary funds

The study further explored on whether the students had ever received a bursary award after application.

	Frequency	Percentage	
Yes	131	55.0	
No	107	45.0	

The findings in the Table 6 show that the majority of the students (55.0%) had received a bursary award after application. This depicts that SEBF benefitted great number of students and could significantly ensure minimal educational wastage of students in public secondary schools in Kandara sub-county.

### Table 7: Amount of money awarded per term

The researcher sought from students the total amount of money awarded to them per term so as to establish the total amount disbursed to schools. Their responses are as shown in Table 7

Term	Amount	Frequency	Percentage
First term	500-1000	0	
	1100-3000	10	
	3100-6000	5	
	6100-12000	5	
	Total	20	15.3
Two	500-1000	0	
	1100-3000	40	
	3100-6000	50	
	6100-12000	5	
		81	61.83
Three	500-1000	0	
	1100-3000	20	
	3100-6000	10	
	6100-12000	0	
		30	22.9
		131	100

The results in Table 7, the majority of students (61.83%) were awarded bursary funds in second term and the least number of students (15.3%) are awarded in first term. Majority of students are awarded bursaries in second term other than first term, which in most cases carries the heaviest fee burden to parents and guardians. For that matter many students are sent home for school fees balances leading to increased absenteeism, dropouts and more repetition. Therefore from the findings, there is need for bursary allocation to be done in first term, where students pay more school fees as compared to other terms, to offsets school fees balances for students.

# 5.1.5 Response on if the amount of bursary fund awarded offsets much of the beneficiaries' school fees

Students' responses if bursary offsets much of the beneficiaries' school fees

Table 8: Amount of bursary fund awarded offsets much of the beneficiaries' school fee
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Response	Frequency	Percentage	
Strongly agree	44	18.5	
Agree	70	29.4	
Undecided	47	19.7	
Disagree	47	19.7	
Strongly disagree	30	12.6	
Total	238	100	

From the findings (Table 8), it indicates that (52.1%) of students disagreed that bursary funds offset much of the beneficiaries' school fees. It was also established from CBC officials that the amount awarded is not adequate with the minimum amount given to day schools being kshs.2,000 yet the fees is Kshs.11, 200 from the ministry of education, which means that there is always a deficit. They further revealed that for boarding schools, a student may receive KShs.5, 000 per year, but the fees ranges from KShs.18, 000/- to KShs.53, 400 per year. This is between 18% - 28% of the total fee required per year. For that matter, quite a number of students will not have regular attendance from school hence affecting grade to grade transition rate and grade to grade survival rate leading to increase grade to grade repeater rate, dropout and repetition. Therefore there is need to increase the amount of bursary allocation (SEBF) and also allocate it during first term to increase the retention rate and also the completion rates hence minimize educational wastage in public secondary schools.

This is a clear indicator that SEBF has a great role in reducing school fees balances of needy students in public secondary schools in Kandara sub-county and therefore it has a great contribution in minimizing educational wastage that is promoting retention and transition when students remain in school without been sent home due to lack of school fees.

# Objective 2: The extent to which the period of bursary allocated influences the educational wastage in public secondary schools

# 5.2.1 The period of bursary funds award and how it influences the educational wastage

The researcher sought from students the period of award of bursary fund and the responses are as shown in Table 9 Table 9: Period of bursary funds award

Term	Frequency	Percentage	
First	36	15.13	
Two	147	61.76	
Three	55	23.11	
Total	238	100	

10tai	230	100	
The results in Table 9	, the majority of students ((	61.76%) said they were awarded	l bursary funds in second
term and the least number of s	tudents (15.13%) awarded b	oursary funds in first term. These	e findings are an indicator
that majority were awarded but	rsary in the second term oth	her than on the first term, which	n in most cases carries the
heaviest fee burden to parents	and guardians. For that mat	tter many students are send hon	ne for school fee balances
leading to increased absenteeis	m, dropouts and repetition	. Therefore from the findings,	there is need for bursary
allocation to be awarded early in	n the year, mostly first term	and should be adequate enough	to offsets huge amount of
school fees charged by schools.	Therefore there is need to i	increase the amount of bursary a	allocation and also allocate
it during first term to increase t	he retention rate and also th	e completion rate hence minimi	zes educational wastage in
public secondary schools.			

### 5.2.2 Principals' response on the time of SEBF allocation

The researcher sought from principals the period of award of bursary fund (SEBF) and the responses are as shown in Table 10

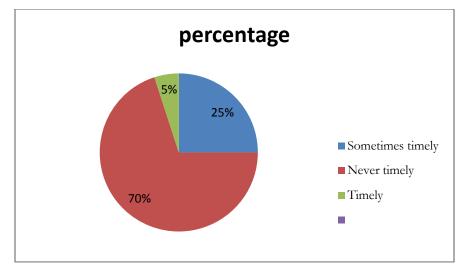
Month	Frequency	percentage	
Jan- March	6	75.0	
Apr-June	1	12.5	
Sept- Oct	1	12.5	
Total	8	100	

Table 10: Principals' response on the time of SEBF allocation

From the findings in Table 10, majority of the principals (75.0%) proposed that the appropriate period for bursary allocation is between the months of January to march. This depicts that at the start of the year is the right time since is when students pay much school fees that is first term as compared to second and third term when students pay much less. Therefore if the bursary fund is awarded during first term it will assist needy students in offsetting their school fees balances.

