

**AN INVESTIGATION ON GOVERNMENT BURSARY SCHEME IN ENHANCING
STUDENTS' ACCESS TO AND RETENTION IN SECONDARY SCHOOLS : THE CASE
OF EIGHT COMMUNITY DAY SECONDARY SCHOOLS IN KASUNGU DISTRICT**

M.Ed. (POLICY, PLANNING AND LEADERSHIP) THESIS

ISABEL TIYEMBEKEZE NGWIRA MWAGE

**UNIVERSITY OF MALAWI
CHANCELLOR COLLEGE**

MAY, 2019



**AN INVESTIGATION ON GOVERNMENT BURSARY SCHEME IN ENHANCING
STUDENTS' ACCESS TO AND RETENTION IN SECONDARY SCHOOLS : THE CASE
OF EIGHT COMMUNITY DAY SECONDARY SCHOOLS IN KASUNGU DISTRICT.**

M.Ed. (POLICY, PLANNING AND LEADERSHIP) THESIS

By

ISABEL TIYEMBEKEZE NGWIRA MWAGE

B.Ed. (Sciences) - University of Malawi

Submitted to the Department of Education Foundations, School of Education,
in partial fulfillment of the requirements for the degree of Master of Education
(Policy, Planning and Leadership)

University of Malawi

Chancellor College

May, 2019

DECLARATION

I, the undersigned, hereby declare that this thesis is my own original work which has not been submitted to any other institution for similar purpose. Where other people's work has been used, acknowledgements have been made.

Full Legal Name

Signature

Date

CERTIFICATE OF APPROVAL

The undersigned certify that this thesis represents the student's own work and effort and has been submitted with our approval

Signature: _____ Date: _____

Samson MacJessie-Mbewe, EDD (Associate Professor)

Main Supervisor

Signature: _____ Date: _____

Anthonie Chigeda, PhD (Lecturer)

Co-Supervisor

DEDICATION

This work is dedicated to my husband, Benson Elton Mwage; son, Richard and two daughters; Jessica and Tadala for their moral and financial support. My parents, Stanly and Mercy Ngwira, for always being there when I needed them.

May God bless you.

ACKNOWLEDGEMENTS

First and foremost, I would like to thank my supervisor, Dr. Samson MacJessie-Mbewe, for working tirelessly in helping me come up with this work. I have benefited a lot from his broad knowledge and great insights. He was more than just a supervisor. Only God can thank him for me.

I would also like to thank my Co-supervisor, Dr. Anthony Chigeda, for supporting me with his wisdom, technical support and kind criticism throughout my dissertation.

I express profound gratitude to all the participants from the 8 sampled schools for their acceptance to take part in this study and providing me with the information during my interview with them.

Finally, but most importantly, I am grateful to my husband and three children for their love, which is a unique gift I will always cherish. I would also like to thank my dear parents (Stanly and Mercy Ngwira), my sisters and brothers for their moral support.

Above all, I sing praises to Almighty God who made what appeared impossible to be possible for me.

ABSTRACT

The Government of Malawi introduced bursary scheme in 2001 in order to enhance access to secondary education, ensure retention and completion of secondary school education by orphans and vulnerable children. The purpose of the study was therefore to investigate why despite having government bursary scheme in place, there are still low access to secondary school by needy students, high levels of drop outs and low retention of bursary beneficiaries in rural community day secondary schools in Kasungu district. The study employed mixed methods research design. The study targeted 8 head teachers, 16 bursary committee members, 128 needy students of which 64 were bursary beneficiaries and 64 were non-beneficiaries. Data was generated through questionnaires, Focus group discussions, in-depth interviews and document review. Quantitative data was analyzed in a statistical package for social science (SPSS) by applying mostly descriptive statistics. Themes were developed according to the theoretical framework and research questions that guided the study. The study revealed that 82% of the needy students who apply for Government bursary scheme are unable to access bursary funds. It was also revealed that the bursary fund is not enough to cover school fees and there is always underpayment of the funds. Therefore, all bursary beneficiaries have huge fees balances each term and the balances cannot be cleared. Some beneficiaries spend a lot of school time at home due to fees problem and eventually drop out of school. The study then concluded that government bursary scheme enhances retention of bursary beneficiaries in community day secondary schools in Kasungu district to some extent. However, access to secondary education of needy students is not enhanced.

TABLE OF CONTENTS

ABSTRACT.....	v
TABLE OF CONTENTS.....	vi
LIST OF TABLES	xi
LIST OF FIGURES	xii
LIST OF APPENDICES	xiii
CHAPTER ONE	1
INTRODUCTION	1
1.1 Chapter overview	1
1.2 Background to the study.....	1
1.3 Statement of the problem	6
1.4 Purpose of the study	7
1.5 Research questions	7
1.5.1 Main research question:	8
1.5.2 Specific research questions:	8
1.6 Significance of the study	8
1.7 Definition of terms	9
1.8 Organisation of the study	10
1.9 Chapter summary	10
CHAPTER TWO	11
LITERATURE REVIEW	11
2.1 Chapter overview	11
2.2 The provision of bursaries.....	11

2.2.1 Provision of bursaries in developed countries	11
2.2.2 Provision of bursaries in developing countries	13
2.2.3 Provision of bursaries in Malawi	15
2.3 Access to government bursary scheme	16
2.4 Criteria used to select beneficiaries for government bursary schemes	18
2.4.1 Criteria used to select beneficiaries for government bursary schemes in different countries	18
2.4.2 Criteria used to select beneficiaries for government bursary schemes in Malawi	21
2.5 Operation of Bursary Scheme	21
2.5.1 Operation of bursary scheme in different countries.....	22
2.5.2 Operation of bursary scheme in Malawi	24
2.6 Impact of bursary scheme on retention and completion of secondary school education by bursary beneficiaries	25
2.7 Challenges in the Disbursement and Administration of Bursary Funds.	28
2.7.1 Challenges in the disbursement of bursary funds.....	28
2.7.2 Challenges in the administration of bursary funds	29
2.8 Theoretical Framework	30
2.9 Chapter summary	35
CHAPTER THREE	36
RESEARCH DESIGN AND METHODOLOGY	36
3.1 Chapter overview	36
3.2 Design of the study.....	36
3.3 Setting and population of interest	39
3.4 Sample and sampling technique	40

3.5 Data generation and analysis methods	42
3.5.1 Questionnaire	42
3.5.2 In-depth interview.....	43
3.5.3 Focused group discussions (FGDs)	45
3.5.4 Document review	46
3.6 Data management	47
3.7 Data analysis	47
3.8 Enhancing trustworthiness of data in the study.....	48
3.8.1 Triangulation of Data Sources	48
3.8.2 Pilot test of the instruments	49
3.9 Access negotiation to research site.....	50
3.10 Ethical consideration	50
3.11 Anticipated limitation of the study.....	51
3.12 Chapter summary	52
CHAPTER 4	53
ANALYSIS AND DISCUSSION OF RESULTS	53
4.1 Chapter overview	53
4.2 Analysis and discussion of results.....	54
4.2.1 Demographic characteristics of respondents	54
4.2.2 Distribution of students by sex.....	54
4.2.3 Distribution of students by age.....	56
4.2.4 Distribution of students by grade	57
4.2.5 Family background information of the students.....	58
4.2.6 Demographic characteristics of head teachers	59
4.3 Needy students' access to government bursary scheme.....	60

4.4 Selection of beneficiaries for the bursary scheme.....	67
4.5 Contribution of bursary scheme to the retention and completion of secondary school education by bursary beneficiaries.....	74
4.5.1 <i>Retention and completion of secondary school education by bursary beneficiaries</i>	74
4.5.2 <i>Retention of bursary beneficiaries when bursary funds are delayed</i>	76
4.5.3 <i>The extent to which funds provided under government bursary scheme are adequate in meeting the needs of the beneficiaries' tuition and sustenance </i>	77
4.6 Challenges faced in the disbursement and administration of bursary fund.....	83
4.6.1 <i>Challenges faced by head teachers in handling bursary funds</i>	83
4.6.2 <i>Challenges faced as bursary committee members are handling bursary funds.....</i>	86
4.6.3 <i>Challenges faced by bursary beneficiaries in relation to bursary scheme..</i>	88
4.7 Chapter summary	90
CHAPTER 5	91
CONCLUSION AND IMPLICATIONS.....	91
5.1 Chapter overview	91
5.2 Summary of the findings	91
5.2.1 <i>Proportion of identified needy students that have access to bursary in secondary schools?.....</i>	91
5.2.2 <i>Selection of beneficiaries for the bursary scheme</i>	92
5.2.3 <i>Contribution of bursary scheme towards retention and completion of secondary school education by bursary beneficiaries.....</i>	92

5.2.4 <i>Challenges faced in the disbursement and administration of secondary school bursary fund to needy students</i>	92
5.3 Conclusion from the study	93
5.4 Suggested area for further study	94
REFERENCES	95
APPENDICES	108

LIST OF TABLES

Table 1:Percentage of bursary beneficiaries retained at school or sent back home.....	76
---	----

LIST OF FIGURES

Figure 1: Sherwin and Wood's Classical Liberal Theory of Equal Opportunity (1982)	
.....	34
Figure 2: Distribution of students by sex.....	55
Figure 3: Distribution of students by sex.....	55
Figure 4: Distribution of students by age.....	56
Figure 5: Distribution of students by age.....	57
Figure 6: Needy students, applicants, beneficiaries and non-beneficiaries	61
Figure 7: Retention and completion of secondary school education	75
Figure 8: Amount of fees charged per student and bursary fund allocated	78

LIST OF APPENDICES

Appendix 1: Letter of introduction from Chancellor College	108
Appendix 2 : Introductory letter from Central East Education Division	109
Appendix 3: Request letter to participants	110
Appendix 4: Questionnaire for Students Who have Accessed Bursary.....	111
Appendix 5: Questionnaire for Head Teachers.....	114
Appendix 6: Interview Guide for Bursary Committee Members	117
Appendix 7: Focus group discussion guiding questions for non-beneficiaries	119
Appendix 8: Focus Group Discussions Guiding Questions for Bursary Beneficiaries	121
Appendix 9: Document review	123

LIST OF ABBREVIATIONS AND ACRONYM

CBC	Constituency Bursary Committee
CBF	Constituency Bursary Fund
CBO	Community Based Organisation
CDSS	Community Day Secondary School
CEED	Central East Education Division
DEM	District Education Manager
DEO	District Education Officer
DPI	Department of Public Instruction
EDM	Education Division Manager
EFA	Education For All
EMIS	Education Management Information Systems
ESIP	Education Sector Implementation Plan
FGDs	Focused Group Discussions
GCDD	Ghana Centre for Democratic Development
GER	Gross enrollment rate
ICETEX	Institute of Education Credit and Training Board
IHS	Integrated Household Survey
KES	Kenya Shillings
KESSP	Kenya Education Sector Support Programme
MGDS	Malawi Growth and Development Strategy
MoE	Ministry of Education
MoEST	Ministry of Education Science and Technology
MoHSW	Ministry of Health and Social Welfare

MPS	Milwaukee Public Schools
NGOs	Non-governmental Organisations
NMDS	National Manpower Development Secretariat
NSO	National Statistical Office
OVC	Orphans and Vulnerable Children
PEA	Primary Education Advisor
PIF	Policy and Investment Framework
PTA	Parents Teachers Association
SPSS	Statistical Package for Social Science
UK	United Kingdom
UNESCO	United Nations Education Scientific and Culture Organisation
UNICEF	United Nation International Children and Education Fund
USB	Universals Serial Bus
USD	United States Dollar
YPLA	Young People Learning Agency

CHAPTER ONE

INTRODUCTION

1.1 Chapter overview

This chapter provides a background introduction to the problem under study. It begins by looking at the goal of bursary scheme and how it works. The chapter goes on to present a statement of the problem followed by a statement of the purpose which is followed by main research question and specific research questions. Furthermore, the chapter discusses the significance of the study and definitions of the terms used in the study. The chapter concludes with a chapter summary.

1.2 Background to the study

Education is a very good commodity. Education is the acquisition of knowledge, skills and attitudes aimed at bringing about meaningful change in a society. When people are provided with the required skills and knowledge, they become useful in the society as they are sometimes employed and there after earn high wages. Education is therefore an engine for growth and key to the development of countries (Cohen, 1981). Countries have to sacrifice a lot of money to achieve quality education which occupies an important position in every major economy of the world. According to World Bank (1995), some countries have chosen to switch public expenditure into education.

Education has also been recognised internationally as a human right (UNICEF & UNESCO, 2007). In Malawi, the right to quality and relevant education is stipulated in the Malawi Constitution under Section 25, the principle of national policy under Section 13, as well as in the Education Act 2013. The Malawi Growth and Development Strategy (MGDS) II considers education as one of the key priorities for national development. As a result, the government of Malawi, households and the private sector collectively endeavour to enhance the development of education in the country. Malawi Government's overarching policy as stated in the MGDS II is to reduce poverty among the people of Malawi by empowering them through education. This can only be fulfilled if all legible children have access to education and are retained in schools.

Public primary schooling in Malawi is provided by the Government for free. Free primary education was introduced in Malawi in 1994 to increase access to basic education. In the first year after the policy change, primary school enrolment in Malawi doubled from 1.6 million to over 3 million pupils (Kadzamira and Rose, 2002). Public Secondary school education in Malawi is also provided by the Government but it demands extra financial sacrifice (Kadzamira and Rose, 2003). The delivery of secondary education in Malawi has many challenges. This is due to several factors such as declining access and participation rates. This has been indicated by declining Gross Enrolment Rates (GER), differential in access and participation in secondary education with low participation of the poor and vulnerable groups (ESIP 11, 2013). According to Ripple Africa (2012), expensive tuition fees remain the most prominent and universal factor in dropouts for secondary schools in Malawi.

Malawi is one of the poor countries in Southern Africa. Its population was estimated at 15.9 million in 2012 (ESIP 11 2013). According to the United Nations Development Program's Human Development Report (2009), about 74 per cent of the population still lives below the income poverty line of US\$1.25 a day and 90 per cent below the US\$2 a day threshold. The economy of Malawi is agricultural based. Agriculture contributes 35% of GDP and accounts for 80% of Malawi's agricultural production.

As observed by the Malawi Economic Justice Network (2004), poverty in Malawi is more common in rural areas than in urban areas. In support, the National Statistical Office (2008) indicates that a big difference was observed between rural and urban heads of households regarding the social-economic sectors they belonged to. Twenty percent of the heads of households in urban areas work as public servants and only 5% of the rural counterparts are in public service. Poverty among families is posing as the greatest challenge to realising the right to education.

One of the critical factors that affect the demand for education is the socio-economic status of the clients of the education system. Central in this point of view is the issue of poverty. In Malawi, there is a big problem of poverty that hits rural communities the hardest and threatens their most basic rights to survival, health and education (Mussa and Pauw, 2011). Parents are at times unable to meet both the direct and indirect costs of schooling which results in their being forced to withdraw their wards from the school system. Majority of people in rural areas are very poor and do not have the necessary resources to effect production in agriculture and as a result most

rural people live in what is known as vicious circle of poverty and ignorance which contribute to their inability to finance their children's education (Kasungu District Social-Economic Profile, 2007). Parents and guardians find it difficult to raise funds for financial contribution and upkeep for their children because of poverty.

Majority of the students come from poor economic backgrounds and their parents do not have a stable source of income which can support them financially. The lack of school fees is a major hindrance on access and retention of needy students in secondary schools. The reasons for dropping out of school deserves greater attention if policy makers are to make steps towards achieving the goal of widening access and retention of needy and vulnerable students in secondary schools.

The international encyclopedia of education (1994) has asserted that insufficient finance and poor sustainability of educational investment are one of the contributing factors to inefficiency and poor quality of education all over the world, Malawi inclusive. Household income is the most important factor in determining access to education. According to UNICEF's Malawi Annual Report (2011), only 13% of secondary school aged children actually attend secondary school. This is partly due to expensive school fees. A large number of children do not access secondary education on completion of primary education. An even large number of students are not sustained in the school once they are enrolled, most of them dropout of schools before completing the secondary school education.

In an effort to reduce the financial burden of poor families in financing secondary education, the Government of Malawi came up with bursary policy (MoEST, 2001). Bursary refers to government's financial allocations to each public secondary school. According to MoEST, (2001), the Bursary Policy among other things, is aimed at:

- Assisting students from low socio - economic groups to gain access to and complete secondary education studies.
- Support needy students access secondary school education.
- Improve the socio - economic welfare of needy students by enhancing bursary scheme to support completion of secondary school education by orphans and vulnerable children (OVC) in public secondary schools.

Bursary fund cushion the country's poor and vulnerable children against the high and increasing cost of secondary education. It also reduces inequalities between the rich and the poor hence increasing access and retention of needy students in secondary schools (MoEST, 2001). Provision of bursaries to needy and vulnerable students at secondary education level is one of the country's strategies to enhance the attainment of MDGS and EFA goals. Bursary scheme gives hope to hundreds of children who struggle to pay school fees. Priority is given to needy students who have lost both parents.

The bursary package covers tuition fees, general purpose fund, textbook revolving fund, development fund and boarding fees if the student is in boarding. Despite having government bursary scheme in place, there is still low access to secondary education by needy students. According to ESIP 11 (2013/14 - 2017/18), children

from poor households and vulnerable groups are almost unrepresented at secondary level with a net enrolment of 3.2% against 29.8% of children from the highest quintile. In addition, there is low retention of bursary beneficiaries in secondary schools.

Kasungu district was selected as a site to investigate Government bursary scheme in enhancing students' access to and retention in secondary schools because it is where there are high poverty levels which contribute to parents' inability to finance their children's education resulting in the lowest access and retention to secondary school and completion rates (Kasungu District Social-Economic Profile, 2007).

1.3 Statement of the problem

A preliminary observation has shown that despite Government bursary scheme being in place, Malawi still experiences problems of low access of needy students to secondary education. According to (ESIP 11, 2013/14 - 2017/18) Children from poor households and vulnerable groups are almost unrepresented at secondary level. There is also rising cases of drop outs of bursary beneficiaries in secondary schools. According to Central East Education Division (2013), out of every 5 students who are on government bursary scheme in Kasungu district, one bursary beneficiary drops out of school every academic year. This raises the question as to why students on bursary scheme are still dropping out of school and why there is low access of needy students to secondary education. The central question therefore remains; has the Government bursary scheme enhanced access to and retention of needy students in rural community day secondary schools in Kasungu district?

The concern has been that despite bursary scheme being in place, a large number of needy students do not access government bursary funds and the number of students selected for bursary scheme each year is very small (World Bank, 2006). Furthermore, there is information gap on how Government bursary scheme has enhanced access to and retention of needy students in secondary schools in Malawi. Due to the problem of bursary beneficiaries dropping out of school every academic year, the majority of needy students are not accessing secondary education despite the presence of bursary scheme. There is information gap regarding to the performance of the Government bursary scheme in Malawi. Therefore there is need for a study to establish how the Government bursary scheme is enhancing access to and retention of needy students in rural community day secondary schools in Kasungu district.

1.4 Purpose of the study

The purpose of the study was to investigate how the government bursary scheme enhances access to and retention of needy students in community day secondary schools.

1.5 Research questions

Research questions are very important because they guide the study whereby the study is framed in such a way that it responds to the research questions, thereby delimiting the study (Rossman and Rallis, 2003; and Marshall and Rossman, 2010). Therefore, the following is the main research question and its sub- questions which guided the study:

1.5.1 Main research question:

How does the Government bursary scheme enhance access to and retention of needy students in community day secondary schools in Kasungu district?

1.5.2 Specific research questions:

- i. What proportion of identified needy students have access to bursary fund in community day secondary schools in Kasungu district?
- ii. How do secondary schools in Kasungu select beneficiaries for the bursary scheme?
- iii. How has bursary scheme contributed to the retention and completion of secondary school education of bursary beneficiaries in community day secondary schools in Kasungu district?
- iv. What are the challenges faced in the disbursement and administration of Secondary School Bursary fund to needy students in community day secondary schools in Kasungu District.

1.6 Significance of the study

The study provides empirical knowledge in the study of government bursary scheme in Malawi. The study has uncovered critical issues in as far as performance and challenges of bursary scheme in Malawi. The knowledge generated would help final decision makers of Government Bursary Scheme and planners in the Ministry of Education to come up with strategies that would ensure efficient disbursement of the bursary fund to enhance access to and retention of needy and vulnerable students in

public secondary schools. Knowledge generated would also help bursary committee members when selecting beneficiaries to ensure that only deserving needy students benefit from the bursary scheme. It also provides suggestions for further research to future scholars interested in the same field since not much research has been done on government bursary scheme. The research may create further interest and inquiry into the application of bursary policies in secondary school education.

1.7 Definition of terms

Key terms that were of great importance in this study are; policy, bursary, bursary scheme, needy student, access, completion rate, drop out, retention and transition.

Policy: It is an implicit or explicit single decision which may set out directions for guiding future decisions (Hadad, 1995).

Bursary: It Refers to government's financial allocations to each public secondary school which is aimed at assisting children from poor households' access education (MoEST, 2008).

Bursary scheme: This is Money set aside by the government or an organisation for assisting students with financial difficulties to meet educational costs (MoEST, 2008).

Needy students: These are Students who are certified unable to pay the secondary school fees because of household level of poverty (MoEST, 2008).

Completion rate: The total number of students successfully completing (or graduating from) the final year of secondary education, regardless of age, expressed as a percentage of the population of the official graduation age (EMIS, 2012).

Drop out: Students from a cohort leaving school without completing a given grade in a given school year (EMIS, 2012).

Access: An opportunity to enroll or join secondary school (EMIS, 2012).

Enrolment: It is the total number of students who have been registered in a school during the current school year (National Education Policy, 2013).

Retention: This is ability to keep a student in an educational institution in order to participate in its education process (Policy and Investment Framework, 2001)

Transition: The number of students admitted to the first grade of a higher level of education in a given year (Collected Readings, PPL 650, 2012).

1.8 Organisation of the study

The study is presented in five chapters. Chapter 1 provides the background of bursary scheme in Malawi, problem statement, statement of purpose, research questions, significance of the study and definitions of terms used in the study. Chapter 2 presents the literature related to the study. Chapter 3 discusses the research design and methodology used in the study. Chapter 4 presents the results, discussion and interpretation of the study. Finally, chapter 5 covers conclusions and implications of the study.

1.9 Chapter summary

The chapter has covered the background to the study by looking at the country's social-economic status and the goal of bursary scheme. The chapter has also covered statement of the problem, a statement of purpose followed by the main research question and specific research questions. Lastly, a discussion of the significance of the study and definitions of terms used in the study. The next chapter presents literature review related to the study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Chapter overview

This chapter presents a review of literature relevant to the problem under study. It begins with a discussion of the provision of Bursary Scheme, criteria used to select beneficiaries and how the scheme is operated from both within and outside Malawi just to provide a basis for the present study. The chapter then presents a review of literature from related studies already conducted which have similarity with the present study. Further, the theoretical framework guiding the research has been discussed and gaps justifying the study have been revealed.

2.2 The provision of bursaries

Secondary school bursary scheme is an initiative of most governments aimed at helping students from poor backgrounds to obtain education. The scheme is also aimed at ensuring that students are retained in school after enrolment. Non completion of secondary schooling continues to be a matter of concern for policy makers worldwide.

2.2.1 Provision of bursaries in developed countries

In UK, a key priority of the Government is to eliminate the gap in education attainment between students from poor and rich backgrounds, and to ensure that every student whose age ranges from 16 - 19 participates in and benefits from

education through Young People Learning Agency (YPLA) Bursary Scheme. The Government provides funding to help the needy students through the YPLA bursary scheme (YPLA, 2012). This further helps students to be retained in schools. Similarly, The Colombian Government designed the education voucher system to increase poorer students' access to secondary schools and expand the very limited choices that poorer families had in relation to secondary education for their children (Wong, 2002). The Colombian education voucher system is funded by the World Bank and the Ministry of Education is responsible for coordinating the voucher system.

According to Christopher Jencks' Model (1971), the Social Policy Approach sees education voucher system as a way of providing educational opportunities for disadvantaged students. He advocates that participating schools in an education voucher system should be regulated to ensure that disadvantaged students gain access to quality education. In addition, Jencks (1971) states that the value of an education voucher should be equal to the average cost of education and no 'top-up' should be required of parents.

In support of School voucher system, Cave (2001) states that education voucher system are directed at low-income and ethnic minority populations, populations who have the most tangible interest in the equalising effects of a public education. According to Cave, voucher system enhances educational opportunities for the most disadvantaged students. This is in fact the central claim of many voucher advocates, and coincidentally the most legitimate reason to try a voucher system.

The government of Singapore through the Ministry of education has a bursary scheme in place known as Edusave Merit Bursary that is meant for needy students who are already in secondary school and whose household income is poor (MoE, 2012). So that all Singaporeans, regardless of their financial background, can benefit from the best opportunities in education. This goes a long way to retain students who could have otherwise dropped due to lack of school fees.

The government of China provides bursaries to needy students for their educational needs. Similarly, the government of Mexico provides bursaries to help needy students to pay for textbooks and other learning material. Similarly, in India, the National Scholarship Scheme has been implemented since 1961. According to Ahmed, M., Ahmed, K., Khan, N., and Ahmed, R. (2007) the objective of this Scheme is to provide scholarships to the brilliant but needy students so that they can pursue their studies in spite of poverty. The Scholarship Scheme for Talented Children from Rural Areas with poor backgrounds is meant to achieve equalization of educational opportunities. The goal of the scheme is to retain students in schools. In this scheme, the parent or guardian has to swear an affidavit to establish that they are genuinely needy.

2.2.2 Provision of bursaries in developing countries

In South Africa, Sibanda (2004) stated that a 2003 Review on Resourcing, Financing and Cost of Education in public secondary schools had revealed that parents who are unable to pay school fees were treated unfairly and schools came up with all sorts of hidden expenses among others. Also schools did not inform parents on their right to apply for exception and schools discriminated against learners whose parents did not

pay or were unable to pay. In 2006, the country came up with a frame work which allows needy students to receive bursaries if they enroll in secondary schools. The goal of the scheme was to retain needy students in schools.

The Government of Kenya, to deal with the inability of poor and vulnerable households to pay secondary school fees, the government introduced the bursary scheme for secondary schools during 1993/1994 financial year. The bursary targets the poor and the vulnerable groups. The goal of the bursary was to cushion households from rising impact of poverty, unstable economy and the devastating effects of HIV/AIDS pandemic. In addition, the underlying rationale is that no child who qualifies academically for secondary education should be denied access to secondary education because of inability to pay school fees. The objective therefore is to provide financial assistance to economically and socially needy students in all public secondary schools. This portrays that the Kenyan government is committed to ensuring that students from less privileged families' access and complete their education through bursary scheme (Odebero, Anthony , Joseph and Lucas, 2007).

The challenge that most parents from poor backgrounds face is the fact that secondary schools are not actually free of charge. As observed by Central Bureau of Statistics (2004), School enrolment and retention in public secondary education are directly related to family income. Rich families can afford to send their children to secondary school unlike poor families, and it is against this background that bursary schemes should support needy students to stay in school.

In Lesotho, Mwansa (2010) stated that the Government introduced the Secondary School Bursary Scheme in 2004 for orphans and vulnerable children from poverty-stricken families. According to MoET (2008), orphans and vulnerable children include children with special needs, orphans, children infected/affected by HIV/AIDS, underage heads of families, survivors of abuse, and those from extreme poverty backgrounds. This financial support programme was run in close collaboration with the Ministry of Health and Social Welfare (MoHSW) and various NGOs, such as the Global Fund, to ensure that secondary education was more accessible to poor children.

Studies in Zambia show that close to 70% of secondary school students are entitled to bursary schemes which are supposed to cover 75% tuition fees for most beneficiaries and up to 100% for vulnerable groups such as double orphans. Bursary schemes are favoured to improve access and retention of needy students in the schools (Sutherland-Addy, 2008).

2.2.3 Provision of bursaries in Malawi

In Malawi, the government came up with bursary policy to assist children from poor households to access secondary education (MoEST, 2008). The goal of the bursary scheme in Malawi is to improve the socio-economic welfare of vulnerable groups by enhancing the bursary fund to support completion of secondary school education by the needy and vulnerable students (MoEST, 2011). Government bursary scheme is implemented in all public secondary schools in Malawi with support from various cooperating partners through Ministry of Education Science and Technology. This bursary scheme is monitored by World Bank.

From the literature discussed, it is evident that bursary scheme is important in supporting needy students to access secondary education and be retained in secondary schools, hence the need to investigate the scheme to find out how it is enhancing access to and retention of needy students in secondary schools in Malawi, in particular, Kasungu district.

2.3 Access to government bursary scheme

Educational access is related to the capability of households to send their children to school. According to the mainstream economic approach, to analyse school access, the decision to enroll children in school is based on a cost-benefit analysis made by the household. Parents decide to enroll children if the cost - benefit relationship is favourable. The costs associated with schooling are direct and indirect. The direct costs include school fees, uniforms, books, tuition fees and transport cost. The indirect cost is the reduction in household income due to reduction of child labour. The expected addition to a child's human capital is among the main benefit associated with schooling (Gertler and Glewwe, 1992).

Most governments established the bursary scheme in order to increase the access to secondary education of the poorer segments of the population. UNESCO (2005b) states that devolved bursary fund given to secondary students is aimed at increasing access to secondary schools, ensuring retention of students in secondary schools, promote transition on retention rates and reduce disparities and inequalities in the provision of secondary school education.