# Figure 3: School Principals' response on Period of disbursement of bursary funds

The researcher sought from principals the period of disbursement of bursary funds and the responses are as shown in Figure 3



According to the findings in figure 3, majority of the school principals' (70%) reveals that the bursary allocations is never timely, while only (5%) agreed that is timely. Therefore most needy students are send home, since they are unable to clear their school fees balances as they wait for bursary allocation, which increases the rate of absenteeism that leads to low academic achievements that can cause students repeating classes or even drop out of school. Hence there is need for bursary allocation to students to be done on time to minimize educational wastage.

# Table 11: Student's response on time of bursary allocation

The researcher sought from students if the bursary fund is awarded in time and the responses are as shown in Table 11

	Frequency	Percentage	
Strongly agree	30	12.6	
Agree	60	25.2	
Undecided	28	12.6	
Disagree	50	21.0	
Strongly disagree	70	29.4	
Total	238	100	

According to the findings in Table 11 (50.4%) cumulatively agree that bursary fund is not awarded in time while (37.8%) cumulatively agreed that bursary fund is awarded to students on time. Therefore the needy students are always sent home because of school fees balances as they wait for bursary awards, some end up dropping out of school and others due to the frequency of absenteeism that leads to low academic performance, they end up repeating classes, which contributes to educational wastage. Hence the bursary allocation should be done in time to minimize educational wastage.

# 6. Conclusion and Recommendation

# 6.1 Conclusion

The findings presented it shows that most of the students (36%) drop out of school in form two, and the least number of students (2.0%) drop out of school in form four. This indicated that majority of the students drop out of school when they are in form two where parents experience more burdens in terms of school fees payments. These findings are an indicator that there is a remarkable number of students who drop out of secondary schools due to lack of school fees or either not able to raise the required amount of school fees hence they end up dropping out, which is one of the key factor that influences educational wastage in public secondary schools, the highest students drop out comes from parents who earns less than sh.5000 per month who from about 66.8 percent of Kandara population.

Therefore parents don't have sufficient sources of income to sustain their students in school, hence relied on SEBF. The findings concur with Njeru and Orodho (2003) whose study indicated that income has significant impact on schooling. If one goes to a secondary schools in Kenya average household spent 38.10%. The regressive impact of indirect school levies lead to negative enrolment response and drop out from school unless the family got external support to educate children. Therefore, it is an indicator that most of the students deserve to benefit from SEBF and also the amount should be increased to offsets much of school fees charged to ensure low drop out in public secondary schools in Kandara Sub-County.

From the findings the highest students drop out and repetition is from the families, whose both parents are dead, or one is dead and from single parents that is 31.9%. This indicates that the students from this needy backgrounds need an external source of financing their education and the bursary funds is in the best position to cater for this. It was also noted that in Kandara sub-county 50% of the parents/Guardians are self-employed, which cannot be predicted in terms of generating education finance, since self-employment can be influencing by many factors such as, the rate of taxation, money value, and inflation rate of the county, therefore unreliable source of income. Also 33.2% of parents/ guardians in the sub-county are not in any kind of unemployment and therefore is one of the key factors that have contributed to high rate of educational wastage in the sub-county.

From the results, majority of the principals and students felt that the appropriate period for bursary allocation is between the months of January to march. This depicts that at the start of the year is the right time since is when students pay much school fees that is first term as compared to second and third term when students pay much less. Therefore if the bursary fund is awarded during first term it will assist needy students in offsetting their school fees balances, therefore enabling them to be retained in the education system.

### 6.2 Recommendations

Both the principals and the students recommended that the SEBF management should scale up the amount of SEBF allocated to the needy students to meet the high cost of education and more so to clear their school fees balances, which in the long run may assist to minimize educational wastage in secondary schools. Also the bursary funds should be allocated on regular basis and timely without any inconsistencies to ensure that the gains achieved are not reversed by students having to drop out of school or repeat classes due to lack of school fees. Principals and the class teachers stated that guidelines on identifying needy students from form one level should be clearly stated and known to everyone, where school Principals and Class teachers should participate in identifying those needy students; this will minimize corruption and nepotism in allocation of bursary funds. Class teachers felt that constituency bursary funds committee should set-up a system of data base and regularly update it on applicants and beneficiaries to ensure it is able to track their progress of the needy students to enable them beneficiaries complete their secondary education without repeating classes or dropping out.

### Acknowledgements

The authors acknowledge the assistance received from my supervisors, the schools principals, class teachers, CDF committee members and the students from the public secondary schools, not forgetting my family who gave me financial and moral support. The work was done under the research permit no: NACOSTI/P/15/02715/8785

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