Despite the fact that many governments have increased investment in education to expand access to education, many poor and socially marginalized groups still face difficulties accessing education. The disadvantaged groups including those in rural areas, the poor, minorities and indigenous groups still lag behind (UNESCO, 2007). The attempt to address the problem of lack of access to education has focused mainly on eliminating the direct costs associated with participation in schooling (UNESCO, 2007). The consensus is that the state should bear that responsibility.

Hyman (2014) asserts that many studies in UK, the US and Europe have found that increased school funding for needy students leads to access, retention of students and better school results. He concludes that the most successful education system targets resources to needy students. This concurs with studies by Gibbons and McNally (2013), Ooghe (2011), Henry and Thompson (2010) and Papke (2008) who emphasise that increases in resourcing are more effective in needy students and leads to access and retention of students. Additionally, it is more efficient as well as equitable to target resources at needy students. This raises a question as to how government bursary scheme in Malawi, particularly, Kasungu district, is enhancing needy students' access to and retention in secondary schools.

According to Wachiye and Nasongo (2010), in a study conducted on access to Secondary School Education through the constituency bursary fund in Kandunyi constituency, in an effort to enhance transition from the primary schools to secondary schools. It was found out that the method of bursary allocation was highly faulted for perpetuating unfairness by giving bursaries to the undeserving students and to those that were well connected. Recipients from high socio-economic backgrounds received

more bursary support than their counterparts from the humble backgrounds. This anomaly was attributed to the flawed criteria of selecting the bursary recipients and therefore the transition rates remained low in the area. This concurs with a study done by Vicky (2002) in Chile where it was found out that middle and upper class students were the major beneficiaries of the Education voucher programme. A closer analysis of the literature reveals that most bursary beneficiaries are those from well to do families. This is in contrast with the aim of the education voucher programme which is to support needy students' access quality secondary education. All in all, the important lesson to learn from this is that sometimes the major beneficiaries of bursary scheme are students from the well to do families.

2.4 Criteria used to select beneficiaries for government bursary schemes

This section will present ways in which different countries select needy students to be on government bursary scheme.

2.4.1. Criteria used to select beneficiaries for government bursary schemes in different countries

A study conducted by Wong (2002) in Colombia revealed that, for one to benefit from Colombian education voucher system he/she must be aged 15 or younger, should come from the families in the lowest two economic strata out of a total of six and should be a graduate of a public primary school. In Colombia, only private secondary schools are allowed to participate in education voucher system and the voucher package covers the cost of tuition fees only. If tuition is greater than the education value, students are required to pay the difference. This is in contrast with Christopher Jencks' Model which advocates that the value of an education voucher

should be equal to the average cost of education and no 'top-up' should be required of parents.

A study conducted by Vicky (2002) in Milwaukee in the United States of America, revealed that student eligibility is determined by residency, household income and previous enrolment status. To be eligible for the programme the applicant must be a resident of Milwaukee, the family income must not exceed 175% of the federal poverty level. The education voucher programme is financed by the state government and governed by state laws and regulations and monitored by Department of Public Instruction (DPI). However, the package does not include uniforms, social and extracurricular activities.

In United Kingdom, Edusave Bursary Scheme which is initiated by the government through Ministry of Education (MoE) states categorically that for a student to qualify for bursary the gross monthly household income should be below \$4000. It then goes without saying that there are parameters put in place to ensure that this is adhered to. The scheme ensures that the beneficiaries are retained in school though their stay in school and any student who discontinues does so under his or her own will (MoE, 2012). The government of United Kingdom supports the importance of bursary scheme, more so the importance of bursary in enhancing access of needy students to secondary school.

According to the South African Schools Act (1996), only a custodial parent or guardian who is financially responsible for the student may apply for government secondary bursary scheme. This means the student must be living with the applicant

and financially dependent upon the applicant, or in special care which is paid for by the applicant. Applicants must prove low-income status by providing a photocopy of a current Centre link Card with means tested payment codes. Each student's attendance is checked for unexplained absences with the school or other supervising authority. More than five unexplained absences result in the application being denied.

In Lesotho, the target groups for secondary school bursary scheme are children from poor households who performed exceptionally well in secondary schools. Thus, the bursary scheme targeted specific poor children rather than poor schools. The National Manpower Development Secretariat (NMDS) required schools (teachers together with the principal) to select their poor learners on the basis of the following criteria: socio-economic background, performance and not in receipt of any other assistance schemes. The scholarship covers the tuition fees, boarding costs and book rental.

There is no uniform bursary package as it depends on the tuition fees of each school which the MoET pays directly to schools. It ensured OVC's access to secondary schools by covering school fees, food and stationery as well as textbooks. In addition, the MOET and Global Fund partnered with the Ministry of Health and Social Welfare (MoHSW) to cover OVC's toiletries as part of home support. The bursary scheme was criticized for not covering uniforms and other home-based necessities (such as food rations) as these expenses had to be covered to maximise OVCs' chances to remain in school (Mohoebi, 2013).

Mwaura (2006) in his study on government bursary scheme and its role in enhancing secondary school access of the poor and the vulnerable learners in Thika District in

Kenya found that the CBF was ineffective in that it was inadequate. He also observed that the awarding criteria were not very clear especially on how to finally arrive at a student to be awarded a bursary in each category. On the other hand, the award criteria released by the government were not followed and it was not fair since it was said not to target the poor. Hence there is need for the present study to investigate whether the awarding criteria released by the Government of Malawi is followed in secondary schools in Kasungu district.

2.4.2 Criteria used to select beneficiaries for government bursary schemes in Malawi

In Malawi, the Government bursary beneficiary must have already been selected to a secondary school and must be genuine needy deserving student who have no relatives to support them and cannot support themselves. If a parent is alive, parent's occupation, economic activities and size of the family should be considered. The beneficiary must have a clean learning history. The attendance to school should be good and should have a positive attitude towards school. The background of the one who has been paying school fees for the student previously is examined and the current status with regards to payment of fees is also examined (MoEST, 2011). The bursary beneficiaries at school level comprise boys and girls in the ratio of 3: 2 in favor of girls.

2.5 Operation of Bursary Scheme

This section will present operation and administration of bursary scheme in different countries.

2.5.1 Operation of bursary scheme in different countries

The Colombian education voucher system was confined to students from low income families. According to Elyssa (2002), these families were required to fill out education voucher application forms obtained from the Colombian Institute of Education Credit and Training Board (ICETEX), a government agency, which was responsible for administering the programme. Families were also required to provide evidence that their children had finished primary education at a public school. This was a crucial requirement because the government wanted to exclude from the education voucher programme high- and middle-income children who studied mostly in private schools. These restrictions allowed the education voucher programme to target lower-income households.

According to Vicky (2002), to apply for an education voucher in Milwaukee, parents or guardians are required to obtain a form from the DPI and submit the application directly to the participating school. The school is required to provide written notification for parents or guardians of whether their child has been accepted into the programme within 60 days after receiving the application. Parents are required to supplement the school with evidence of expected income. The DPI issues education vouchers payable to parents or guardians of a voucher student. In UK, all students may apply for a bursary from their school. Bursaries are intended for students who are in most need of financial support. The school operates a 16-19 bursary fund committee which is made up of key stakeholders. It sits when required throughout the academic year and approves all awards. It discusses every individual case based on the documentary evidence available and all the personal circumstances of the student and decides on an appropriate amount.

Communicating details about the bursaries is the responsibility of individual providers or groups of providers. Information is posted on their websites. Providers also work with local authority children's services to identify young people who meet the eligibility criteria. Other means used to communicate such information include screen savers, posters and flyers. However, this is in contrast with what Smith (2006) as cited by Opon (2007) in U.K, argued. Smith argued that the complicated systems of bursaries is no doubt confusing many students and their parents and is clearly not working because many needy students and their parents are not aware of the procedure and operation of bursary system. Hence the need for the present study to investigate whether all needy students in Kasungu are aware of the existence of bursary scheme.

In Lesotho, the bursary scheme for secondary school learners operate through the National Manpower Development Secretariat (NMDS) which is responsible for the administration and disbursement of these funds. Bursaries are provided to double orphans only. According to a study conducted by Tanui (2012), in Kenya, the Government through the Ministry of Education has given strict instructions to be followed by DEO's on the management of government bursaries through Ministry of Education circular Ref.No.G9/1 (61) dated 22/9/2003. Girls are to benefit by getting a special reservation of 5 percent of the bursary allocated to the Constituency Bursary Committee. This is for the purpose of sustaining more girls in schools to help bridge education gender disparities. The functions of the Constituency Bursary Committee are to issue and receive bursary applications using the established criteria; to verify and ensure all bursary cheques and are dispatched to the schools in a timely manner,

to prepare and submit reports on the constituency bursary scheme to the Permanent Secretary, Ministry of Education. Bursary Committees post cheques directly to the respective Secondary Schools.

Onyango and Njue (2004) observe that, constituency Bursary Fund is not serving its purpose. They posit that, since the bursary fund is under the direct control of members of parliament, it has been transformed into a political instrument, thus compromising its effectiveness. This is because parliamentarians give bursaries to friends and political supporters who are not necessarily needy. This makes the fund inadequate hence lowers retention rate. Further findings reveal that the level of funding is also not adequate with the school fees requirements (Oyugi, 2010).

This concurs with findings from the study conducted by Siringi, (2006) where it was found out that interference with allocation of bursaries is made possible by the fact that the Member of Parliament is the patron of the CBC. Apart from the Member of Parliament, other stakeholders who interfere with bursary allocations are the chiefs, and assistant chiefs and the religious leaders who handle the Bursary application forms and who may not give honest recommendations for bursary allocation to a student.

2.5.2 Operation of bursary scheme in Malawi

In Malawi, according to Ministry of Education, Science & Technology, (MoEST, 2008), each school has a bursary committee composed of head teacher, deputy head teacher, form teachers, students' representatives (boy and girl) and two community members (male and female). The school bursary committee is responsible for

certifying needy and deserving students on their respective communities with the help of the Primary Education Advisors (PEAs) in liaison with social welfare officer and other responsible persons. After the candidates for the award of the scholarships are duly selected by the school bursary committee, they complete application forms which are forwarded to the Division office through the DEM for consideration.

2.6 Impact of bursary scheme on retention and completion of secondary school education by bursary beneficiaries

According to Levitz (2001), retention is the completion of students' academic goals of degree of attainment. That is the ability to keep a student in an educational institution in order to participate in its education process. Studies conducted on effectiveness of bursaries on enhancing retention of needy students in secondary schools in Kenya by Kirigo (2008) and YIKE (2011) established that bursary fund had no significant impact on the retention of needy students in secondary schools and that no role has been played in improving access and retention to secondary education among needy children in Mombasa District, Wundanyi Division of Taita District and Nairobi informal settlements. This was based on the fact that 53.3% of those who received bursaries were sent home due to inadequacy of funds set aside for bursary and unpredictability of the funds. In addition, bursary fund allocated to individual girls was not adequate to sustain girls in school and as such most girls were still sent home for fees.

In addition, Onuko (2012) found out that bursary funds allocated by government is inadequate to cater for students' school fees for the whole academic year with the provision excluding money for buying text books, uniform and other personal effects.

This in turn makes some students to drop out of school mostly those students whose families cannot supplement the deficit. The study also established that the amount of money allocated to beneficiaries is inconsistent to the schools' calendar year and only come once a year making many beneficiaries to stay out of school as they look for the school fees arrears. This is in contrast with findings from Milwaukee in United States of America where it was revealed that the voucher programme had increased access to secondary education for low income students because the number of participating schools increased.

Findings from the study done in Ghana by Rollenston (2009) revealed that children from poor households in Ghana continue to be underrepresented in enrolments although bursary fund made an overall enrolment increase. This concurs with a study conducted by Njau (2013) on the effectiveness of secondary education bursary fund on enhancing retention of needy students in secondary schools in Juja Constituency, Kaimbu County also in Kenya. The findings of this study showed that secondary education bursary fund improved retention of needy students although 90% of students did not receive the funding. This indicates that there was inadequate funding, and if all students who applied for bursary were funded, access and retention would have improved greatly.

On the other hand, Mwangi (2006) observed that Political interference contributes to the failure of deserving students to access bursaries. He also observed that it takes long for government to send money to the constituencies. As a result, students miss classes because of lack of money. A more efficient way of disbursing funds should be found. This raises a question as to how Government bursary scheme in Malawi has

contributed to the retention of bursary beneficiaries in public secondary schools. Therefore, there is need to carry out a study on this.

Several studies have stated positive impact on retention of needy students in secondary schools through bursary scheme. In a study conducted by Muriuki (2011) on impact of bursary in Manyatta Constituency, Embu West District. It was established that secondary education bursary fund had slightly improved secondary school retention rates which implied that there might be other factors affecting retention of needy students in school. However, the researcher did not give specific figures to describe how slight it was.

Similarly, Ng'alu and Bomett (2014) carried out a study on the role of constituency bursary fund in provision of secondary education in Kenya. Findings showed that bursaries have increased enrollment since more students have been able to pay school fees. However, it was found out that there is corruption in awarding bursaries to needy students. Money is usually allocated to students who are not very needy leaving those that are most needy out. It was also found out that most of the bursary recipients had school fees balances. It is for this reason that the present study focuses on the extent to which bursary beneficiaries are able to be retained in schools and complete the secondary school education in Malawi.

Ngware, Onsomu, Muthaka and Kosimbei (2006) concluded that, low participation rates from low income households indicated that the bursary fund has limited impact on ensuring that the beneficiaries are adequately supported for a full education.

Consequently, they proposed that clear guidelines should be developed to ensure efficiency and effectiveness in order to increase access to secondary education.

2.7 Challenges in the Disbursement and Administration of Bursary funds.

This section will present literature on the challenges schools face in the disbursement and administration of bursary funds.

2.7.1 Challenges in the disbursement of bursary funds

There are several studies on the challenges of bursary scheme in secondary schools. In the study conducted by Mwembi (2012) in Bobasi constituency, it was established that the criteria of determining the genuinely needy students had limitations both on governance, efficiency, effectiveness and consistence in support. The awarding criteria were not very clear especially on how to finally arrive at a needy student to be awarded a bursary in each category.

This concurs with findings of a study conducted by KESSP (2008) where it was reported that, the ongoing Ministry of Education secondary school bursaries program is not a truly pro-poor oriented investment program because the award criteria released by the government were not followed and it was not fair since it was said not to target the poor. Therefore, requires reforms to improve the flow of funds, targeting the right beneficiaries and accountability to achieve access and retention of needy students. Similarly, in a study on government bursary scheme and its role in enhancing secondary school participation of poor and the vulnerable learners in Thika District by Mwaura (2006), it was found that constituency bursary fund was ineffective in that it was inadequate, unpredictable and very few needy students had been retained by

the fund. This is in agreement with findings from Colombia where it was revealed that the value of education vouchers was insufficient to cover tuition.

In Ghana, a Research by the Brookings Institute (2009) showed that disbursements often fall short of what schools expect, which made it difficult for them to execute activities that would improve effectiveness. The study observed that some head teachers misappropriated the funds by giving soft loans to teachers. For schools to access the funds without delay is a challenge resulting in limiting the intended impact on efficiency.

Similarly, Ohba (2009) argued that although bursaries for secondary education are provided by the government, their use and distribution among the potential beneficiaries remain questionable. He further argued that, government must strive to identify and target children whose household are unable to meet the cost of secondary education to increase needy students access and retention to secondary education. However, in Malawi there has not been any comprehensive study to investigate government bursary scheme in secondary schools a situation that justifies this study.

2.7.2 Challenges in the administration of bursary funds

A study by the Ghana Centre for Democratic Development (2010) tracked the disbursement, management and use of funds in 30 public schools in 2008/09 academic year. The report pointed out that funds would ensure access if allocated resources reached schools and used for their intended purpose. The evidence from the study pointed to poor management and utilization of funds. In this study, it was found out that there is irregular release of the funds, there is no fixed time period for the

release of the funds to beneficiary students. It was concluded that the scheme had significantly reduced the financial burden of parents because schools were charging parents fees and levies as a result of the delays in release of funds.

In another study conducted by Saina (2013) on administration of bursary scheme and its effects on access and retention of students in Nairobi. They found out that students from diverse backgrounds benefit from bursary fund but not necessarily students from poor socio-economic backgrounds. However, in Malawi as noted earlier, there has not been any comprehensive study to investigate whether the Government Bursary Scheme is enhancing needy students' access to and retention in secondary schools. Research in Malawi has mostly focused on social cash transfer and not bursary scheme per se.

2.8 Theoretical Framework

A theoretical framework brings order, unity and simplicity to what is being investigated (Orodho, 2009). The orientation of this study is on access to and retention of students in secondary schools that should be brought about by equal opportunity in education which is in turn determined by effectiveness of bursary scheme. This study was guided by Classical Liberal Theory of Equal Opportunity as developed by Sherwin and Wood (1982) who asserted that each person is born with a given amount of capacity, which to a large extent is inherited and cannot be changed substantially. This implies that education systems should be designed so as to remove barriers of any nature whether economic, gender or geographical that prevent bright students from lower economic backgrounds from taking advantage of inborn qualities that accelerate them to social promotion.

The theory acknowledges that in the 'natural' state, people are born equal and personal qualities should not jeopardise social equality so long as society rewards people according to their merits. In agreement to this, the writers of the American Declaration of Independence Armitage (2007) claimed that all people are created equal in the sense that they are born with the same moral and political rights. There is a strong belief that social institution such as education should attempt to treat people equally. This theory helped the study to understand that education is the Great - Equalizer which can enhance life chances of those born into humble circumstances. In addition, bursary is a systematic financial aid that is expected to set in motion an intensive social mobility by facilitating open competition where the able students would get access to school. Retention to secondary education should therefore be determined by an individual's merit and not on social backgrounds.

In other words, by removing economic barriers and making more places available in secondary schools and by increasing attendance in schools, ideal situation could be created to implement the vision of equal opportunity, where everybody has access to the kind and amount of education suited to his/her inherited capacity. Bursary beneficiaries should take advantage of the bursary scheme to complete the secondary school education. Classical Liberal Theory is relevant to this study because until now, fees payment in secondary school discriminate against poor families who cannot afford to keep their children in school hence they are withdrawn prematurely from school or cannot enroll for secondary school. This theory addresses issues of inequality in accessing secondary education and higher dropout rates in schools which result in poor retention of needy students.

In line with this theory the Government of Malawi meets its moral obligation in assisting needy students to access and complete secondary education by providing bursary scheme. By making secondary education affordable, it is hoped that the handicaps that are inherited in being poor have been removed. Therefore, when taking into consideration equal opportunity it is practically impossible to ignore the fact that unequal participation in education will in the long run worsen the status of the poor and vulnerable students (UNICEF, 2006). If education was offered without bursaries, only those who can afford to pay school fees would enroll and be retained in school. In this particular study, needy students are able to access secondary education and are retained in school because of this theory. However, Malawi still experiences problems of low access of needy students to secondary education despite Government bursary scheme being in place.

Several education policies have been guided by this theory. According to Das (2008), public policy has an important role to play in ensuring learning opportunities for all students irrespective of their home backgrounds, through the use of public funding to alter the distribution of the costs and benefits of secondary education. Das emphasises that ability is not correlated with wealth, a society can gain by providing equal opportunity for equal ability, rather than equal opportunity for equal wealth. In Malawi there is bursary policy which was established to promote equality of educational opportunity for all Malawians by identifying and removing barriers to achievement (Malawi Government Education Act, 2013). It is thus, important that needy students be enrolled in public secondary schools and be retained in school system.

In relation to my study, the theory helped to answer and elaborate issues on how bursary scheme is viewed as a viable means of providing equal chances to all learners to access secondary education regardless of their different economic backgrounds. In a context where economic barriers are removed an ideal situation is created in which more chances are created for needy learners in Malawian secondary schools to implement the vision of equal opportunity and access to education for everyone.

The major challenges of this theory is that in real world there shall always be the rich and the poor. This theory does not take into account the essential greediness and selfishness of the human being. In addition, resources are always limited therefore must be prioritized. It is often difficult, and sometimes highly political, to identify who belongs to the disadvantaged groups. In the present study the challenges can be addressed by intensive consultation when selecting needy students so that genuinely needy and vulnerable students are targeted as well as proper management and monitoring of funds.

This theory can be summarised as indicated in Figure 1.

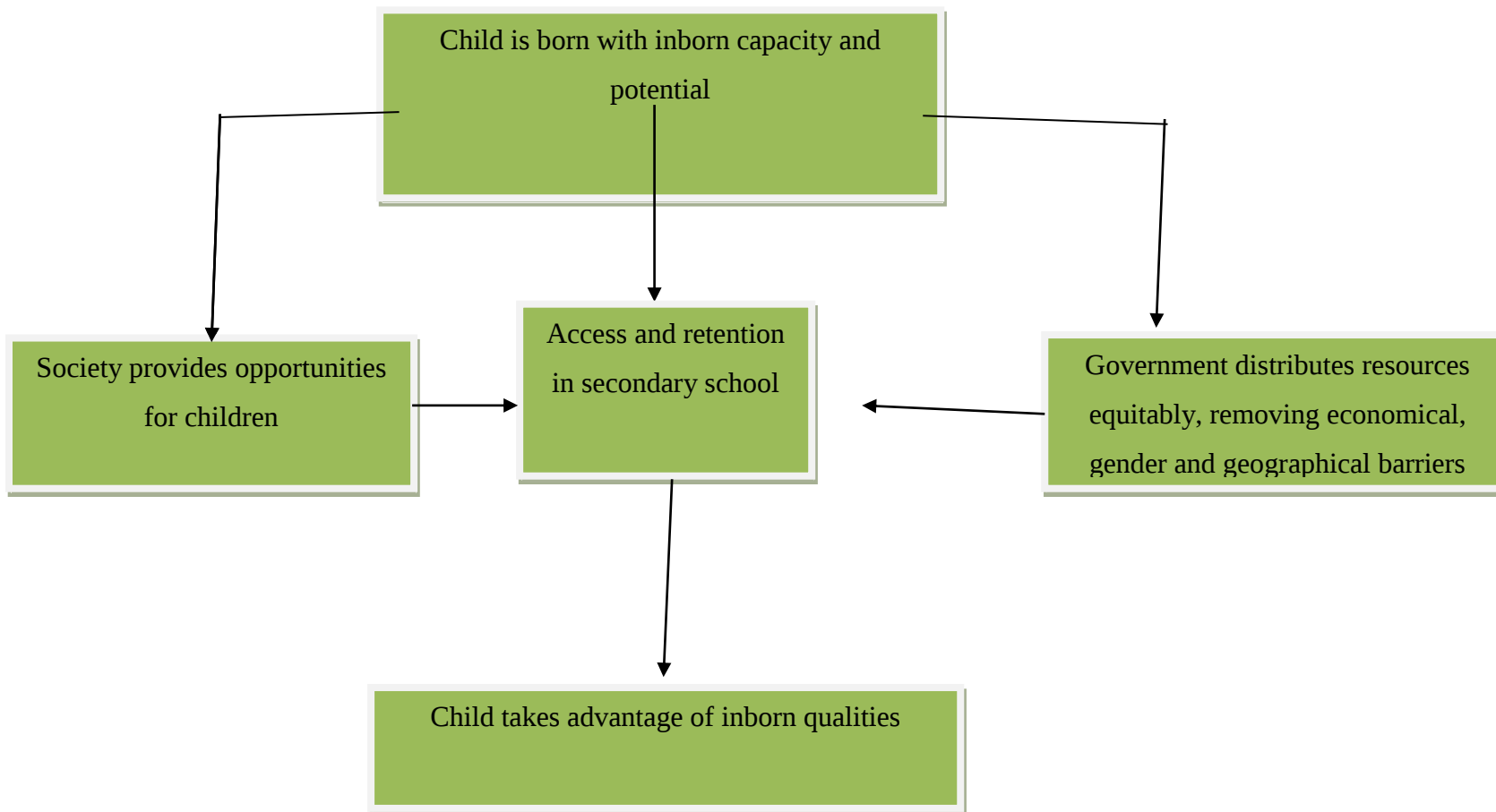


Figure 1: Sherwin and Wood's Classical Liberal Theory of Equal Opportunity (1982)

Source: Sherwin and Wood's, 1982.

2.9 Chapter summary

The chapter has presented a review of literature in relation to the problem under study. So far the literature reviewed has given insights on the provision of Bursary Scheme, criteria used to select beneficiaries and how the scheme is operated in many countries including Malawi.

The theory guiding the study emphasizes on equal opportunity in the provision of education for all students. This theory forms an important theoretical base of this study because it explains the reason why government should provide bursaries to needy students. So far in Malawi, there has not been any comprehensive study to investigate government bursary scheme in secondary schools hence the need to conduct the study. The next chapter looks at the research design and methodology

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 Chapter Overview

This chapter presents an overview of the methods that were used in this study. Areas covered included research design, setting and population of interest, sample and sampling technique, data collection procedures and methods of data analysis, ethical considerations and trustworthiness of the study, limitation of the study and finally chapter summary.

3.2 Design of the study

According to Maxwell (2005), a *study design* is a logical progression of stages or tasks, from problem formulation to the generation of conclusions or theory, which are necessary in planning or carrying out a study. Research design has several functions which include ensuring that the evidence discovered helps the researcher in coming up with unambiguous answers to the research questions as possible (Greene, Caracelli and Graham, 1989). This study employed a case study research design. This case study was expected to provide rich information and deeper understanding of how government bursary scheme has enhanced students' access to and retention in secondary schools.

Pragmatism was the theoretical perspective framing the design of this study. When choosing data collection and interpretation techniques, the demands of a particular

research problem are more important than philosophical assumptions (Rocco et al., 2003). According to the pragmatists, research usually takes place in particular historical, social, political contexts and as such, pragmatism opens the door to multiple methods, different world views and different assumptions, as well as to different forms of data collection and analysis in the mixed methods study, (Creswell, 2003). Pragmatists believe that regardless of circumstances both qualitative and quantitative methods may be used in a single study.

The study employed mixed methods approach as both qualitative and quantitative methods of collecting data were employed. This was done with the aim of gaining a deeper understanding and insight of the nature of how access to and retention of needy students had been enhanced in community day secondary schools with the help of bursary scheme. Greene, Caracelli, and Graham, W. F. (1989) as cited in Creswell (1994), contend that mixed methods approach assist in adding scope and breadth to a study. Furthermore, the approach helped in enhancing the validity and reliability of results as triangulation of methods neutralised any bias that would occur if one method of generating data was used.

The overall approach for this study was guided by concurrent mixed methods. In this approach, the researcher collects both quantitative and qualitative data at the same time during the study and then compares the two databases to determine if there is convergence, differences, or some combination (Creswell, 2009). This provides a comprehensive analysis of the research problem.

In this study, quantitative method was used to collect data on the proportion of needy students who had accessed bursary and beneficiaries who had been retained to complete the secondary school education.

Qualitative method was used to collect data on selection of beneficiaries and challenges faced in the disbursement of bursary fund. This provided rich information that enhanced deeper understanding of how access and retention had been enhanced in secondary schools with the help of bursary policy. Inclusion of both quantitative and qualitative data helped to enrich results of the study in ways that one form of data may not allow (Tashakkori and Teddlie, 1998). The results obtained from both methods were integrated in order to arrive at a rich interpretation of the data.

Qualitative method was a major method with dominant status while the quantitative method was a minor and was a supplementary. The qualitative approach helped to generate information and an understanding of participants' own experiences on real issues related to the topic under study while quantitative methods helped to provide information that quantified so that together with data that was collected through qualitative approach, a holistic understanding of the problem was reached. This approach was used so that the researcher gained broader perspective as a result of using the different methods as opposed to using the predominant method alone (Creswell, 2009).

One of the advantages of mixed method approach is that it provides strengths that offset the weaknesses inherent within one method with the strengths of the other or conversely. The strength of one adds to the strength of the other (Creswell, 2009). In

addition, mixed method add insights and understanding that might be missed when only a single method is used. The use of mixed methods gave credibility to the results of the present study because both principles of objectivity and subjectivity which were embedded in each research method were applied.

However, in mixed methods approach it is difficult for a single researcher to carry out both qualitative and quantitative research, especially if the two approaches are expected to be done concurrently. In addition, researcher has to learn multiple methods and be able to know how to mix each method effectively. Further, the researcher should know how to interpret conflicting results (Onwuegbuzie and Johnson, 2004). The researcher was well versed in both quantitative and qualitative research methods and provided stronger evidence for a conclusion through convergence and corroboration of findings. This was exactly what the researcher had endeavored to accomplish in this study.

3.3 Setting and population of interest

The setting of interest in this study was Community Day Secondary Schools in Kasungu district. Kasungu is an agricultural district found in Central Region, 127 km north of Lilongwe, the capital city of Malawi (Kasungu District Social-Economic Profile, 2007). Majority of the people depend on agricultural occupation for their income. According to District Education Plan (2013), Kasungu district had a total of 44 secondary schools. These included 2 District Boarding, 2 Grant Aided, 1 District Day and 39 Community Day Secondary Schools. Of which 27 Community Day Secondary School are located in remote areas. The population of interest were students who were beneficiaries of Malawi government bursary in the 27 community

day secondary schools found in Kasungu rural. Since operation of bursary scheme is done by head teachers and school bursary committee, they were part of the population.

3.4 Sample and sampling technique

According to Gay and Airasian (2003), “*sampling* is a process of selecting a number of participants for a study in such a way that they represent the larger group from which they were selected. This study used purposive and random sampling. There were 27 rural community day secondary schools in the population of interest and out of these, 8 were sampled. The study targeted 27 rural community day secondary schools out of all the 39 CDSSs in Kasungu district. The other 12 were from Kasungu urban. The 27 rural CDSSs were selected because it is where there are high poverty levels which contribute to parents’ inability to finance their children’s education resulting in the lowest access and retention to secondary school and completion rates (Kasungu District Social-Economic Profile, 2007).

Simple random sampling was used to select eight schools from the twenty-seven rural community day secondary schools in Kasungu district. The eight CDSSs were a representation of 30% of the total number of rural CDSSs in Kasungu district. Due to limited financial resources and other constraints, the number of CDSSs were limited to 8. In support of sampling technique, Cohen (2007) states that, in simple random sampling each member of the population under study has an equal chance of being selected.

The probability of a member of the population being selected is unaffected by the selection of the other member of the population. Using this technique helped in reducing biasness and provided equal chance of being selected in the sample. In this study, eight schools were selected at random from a list of 27 rural CDSS in Kasungu. This was done by drawing names out of a container until the required number was reached (Hopkins, Hopkins, and Glass (1996). Random sampling permits generalization to the population because of certain known qualities (Weiss,1998).

In addition, purposive sampling was used. The goal of purposive sampling is to sample cases in a strategic way so that those sampled are relevant to the research questions that are being posed (Bryman, 2008). Cohen (2007) points out that, in purposive sampling, a researcher handpicks the cases to be included in the sample on the basis of their judgment of the typicality of the particular characteristics being sought. By using purposive sampling, the study accessed knowledgeable people who had in-depth knowledge about bursary.

Through purposive sampling, 8 bursary beneficiary students were selected from each of the eight chosen CDSSs, making a sample of 64 bursary beneficiary students. The same process was done in the same schools on 8 needy students who had previously applied for bursary but did not qualify for inclusion into the scheme. This helped to determine how they progressed in the absence of a bursary scheme. From each form, 2 bursary beneficiary students and 2 nonbursary beneficiary students were selected. Making total of 4 needy students in each form.

In this study, much needed information was drawn from bursary beneficiaries because issues of bursaries directly or indirectly affect them. From each selected CDSS, the Head Teacher was included in the sample, making a sample of 8 Head Teachers. The reason for the inclusion of head teachers in the sample was that administration and management of bursary scheme at school level was coordinated by them. The study also purposefully selected 2 bursary community committee members from each of the selected CDSSs making a sample of 16 members. The reason being that they were knowledgeable in the issues of bursary and they were the managers of bursary fund. They were also responsible for identifying bursary beneficiaries. As such these committee members were in a better position to provide relevant information on the beneficiaries of the bursary scheme for the study. The sample therefore constituted 152 participants in total;

3. 5 Data generation and analysis methods

Data was generated through conducting in-depth interviews, focus group discussions, questionnaires, and document review. Data analysis procedures involved sorting, categorizing and coming up with themes. Quantitative data was analyzed in a statistical package for Social Science (SPSS) by applying mostly descriptive statistics. The methods and instruments that were used, the advantages of the methods used plus the weaknesses of using the method and how the weaknesses were dealt with have been explained herein.

3.5.1 Questionnaire

The study employed mixed methods approach by collecting data using both qualitative and quantitative techniques. The quantitative data was collected using

closed questionnaire (see Appendix 4). Closed ended questions facilitate consistency of certain data across informants. According to Bryman (2008), a questionnaire is a device for securing answers to questions by using a form which the respondent fills by him/herself. He further points out that questionnaires are appropriate for research since they collect information that is not directly observed and are used to gather information from widely scattered sources. The advantage of using questionnaire is that each respondent answers the same set of questions hence the uniformity in the type of responses provided (Bryman, 2008).

Questionnaire was administered to a total of 72 respondents from 8 Community Day Secondary Schools. Two questionnaires were constructed for head teachers and bursary beneficiary students. The questionnaire for 8 head teachers was used to determine the proportion of identified needy students who accessed bursary in secondary school and the extent to which bursary beneficiaries were retained and completed the secondary school education. Questionnaire for 64 bursary beneficiary students was used to elicit information on contribution of bursary scheme to the retention of bursary beneficiaries (see Appendix 4, 5). The respondents were sensitized prior to the administration of the questionnaires. The questionnaires were administered and collected on the same day by the researcher.

3.5.2 In-depth interview

The qualitative data assisted in capturing participants' perception and helped in the identification of the problem. The qualitative data was generated using In-depth Interviews and Focus Group Discussions. Rossmann and Rallis (2003) quoting from Rubin and Rubin (1995) describe interviews as 'a conversational partnership'. An

interview is a flexible measurement device in which an individual can offer a fairly free response. Interviews permit researchers to obtain important data they cannot acquire from observation. In addition, Marshall and Rossman (1999) indicate that an interview is a useful way to get large amounts of data quickly.

The study used In-depth interview because it provided the researcher with an opportunity to understand the individual perspectives of the participants, to probe for clarity of the concepts expressed, deepen understanding from the participants' points of view (Rossman and Rallis, 2003). The researcher wanted to explore, in depth, how bursary scheme enhances needy students' access to and retention in secondary schools in Kasungu. Since the present study intended to learn as much as possible on the role of bursary scheme in enhancing needy students' access to and retention in Community Day Secondary Schools; therefore the study used semi-structured questions (see Appendix 6).

In-depth interviews were conducted to find out information from bursary committee members. A total of 16 bursary committee members were interviewed with 2 from each sampled school. A total of 16 interviews were conducted to a total of 16 bursary committee members. Each interview session took 45 minutes. A few key written questions called interview guide were prepared which were guiding the researcher. The interviewees were made relaxed before the interviews started. The participants were briefed about the purpose of the interview as they were expected to respond to the questions. Interviews are highly subjective and poses the danger of bias. The issue of bias was dealt with by use of variety methods for triangulation purpose.

3.5.3 Focused group discussions (FGDs)

Marshall and Rossman (2006) refer focus group interviewing as ‘a technique of getting oral information from a group generally consisting of seven to ten people’. The purpose of FGDs was to stimulate talk from multiple perspectives from the group participants about bursary scheme. In this study, the Focus Group Discussions (FGDs) were conducted with bursary beneficiary students and non-beneficiary students using semi-structured interview guideline questions (see Appendix 7, 8). The discussions were done under tree shades to allow full participation at the same time managing time and space resources.

In this study, FGDs with beneficiaries were conducted separately from non-beneficiaries. This was done to provide participants of the same interest with an environment for a free discussion to reflect on the topic. In total, 16 FGDs were conducted. FGDs for each group had 8 participants. This gave a total sample of 128 needy students. Each sampled school had a total of 2 FGDs. Each FGD lasted for 1 hour.

According to Bogdan and Biklen (2007), the advantage of FGDs is that people are brought together and encouraged to talk, stimulate each other about the subject of interest from which, the researcher realizes their views. However, a major challenge that was faced with FGDs was that active students dominated the discussions making it difficult for quieter students to give their experiences. The researcher made sure that the discussions were balanced by providing equal opportunities to all participants.

In this study, FGDs were used to generate data on needy students' access to government bursary scheme, impact of bursary scheme on retention and challenges of bursary scheme. Note taking and tape recording was done to store data and later notes and recordings were transcribed and analysed.

3.5.4 Document review

In this study, supplementary information was obtained from *documentary review*. Data was generated through scrutinising records of students who applied for bursaries and those who had benefitted from the bursary scheme from 2011 to 2015. These were analysed quantitatively using review analysis guide (see Appendix 9). For the purpose of this study, the documents were useful in tracking information on how many needy students got bursaries and how many beneficiaries dropped out after getting bursaries and how many beneficiaries were retained and completed the secondary school education.

In addition, the researcher analysed the bursary policy and guidelines to investigate selection of bursary beneficiaries in schools. School records such as attendance registers and monthly returns were scrutinised to check number of beneficiaries who dropped out of school before completing secondary school education. Documentary analysis of school records provided valuable information that could not be obtained from interviews or from questionnaires.

As a method of data generation, document review has advantages. A key advantage of using documents was that they were often easy to access. According to World Bank (2002), documents are less likely to be subjected to memory distortion compared with

data obtained from an interview. They are ready for analysis without the necessary transcription that is required with observational or interview data.

3.6 Data management

To ensure safety of data generated, data management systems were used. According to O'Sullivan and Rassel (1994), database management system is a programme through which the researcher enters and stores amounts of data under different headings. A key benefit of database system was that they allowed the researcher to build a full screen editor for entering the data. Information stored in database could be edited, manipulated and it could also locate specific information quickly. In this study, software packages and hard copies were used to store data. In this study, flash discs, memory cards and universals serial bus (USB) were used as electronic gadgets used to store information in form of text. To ensure maximum security, the researcher e-mailed data into personal e-mail account.

3.7 Data analysis

In mixed methods approach, qualitative and quantitative data can be analysed either simultaneously or sequentially. In this study qualitative and quantitative data were analysed at the same time. The qualitative and quantitative data were merged during discussion phase. The discussion of the research findings was supported by various data sets. Cohen, et al, (2009) explained that data analysis is about making sense of the information provided by the respondents during the data collection process. Qualitative data from FGDs and in-depth interviews were analyzed in line with Marshal and Rossman (2006). The data were transcribed from hand written to printed notes and were edited. Outstanding themes and patterns were identified and coded

accordingly. This was done as the researcher was re-reading the notes. Coded themes and the supporting data were marked with similar colours. The coded themes and categories were integrated and generalisations were made. The transcripts were read through to compare with the generalisations to check authenticity.

Quantitative data which was gathered through documentary analysis and questionnaire were captured and analyzed in a Statistical Package for Social Science (SPSS) by applying mostly descriptive statistics. SPSS was used for frequencies, percentages and cross tabulations. Excel was used for bar graphs. These were used to generate patterns and generalisation were made and interpreted.

3.8 Enhancing trustworthiness of data in the study

It is important that data generated is truthful, trustworthy and actually allowed the researcher to make conclusions. In order to enhance the trustworthiness of the study the following strategies were employed.

3.8.1 Triangulation of Data Sources

The researcher corroborated data by using *triangulation* of data sources. This was one way of enhancing trustworthiness of data in the study and increasing reliability. In this study, triangulation was done through using a variety of sources of data generated from head teachers, bursary committee members, bursary beneficiaries and non-beneficiaries from different sampled schools. In addition, multiple methods in generating data were used such as questionnaires, focus group discussions, in-depth interviews and document review, (strategies were adapted from Marshall and Rossman, 2006; and Creswell, 2003).

3.8.2 Pilot test of the instruments

Before the actual data collection exercise pilot test of the instrument was conducted at one of the CDSSs not selected for the study to ensure credibility and trustworthiness of the study. This school was ideal because the study targeted CDSSs. David and Sutton (2011) argue that once the researcher has generated a set of questions relating to each of the key themes, it is necessary to pilot test these questions. Firstly, the instruments for the study were shown to colleagues and supervisors who are experts in the field for critical review.

Secondly, a small number of people from the study target population were interviewed. This was done to make sure that all relevant questions were clearly understood and well answered. While piloting the instruments, it was revealed that the space was not adequate for recording the responses and there were no Coding boxes. It was also revealed that some of the questions were vague. Corrective measures were taken, for example, enough space and coding boxes were provided and the questions were made clear.

During the actual data collections, effort was made to ensure that all relevant questions were clearly understood and well answered. For the FGDs, probing mechanisms were employed to enable participants add more information or clarify on particular issues. To avoid memory loss, the FGDs and interview notes were typed in the evening of the same day and double entry was used for the quantitative data to check discrepancies.

3.9 Access negotiation to research site

In getting access to the site of research, a researcher need to take into consideration getting permission from what are called *gatekeepers* by field researchers (Rossman and Rallis, 2003). According to Singleton, Straits and Straits (1993), gatekeepers are the people in-charge of the site of research more particularly if the setting is under public authority. Access into the sites of the research is an area that needs to be looked from different angles.

The researcher asked for a letter of introduction from the Department of Education Foundations at Chancellor College which was submitted to the Education Division Manager (EDM) for authorisation to use identified schools in data generation research process. In order to access the institution that were sampled, formal permission was sought from MoEST through Central East Education Division. Upon approval at the school, the school head teachers were informed of the purpose of the study to be conducted in their schools. All the head teachers from the sampled schools were requested about their willingness for the school to participate in the study. The informed consent helps to enhance cooperation.

3.10 Ethical consideration

In any research, codes of professional conduct must be given a priority because they protect the privacy and rights of the subjects involved in data collection process (Rossman and Rallis, 2003; Creswell, 1994).

All the respondents were informed of the purpose of the study that was purely academic and that their participation and contributions was confidential, as no names were mentioned when reporting the findings of the study. Participants are a source of

data therefore needs to know why they are being used in the study and its possible consequences (Fowler, 1995; Yaughn, Shumm and Sinagub, 1996).

The questionnaires had no names but instead code numbers were used. Respondents were briefed on the objectives of the study and requested their voluntary participation. Participation was on voluntary basis and participants were free to withdraw from the study any time. Questionnaires and FGDs were administered after scheduled learning hours to avoid disturbing participants from attending lessons. Participants and respondents were given opportunity to ask questions at the end of each interview. The answers were thoroughly answered.

3.11 Anticipated limitation of the study

One of the limitation of the study was the unwillingness of respondents for reasons of confidentiality or lack of time to assist in data provision. The challenge was dealt by verbally convincing respondents that their participation was equally important in ensuring access and retention of needy students in secondary school. The other limitation was that the results of this study cannot be generalised to all community day secondary schools in Malawi because only 8 out of 27 community day secondary schools in Kasungu district were sampled this was due to inadequate finances which made it difficult to conduct an extensive study with a large sample. The researcher treated every data generated with confidentiality and anonymity and the research was purely for academic purpose.

3.12 Chapter summary

The chapter has discussed the design and methodology that was used in the study. The study employed a mixed method approach. Questionnaires, focus group discussions and interviews were used in collecting data. It targeted a total of 152 participants. 64 being bursary beneficiary students, 8 head teachers, 16 bursary committee members and 64 non bursary beneficiary students using purposive and simple random sampling procedures. Methods of analysing data have been presented. Furthermore, data management, access to research site, trustworthiness of the study and ethical issues have been highlighted. The next chapter presents analysis and discussion of results.

CHAPTER 4

ANALYSIS AND DISCUSSION OF RESULTS

4.1 Chapter overview

This chapter presents an analysis and discussion of results of the study on the Government Bursary Scheme in enhancing needy students' access to and retention in Community Day Secondary Schools in Kasungu district. The analysis and discussion of the results of the study are presented in this chapter based on the following sub-research questions: What proportion of identified needy students have access to the Government Bursary in Community Day Secondary Schools in Kasungu district? How do schools select beneficiaries for the bursary scheme? How has the bursary scheme contributed to the retention and completion of secondary school education by bursary beneficiaries? What are the challenges faced in the disbursement and administration of secondary school bursary fund to needy students in community day secondary schools in Kasungu district?

The response rate to the study was 100%. This commendable response rate was due to extra efforts that the researcher made to request the respondents to participate in the study and ensured that the respondents had been sensitised prior to administration of the questionnaires. The questionnaires were then administered and collected on the same date by the researcher.

4.2 Analysis and discussion of results

This section will present an analysis and discussion of results of the study beginning with the characteristics of the sample followed by research questions.

4.2.1 Demographic characteristics of respondents

This section presents data on demographic characteristics of four categories of respondents that were identified, namely; beneficiary students, non-beneficiary students, bursary committee members and head teachers. The demographic characteristics that were considered in this section included sex, age, school grade, professional experience and level of education of the participants.

4.2.2 Distribution of students by sex

The researcher sought to establish whether they were male or female. This was relevant as it could give insight on the category of students who were beneficiaries. This was due to concerns of gender on bursary policy pronouncements. Out of 64 bursary beneficiaries who responded to the questionnaire, 27 (42%) were male and 37 (58%) were female.

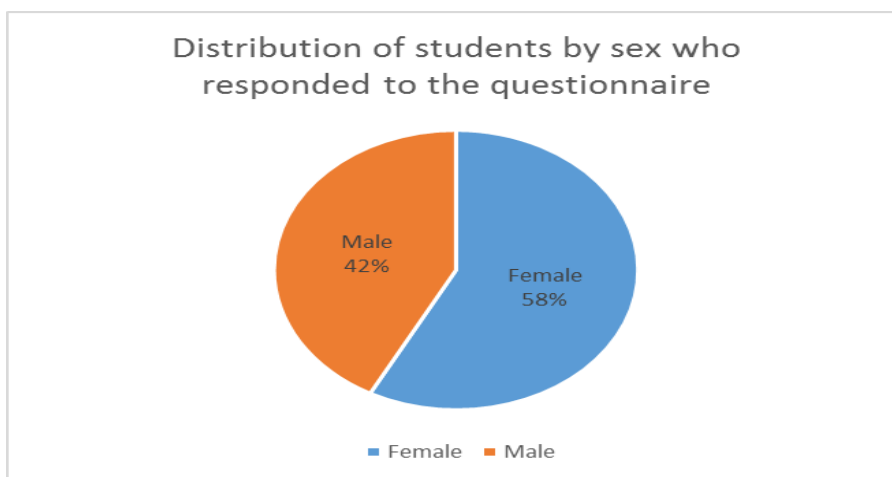


Figure 2: Distribution of students by sex

Source: Data analysed from students questionnaire, 2016

Out of 128 students (64 bursary beneficiaries and 64 non-beneficiaries) who participated in the FGDs, 56 (44%) were male and 72 (56%) were female.

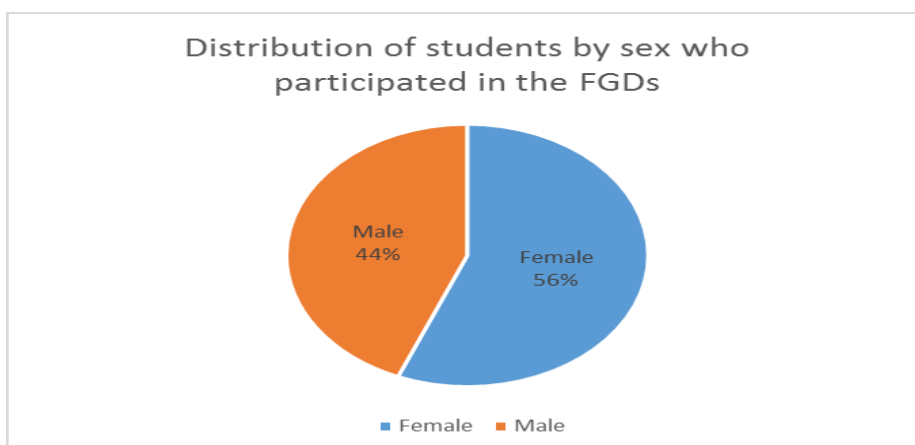


Figure 3: Distribution of students by sex

Source: Data analysed from students FGDs, 2016

There were more female beneficiaries than male in the study as participants because of the Policy pronouncements by the Malawi Government that the bursary scheme should target more girls than boys. The policy further states that the scheme should target needy deserving boys and girls with a ratio of 2: 3 in favor of girls (MoEST, 2008).

4.2.3 Distribution of students by age

Age was relevant to the study because bursary is open to only school-going age group not to adults. Adults are supposed to sponsor themselves in open schools. Bursary is provided to students of the age range of 14 – 24 as stated in the selection guidelines that anyone above 24 years of age is supposed to attend an open school. Out of the 64 bursary beneficiaries who responded to the questionnaire, 75% were in the 16 – 19 year age bracket followed by 17% in 14 -15 year age bracket and only 8% were between 20-24 years old.

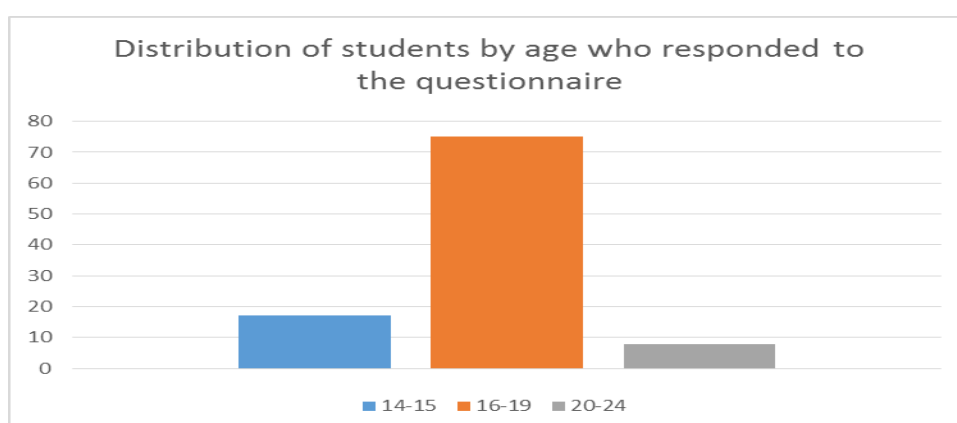


Figure 4: Distribution of students by age

Source: Data analysed from students questionnaire, 2016

Out of 128 needy students (64 bursary beneficiaries and 64 non-beneficiaries) who participated in the FGDs, 74% were in the 16-19 year age bracket and 21% 14-15 years range. 5% were between 20-24 year range.

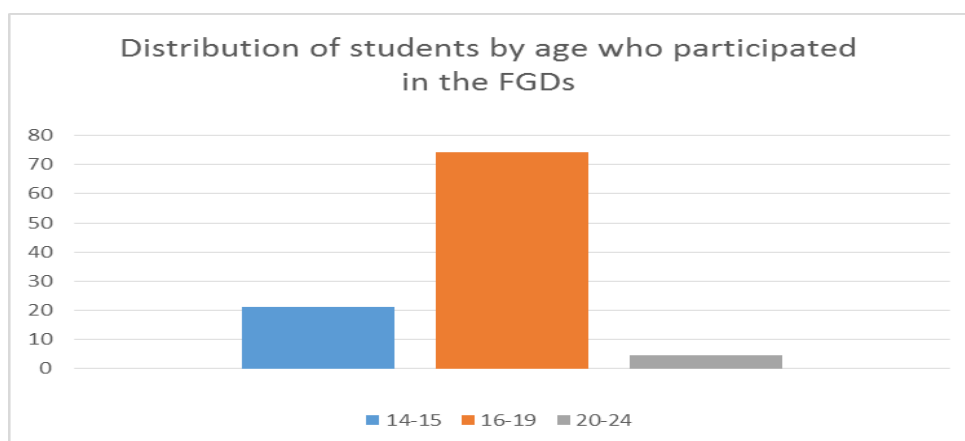


Figure 5: Distribution of students by age.

Source: Data analysed from students FGDs, 2016

The majority of the needy students (64 bursary beneficiaries and 64 non-beneficiaries) who participated in the FGDs were between 16 – 19 years old (74.3%).

4.2.4 Distribution of students by grade

The options were whether they were in junior secondary (forms 1 and 2) or senior secondary (forms 3 and 4). Form is a level of study that is completed by a student during one year at a secondary school in Malawi. The seniors were beneficiaries who gave an objective view on the impact of bursary schemes on students' retention while juniors gave the impact on needy students' access to secondary school. Each grade had 16 (25%) bursary beneficiaries who responded to the questionnaire. 16 (25%) bursary beneficiaries who participated in the FGDs. 16 (25%) non-beneficiaries who also participated in the FGDs and 16 (25%) those who had previously applied for

bursary but did not qualify for inclusion into the scheme. All the forms were equally represented in the data generation.

4.2.5 Family background information of the students

The sampled needy students comprised 64 bursary beneficiaries and 64 non-beneficiaries drawn from the eight sampled schools. As far as the family background is concerned, out of the 64 bursary beneficiaries who responded to the questionnaire, 29(45.3%) had lost their mother, 18 (28.1%) had lost their father, 11(17.2%) had lost both parents and 6 (9.4 %) had both parents.

Out of these 64 bursary beneficiaries, 15 (23.4 %) lived with their mother, 4 (6.3%) lived with their father, 27 (42.2 %), lived with their grandparents, 10 (15.6 %) lived with a guardian, 6 (9.4 %) lived with both parents, while 2 (3.1 %) lived alone and took care of themselves.

Out of 128 needy students who participated in the FGDs, (64 bursary beneficiaries and 64 non-beneficiaries), 51(39.9 %) had lost their mothers, 46 (35.9 %) had lost their fathers, 21 (16.4%) had lost both parents and 10 (7.8%) had both parents.

Out of these 128 needy students, 10 students (7.8%) lived with both parents, 20 students (15.6%) lived with their mothers, 10 students (7.8%) lived with their fathers, 62 (48.5%), lived with grandparents, 21 (16.4%) lived with guardians while 5 (3.9%) lived alone and took care of themselves.

Regarding the occupations of the parents and guardians of the sampled students, 100% responses showed that they were peasant farmers. In Kasungu district, the majority of people in rural areas are very poor and do not have the necessary resources to effect production in agriculture and as a result most rural people live in what can be termed as a vicious circle of poverty (Kasungu District Social-Economic Profile, 2007). This family background therefore confirmed the poverty levels of the respondents and showed that these students were really needy.

4.2.6 Demographic characteristics of head teachers

In total there were eight head teachers, 7 (87.5%) male head teachers and 1 (12.5%) female head teacher. Unfortunately, there was only one female head teacher in the sampled schools. This was a big challenge because by the time this study was being conducted there was only one female head teacher in CDSSs in Kasungu district. However, this did not affect the results of the study in any way because of the already stipulated guidelines on the award of bursaries. From the findings, the majority of head teachers were mature enough and had enough experience required to understand the impact of bursary schemes on access to and retention of needy students in secondary schools.

The head teachers were asked about their academic qualifications. The findings revealed that the majority of the head teachers 6 (75%) were holders of a Bachelor of Education degree while 2 (25%) were Diploma of Education holders. From the findings all head teachers were qualified to be secondary school managers therefore, could furnish this study with information that was reliable in relation to access and retention of needy students in secondary schools.

The respondents were asked about their years of experience in a school set up. This was relevant to the study because most experienced teachers have professional integrity. They are responsible professionals who can provide assessment on the impact of the bursary scheme on access and retention of needy students in secondary schools with honesty. The majority 6 (75%) of the head teachers in the study had experience of above 16 years followed by 2 (25%) who had a working experience of 11 to 15 years. This is an indication that the sampled school head teachers had been in school and the profession long enough to give reliable information on how bursary schemes enhanced access and retention to secondary education.

4.3 Needy students' access to government bursary scheme

The first research question in the study centered on what proportion of identified needy students had access to bursary assistance in the selected community day secondary schools in Kasungu District. In order to answer the question, the researcher gathered data from the head teachers' responses to questionnaires and 2011 - 2015 bursary documents which were reviewed. These documents included bursary policy guidelines, admission books, attendance registers, records showing number of needy students in each class, minutes of selection of bursary beneficiaries, completed selection form for beneficiaries and monthly returns.

Figure 6 shows the number of needy students in each sampled school, needy students who applied for bursaries, number of needy students who benefitted and those who did not benefit. The blue bars represent number of needy students, red bars represent number of needy students who applied for bursary. According to document review, each sampled school identified 80 students who applied for bursary. The purple bars

represent number of needy students who did not benefit while the green bars represent number of needy students who benefited from bursary in the eight schools which were sampled and visited. On the horizontal line (axis) 1-8 represent schools (CDSSs).

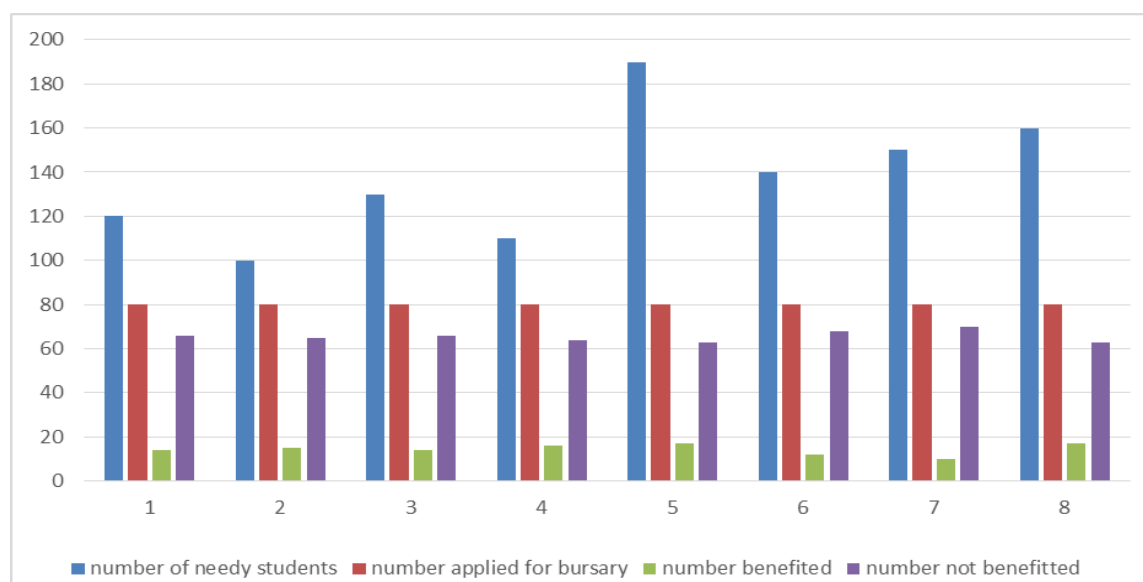


Figure 6: Needy students, applicants, beneficiaries and non-beneficiaries

Source: Researcher's document review in the sampled schools, 2016.

After reviewing the documents which showed names of needy students and the responses from the head teachers, it was found out that in the 8 sampled schools, there was a total of 1,100 needy students. 640 (58%) needy students were selected to fill bursary forms and out of the 640, only 115 (18%) were awarded the bursary while 525 (82%) who applied for bursary were not awarded. Through responses from head teachers' questionnaire and document review from the sampled schools records from 2011-15, the results show that not more than 18% of those who applied for bursaries ended up being successfully awarded. Responses from all the head teachers'

questionnaires (100%) confirmed that a majority of needy students were not receiving bursaries.

One bursary committee member 7 at school 4 explained:

Ration for needy students and the amount allocated for bursary does not match. There are a lot of needy students in secondary schools but the amount of money allocated for bursary by the government is less. It is not enough to support all the needy students. [IDI – Bursary Committee Member 7 – at School 4 – 20/10/16].

From the interviews with bursary committee members, it was shown that bursary funding was insufficient to support all needy students, as a result, a limited number of needy students benefited from the funds.

When bursary committee members were asked what happened to needy students who failed to access bursary funds, all of them (100%) said that needy students who failed to access bursary funds and their parents could not source money to pay for their fees were sent home. They further explained that, if their parents failed to raise the needed school fees, they dropped out of school.

Through FGD with non-beneficiaries, when they were asked if all needy students were aware of the existence of the bursary scheme, one of the non-beneficiaries at school 1 explained:

Most needy students are not aware of the existence of the bursary scheme more especially those who have just been selected to start form 1. Most of them do not report for classes and stay at home because

they do not have fees to pay. [FGD - non-beneficiary 5 – at School 1 – 17/10/16].

As noted in the FGDs, most needy students do not access government bursary scheme and that there is lack of information on the existence of bursary scheme in the community.

Another non-beneficiary at school 2 pointed out:

For us it was when we reported for classes that we were told about government bursary scheme. During assembly, the head teacher informed us that those who cannot afford to pay school fees should fill bursary forms. However, not all of us were selected to fill bursary forms. Only a few were selected. After 2 weeks the rest of us who did not fill bursary forms were sent home to collect school fees. Most of us stayed more than 3 weeks at home doing piece work to find school fees. [FGD - non-beneficiary 9 – at School 2 – 18/10/16].

In support of this, a non-beneficiary at school 3 said:

The number of bursary application forms far exceeded the number of bursary beneficiaries. Once the selected needy students filled the bursary forms, their hopes were raised thinking that they were going to benefit only to be disappointed because very few were considered for bursary. [FGD - non-beneficiary 18 –at School 3 – 19/10/16].

In concurring with non-beneficiaries, bursary committee members from all the eight targeted schools in Kasungu District explained that only few needy students were considered for bursary and those who failed to access bursary funds were sent home to collect school fees.

In agreement, another committee member 10 at school 5 explained that:

There is nothing we can do to ensure that these needy students access secondary education because majority of the parents in these rural community day secondary schools are very poor. They are unable to raise funds for school fees and upkeep for their children. They cannot even mobilize resources to help these needy students in their communities because they have nothing. [IDI – Bursary Committee Member 10 – at School 5 – 21/10/16].

In support of the two bursary committee members, committee member 11 at school 6 added that:

“It is sad that our poor children who have not accessed bursary are forced to withdraw from school.” [IDI-Bursary Committee Members 11 – Schools 6 – at 24/10/16].

When non-beneficiaries were asked how they had progressed in the absence of bursary scheme, one of them at school 7 explained while shading tears:

It is quite challenging as we do not have sponsors and most of us are orphans. Mostly we stay with our grandparents who are weak and cannot do piece work to help us. For us to progress we do piece work ourselves maybe for 3 weeks sometimes we manage to earn some little money and we pay part of the fees. We pledge to the head teacher that we will give more at a later date and we are given time to pay. [FGD - non-beneficiary 49 – at School 7 – 25/10/16].

The results show that a large number of needy students who applied for bursary were unable to access bursary funds thereby denied access to secondary education. This was attributed to inadequate bursary funds from the government. As a result, a limited

number of needy students benefitted from the funds. The expectation according to Classical Liberal Theory is that all needy students should access secondary education regardless of their different economic background. However, this study has noted that only 18% is awarded bursaries which means that the vision of equal opportunity and access to education for everyone is not reached.

The findings of this study corresponds with Njau (2013) whose findings showed that 90% of needy students in her study in Kenya did not receive bursary funding because of inadequate funding by the government. The study findings also concur with findings by Odundo and Rambo (2006) who pointed out that there were many cases of needy applicants in their schools in Kenya who had never received any bursary. This is because the government has insufficient funds.

The study revealed that not more than 18% of those who applied for bursaries ended up being successfully awarded bursaries. Implication in Kasungu being that the proportion of students who benefitted after applying for bursaries was too small pegged at 18% only and a large number of the needy students (82%) who applied for bursary were unable to access bursary. This would result in many needy students being sent home for school fees leading to increased absenteeism, dropouts and repetition. As a result the status of the poor and vulnerable students would be worsened. This is in agreement with findings from Wachiye and Nasongo (2010) in Kenya who found that bursary allocations were rather low and inadequate.

The study affirmed that majority of applicants were needy and deserving and hence they were disappointed by failure to qualify for allocation. Consequently, these

deserving needy students would struggle to survive in the school resulting to drop out which would also result in poor retention of the needy students. The findings of this study are contrary to a study done by Vicky (2002) in Chile where it was found out that middle and upper class students were the major beneficiaries of the Education voucher programme. This is in contrast with the aim of the education voucher programme which is to support needy students' access quality secondary education. Furthermore, the study found out that the majority of the needy students who failed to access bursary funds were sent home to collect fees. These students spent a significant amount of school time at home since their parents were poor and were unable to finance their education.

A study done in Ghana by Rollenston (2009) revealed that children from poor households in Ghana continue to be underrepresented in enrolments. According to Classical Liberal Theory, this means that handicaps that are inherited in being poor have not been removed. In this situation, education system has failed to remove economic barrier that prevent needy students from taking advantage of inborn qualities.

Access to secondary education can be achieved if all needy students benefit from the bursary scheme. This is in agreement to what Smith (2006) as cited by Opon (2007) in U.K, argued that the complicated systems of bursaries confuse many students and their parents and is clearly not working because many needy students and their parents are not aware of the procedure and operation of bursary system.

In conclusion, it has been shown that bursary funding is insufficient to support all needy students, as a result, a limited number of needy students benefit from the funds. A majority of needy students spend most of their school time at home and eventually drop out of school as being away from school reduce their interest in learning. Therefore, it is clear that government bursary scheme only benefits a limited number of needy students and thus could not significantly ensure access of needy students to community day secondary schools in Kasungu district. Furthermore, there is lack of communication to the community on the existence of the bursary scheme. This lack of information affects needy students' access to secondary education.

4.4 selection of beneficiaries for the bursary scheme

The second research question in this study was aimed at finding out how schools selected beneficiaries for the bursary scheme. In order to answer the question, the researcher gathered data from bursary committee members through interviews.

When bursary committee members were asked what procedures were employed in selecting students to be on the bursary scheme, committee member 14 at school 7 said,

*“Head teachers communicate to students about the government bursary scheme during school assemblies”.***[IDI-Bursary Committee Members 14 – at Schools 7 – 25/10/16].**

In agreement, another explained that during Parent Teacher Association (PTA) meetings, information about bursary funds was communicated to parents. In support of the two committee members, Committee member 1 at school 1 emphatically stated that there were some parents who could not attend PTA meetings hence they were

ignorant about the government bursary scheme. From what the committee members said, it is clear that they agreed that head teachers communicated to students about the existence of government bursary scheme.

Findings from all the sampled schools revealed that bursary committee members selected bursary beneficiaries for the bursary scheme. Bursary committee members identified those who had problems in paying fees. These students were interviewed to find out who were paying for their fees and they were also asked how the money was generated.

One of the bursary committee members at School 6 explained,

“We meet as a full committee with the needy students identified either by us, teachers or other students and look deeper into their livelihoods like who supports them, provides food and their source of finances and from our discussion we rank them and agree as a committee to put the neediest on a bursary scheme,” **[IDI-Bursary Committee Members 12 – Schools 6 – at 24/10/16].**

In addition, form teachers were asked to identify students coming from child headed households regardless of sex, double or single orphans with elderly grandparents, students who were living with chronically ill parents and those who lacked basic needs such as school uniform, which is one of the indicators of poverty. Local chiefs were also told to identify students who came from poor families that could not afford to pay school fees. One of the committee members from school 7 said that Form teachers easily identified needy students because they interacted with them every day, that was why they were involved in the identification process.

One of the bursary committee members at School 3 explained that when the needy students were identified, they were given bursary application forms to complete.

“We receive the forms from students. We analyse the forms and rank the needy students based on information provided before their deserving cases are considered,” he explained.

Another bursary committee member at School 2 commented

“We use our own judgment in determining which students are the neediest”.

In agreement, a committee member at School 4 emphasised.

“We are encouraged to refer to the recommended guidelines set by MoEST in determining need. Selection is done according to the laid down criteria by the Ministry of Education in 2008.”

A bursary committee member at school 5 further explained that the completed bursary application forms were then forwarded to the Division office through the District Education Manager (DEM) for consideration. Final selection was done at the Division office and not at school level.

However, one of the bursary committee members at School 7 further explained:

Much as the criteria for selecting bursary beneficiaries is followed, sometimes bursaries are awarded to students who are not the neediest. This is so because bursary application forms are distributed in the first week of the school term and are collected in the second week. The timeline for identification is too short. [IDI – Bursary Committee Member 14 - School 7 – 25/10/16].

Another bursary committee member at School 8 pointed out that:

Most very needy students report for school late because their parents and guardians are afraid to send their children to school without fees. They are afraid that their children will be treated unfairly and will be humiliated because they do not have money to pay for school fees. [IDI – Bursary Committee Member 16 – at School 8 – 26/10/16].

In agreement, another bursary committee member at School 1 emphasised that:

Parents of the neediest students think that their children would be laughed at because of their economic status. This is so because these parents are not sensitized on the availability of bursary scheme. [IDI – Bursary Committee Member 1 –at School 1 – 17/10/16].

The results show that bursary committee members selected bursary beneficiaries for the bursary scheme. Bursary committee members identified those who had problems in paying fees. These students were interviewed to find out the one who was paying for their fees and they were asked how the money was generated. This is in line with the Ministry of Education criteria that stresses on examining the background of the one who has been paying school fees for the student previously and the current status with regards to payment of fees (MoEST 2011). The procedure employed on the selection of beneficiaries were effective since they were able to capture student's economic background and family background status as stipulated in the bursary policy guidelines. This means that, Children from poverty stricken families were considered.

In addition, the results show that form teachers were asked to identify students coming from child headed households regardless of sex, double or single orphans

with elderly grandparents, students who were living with chronically ill parents and those who lacked basic needs such as uniform which is one of the indicators of poverty. Local chiefs were also told to identify students who were coming from poor families that could not afford to pay school fees. This is also in line with the Ministry of Education criteria in that, it stresses on genuine needy deserving students who have no relatives to support them and cannot support themselves. It also stresses that priority should be given to those who have lost both parents (MoEST, 2011).

Low access and retention of needy students in secondary schools threatens the provision of empowerment for these needy students to secure better livelihoods for themselves, their families and the communities. The Government of Malawi, after observing this problem thought of introducing bursary scheme to increase access and retention of needy students in secondary schools. Therefore, break the vicious circle of poverty by giving needy students opportunity to develop skills which will help them in future making bursary a welcome idea.

The implication of Classical Liberal Theory of Equal Opportunity is that, education system should be designed so as to remove barriers that prevent needy students from lower economic backgrounds from taking advantage of inborn qualities that accelerate them to social promotion. Making this study in line with this Classical Liberal Theory.

According to YIKE (2011), guidelines are aimed at ensuring that the objectives of the scheme are met and the bursary committee members are required to strictly adhere to the stipulated guidelines. The findings of this study further disagree with the study of

Mwembi (2012) who stated that the criteria of determining the genuinely needy students in Kenya had limitations both on governance, efficiency, effectiveness and consistency in support and that the fund was found to experience impediments such as political interference by the local politicians. In this study, there was no political interference in the administration of the bursary scheme and politicians were not involved in handling bursary scheme.

From what Wachiye and Nasongo (2010) and Mwembi (2012) found in Kenya, it shows that the bursary committee members do not adhere to the established criteria of bursary allocation, while in Kasungu district, bursary committee members follow the established criteria. According to the findings, only needy students were considered and not those from well-to-do families.

The results further show that bursaries are sometimes awarded to students who are not the neediest simply because the timeline for identification is too short. Most very needy students report for schools late. The parents of most very needy students do not have knowledge on the availability of bursary scheme. This is because their parents are not sensitized on the availability of bursary scheme. This has resulted in the neediest students not being aware of the existence of the bursary scheme. By the time these very needy students report for school, they find that their friends have already filled bursary application forms and the completed forms have been forwarded to the Division Office.

Lack of information has been the major drawback in access to secondary education by the neediest students. Therefore deserving neediest students did not apply for bursary

and denied deserving student's access secondary education. This shows that it is impossible in the absence of bursary funds for poor students to enroll and complete secondary education. Therefore, there is need to sensitize all parents from poorest of the poor households on the availability of bursary scheme so that the neediest students are able to access bursary funds.

In conclusion, in this section, it is clear that head teachers communicate to students on the existence of government bursary scheme. Bursary committee members identify needy students with the help of form teachers and local chiefs. Needy students are ranked based on the level of poverty. Needy and deserving students are certified by bursary committee members. Findings also show that in Malawi the guidelines stipulated by the Government on the award of bursaries are followed by the Bursary committee members when selecting bursary beneficiaries in secondary schools in Kasungu district.

Selection is done according to the laid down criteria by the Ministry of Education in 2008. Schools have a bursary committee. The committee is responsible for certifying needy and deserving students. The deserving needy students fill bursary application forms. Bursary forms are then forwarded to the Division Office for consideration. However, bursaries are sometimes awarded to students who are not the neediest because the timeline for identification is too short.

4.5 Contribution of bursary scheme to the retention and completion of secondary school education by bursary beneficiaries

One of the questions of the study was to find out how the bursary scheme had contributed to the retention and completion of bursary beneficiaries in the secondary school education. This was achieved by reviewing documents, administering questionnaire to head teachers and bursary beneficiaries, interviewing bursary committee members, FGDs with bursary beneficiaries and non-beneficiaries. The responses were meant to check whether the bursary scheme assisted in retaining bursary beneficiaries in secondary schools so that they complete the secondary education. Therefore, the sub-section below presents findings from this research question.

4.5.1 Retention and completion of secondary school education by bursary beneficiaries

Findings of the study revealed that most students who were directly assisted with bursary fund were retained and completed the secondary school education. Only a few bursary beneficiaries were not retained and did not complete their secondary education. They dropped out due to early marriages and pregnancies. In schools 3 and 6, parents of beneficiaries could not even afford to raise money to square fee balances, these bursary beneficiaries were forced to drop out of school. They lost interest in school due to frequent absenteeism.

In Figure 7, the blue bars represent number of beneficiaries, green bars represent number of beneficiaries retained while the red bars represent number of beneficiaries who dropped out in the eight schools which were sampled and visited.

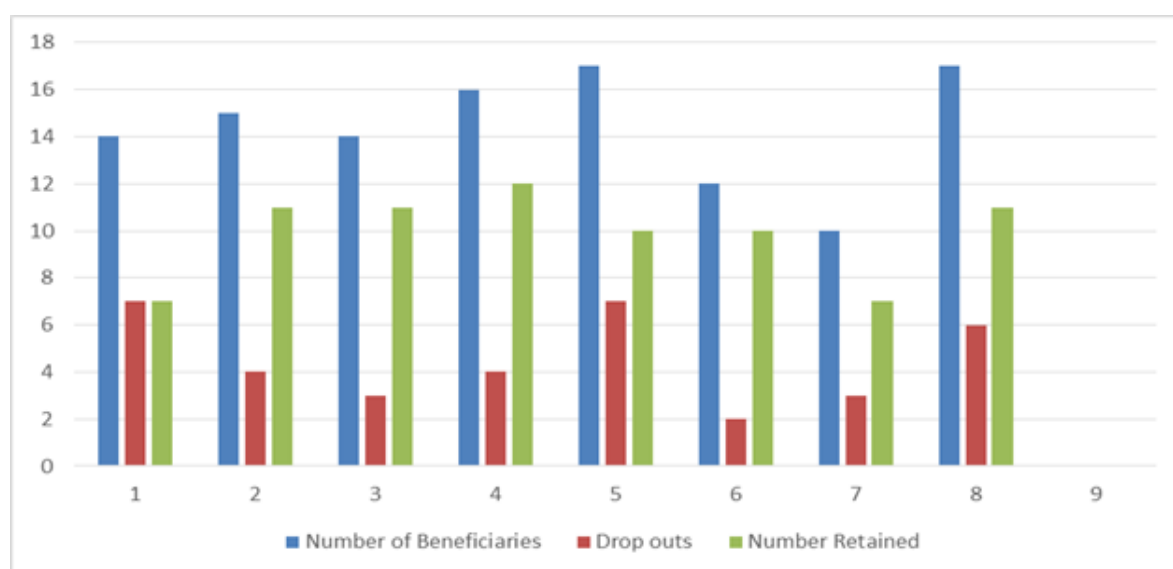


Figure 7: Retention and completion of secondary school education

Source: Researcher's Document review, 2016

It can be seen from Figure 7 that most of the students who were directly assisted with bursary fund in all the sampled schools, 79 out of 115 (68.7%) were retained and completed the secondary school education. Further, the figure revealed that a proportion of bursary beneficiaries in all the sampled schools, 36 out of 115 (31.3%) were not retained and did not complete their secondary education. They dropped out of school before completing the secondary school education mostly due to pregnancies and early marriages. Both boys and girls are involved in early marriages. Some bursary beneficiaries dropped out of school due to frequent absenteeism that led to low academic performance.

In CDSS 1, half of the beneficiaries dropped out of school because the head teacher could not retain beneficiaries with fees arrears, they were sent home to raise funds to meet their fees requirement. Most of these beneficiaries were unable to raise money for their fees. As a result they dropped out of school.

4.5.2 Retention of bursary beneficiaries when bursary funds are delayed

The sampled beneficiaries were asked whether they were retained in school or sent home when bursary funds delayed to ensure their participation in school and findings are as shown in Table 1

Table 1:Percentage of bursary beneficiaries retained at school or sent back home

Beneficiaries	Frequency	Percent
sent home	16	25.0
kept in school	48	75.0
Total	64	100.0

Source: Data analysed from students questionnaires, 2016

The findings in Table 1 show that majority of bursary beneficiaries 48 (75%) were kept in school while 16 (25%) were sent home to collect school fees when bursary funds were disbursed late. This question was crucial to this study to find out the way schools treat beneficiaries when the funds are disbursed late to ensure participation of bursary beneficiaries.

When bursary committee members were asked what initiatives were put in place to ensure that beneficiaries were retained in school even if the funds were inadequate, six sampled schools out of the eight responded that the beneficiaries were not sent home but still kept in school. Two sampled schools responded that beneficiaries were sent home to collect school fees. The bursary committee members from the two sampled schools were further asked what happened to the beneficiaries who were sent home and did not find the fees. They responded that they dropped out of school.

From this analysis it can be concluded that majority of bursary beneficiaries (75%) were kept in school even when the Government delayed to disburse the bursary funds. They were not sent home to correct school fees. 25% that was sent home was smaller compared to 75% that was retained in school. As such, bursary scheme has a positive impact on retention of bursary beneficiaries in secondary schools in Kasungu district.

4.5.3 The extent to which funds provided under government bursary scheme are adequate in meeting the needs of the beneficiaries' tuition and sustenance

In Figure 8, the blue bars represent the school fees per student whereas the red bars represent the amount of bursary fund allocated to each student in the eight schools which were sampled and visited.

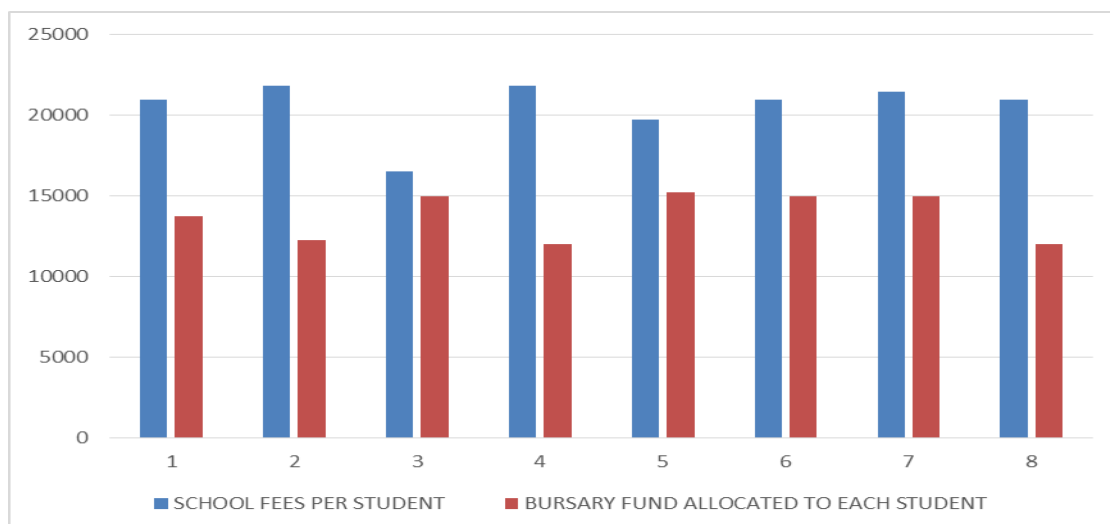


Figure 8: Amount of fees charged per student and bursary fund allocated

Source: Researcher's data from document review, 2016.

It can be seen from Figure 8 that bursary funds allocated to beneficiaries were not adequate and the amount awarded to each student was not sufficient to cater for the fees that schools charged per student per academic year. As indicated in the figure, the bursary fund awarded to each student showed that none of the beneficiaries was able to receive funds for the whole academic year.

One bursary beneficiary (a girl) explained:

The bursary fund is really inadequate, it caters for three quarters of the tuition yet there are some basic needs which we need at school. For example we need school uniform, exercise books, pens and pocket money for buying some basic necessities which are crucial more especially to us girls. Our parents are unable to provide us with these basic needs. As a result, other girls indulge themselves into selling their bodies in exchange for support from adult men. The end result is pregnancy, early marriages and finally dropping out of school. [FGD - Bursary-beneficiary 46 –at School 6 – 24/10/16].

Another bursary beneficiary explained:

I do not have basic necessities, for example, soap and lotion but still, I am motivated to work hard because of the bursary fund I am given by the government. Most of the times I am helped by my friends who give me soap and other things. Even if the funds do not cover the whole amount of school fees, as bursary beneficiaries, we are not chased out of school by the head teacher. We are allowed to participate in all school activities. This has motivated us more and has helped us to work hard and improve our performance during examinations. [FGD - Non-beneficiary 38 –at School 5 – 21/10/16].

When head teachers were asked to what extent were the funds provided under government bursary scheme adequate in meeting the needs of the beneficiaries' tuition and sustenance, all the head teachers indicated in the questionnaire that the funds were very inadequate. According to all head teachers, the funds were just very little to cater for the whole school fees. The money received through bursary funds only covered part of the fees. From the responses, it is evident that the bursary fund was far below the fees charged as also shown in Figure 8.

The results show that bursary scheme has contributed to the retention and completion of secondary school education. Most students who were directly assisted with bursary fund were retained and completed the secondary school education. Sutherland – Addy (2008) emphasised that, bursary schemes favored to improve retention of needy students in the schools. In this study only a few bursary beneficiaries were not retained and did not complete their secondary education. They dropped out due to early marriages and pregnancies and in two schools out of the eight sampled schools

parents of beneficiaries could not afford to raise money to square fee balances, these bursary beneficiaries were forced to drop out of school.

This disagrees with findings from Barat (2010) that bursary schemes only support retention by 5.8%. In this study, bursary scheme supported retention by 75%. This implies that majority of beneficiaries in Kasungu district are able to participate in school activities and complete the secondary school education. Therefore, by awarding bursaries to needy students, retention and completion of secondary school education is being achieved to a greater extent.

The results also revealed that the majority of the beneficiaries were able to participate in school activities as they were not chased out of school even though they had not paid school fees. Only in 2 sampled schools disruption of learning among beneficiaries was a common feature as they were frequently sent home to collect fees as bursary funds were sometimes disbursed late. It was also revealed that these students who deserved bursary funds never got the money in time because the process of sending money from the Central Government to the Division then to schools took long. By the time bursary funds were remitted to schools, many beneficiaries in school 3 and 6 were already sent home or had wasted a lot of time trying to look for school fees. Late disbursement of bursary funds registered high absenteeism. Beneficiaries often leave school for their homes to collect school fees and they eventually ended up staying more days when they found that their parents had no money. This means that beneficiaries in school 3 and 6 missed more classes. For this matter, some bursary beneficiaries dropped out of school because they lost interest in school due to the frequency of absenteeism that leads to low academic performance.

According to the findings of the study, it can be concluded that the bursary scheme has a positive contribution on retention of bursary beneficiaries in secondary schools and that bursary beneficiaries are able to complete the secondary school education in Kasungu. This is based on the fact that most of the needy students who received bursaries in this study participated in school activities and completed the secondary school education. Only a small proportion of bursary beneficiaries was not retained in school.

This is in contrast with findings by Kirigo and Mwawughanga (2008). Their findings established that in Kenya, the bursary fund has no significant impact on the retention of needy students in secondary schools and that no role has been played in improving retention to secondary education among bursary beneficiaries in Mombasa District, Wundanyi Division of Taita District and Nairobi informal settlements. This was based on the fact that 53.3% of those who received bursaries in Kenya were sent home due to inadequacy of funds set aside for bursary and unpredictability of the funds. In this study, most bursary beneficiaries were retained in school even though bursary funds were inadequate only 25% of those who received bursaries in the study were sent home to collect fees balances.

The results further show that, the funds that were provided under government bursary scheme were not adequate to meet the needs of the beneficiaries' tuition and sustenance. Funds were not adequate to cater for the fees that schools charged per student per academic year. This means that all bursary beneficiaries had huge balances each year which were not cleared. Even though bursary beneficiaries had huge fee balances in this study, they were not sent home to collect fees balances but

retained in school except in the 2 sampled schools where head teachers could not retain beneficiaries with fees arrears, they were sent home to raise funds to meet their fees requirement.

This confirms that majority of bursary beneficiaries are retained in schools and that they are able to participate in school activities and in the end complete the secondary school education. Cave (2001) explained that, voucher system enhances educational opportunities for the most disadvantaged students.

This implies that the bursary policy which is being implemented in Government Secondary Schools in Malawi is helping needy students. This is in line with Classical Liberal Theory of Equal Opportunity which advocates that education systems should be designed so as to remove barriers of any nature that prevent bright students from lower economic backgrounds from taking advantage of inborn qualities that accelerate them to social promotion. If education was offered without bursaries, only those who can afford to pay school fees would enroll and be retained in school. In this particular study, needy students were able to access secondary education and were retained in school which is in line with this theory.

In conclusion, it is clearly evident that the government bursary scheme really benefits the needy students in accordance with why it was instituted in the year 2001 by the Government of Malawi to enhance needy students' retention in secondary school and completion of the secondary school education. According to the findings, the majority of bursary beneficiaries are retained in school and complete the secondary school education though the amount awarded to them is not adequate to meet their financial

needs. Majority of these bursary beneficiaries are able to persevere. They are able to bear difficulties without dropping out of school. Only very few bursary beneficiaries who cannot persevere are not retained and they do not complete the secondary school education.

4.6 Challenges faced in the disbursement and administration of Bursary fund

The fourth research question in this study focused on finding out the challenges faced in the disbursement and administration of Secondary School Bursary fund to needy students in community day secondary schools. In order to answer the question, the researcher gathered data from the head teachers' and bursary beneficiaries' questionnaires, interviews with bursary committee members, FGDs with bursary beneficiaries and non-beneficiaries. The responses were meant to find out whether bursary scheme had some challenges.

4.6.1 Challenges faced by head teachers in handling bursary funds

When head teachers were asked some of the challenges they faced as they handled bursary funds, they all (100%) responded that the duration taken to distribute the allocated bursary funds to schools each academic year was a major challenge. The head teachers indicated that it took five to six months for bursary beneficiaries to receive bursary funds after application. The bursary money was rarely released to schools in the first term but during the second term and sometimes in the third term. They also indicated in the questionnaire that Bursary funds were insufficient and their disbursement was erratic.

The results of the study show that allocation of bursary funds is the major challenge because it does not have a definite period. Sometimes it takes over six months to remit the funds to schools after the school calendar mostly for those whose applications have been considered to receive bursary. The bursary money is mainly released to schools during the second term and sometimes in the third term. The funds are never released to schools in the first term. This means that the bursary beneficiaries could not rely on bursary funds during first term, which in most cases carries the heaviest fee burden. For that matter many students would be sent home for school fees leading to increased absenteeism, repetition and dropouts. This therefore would result into low enrollment and low retention rate of bursary beneficiaries.

The results of the study also show that there is delay as well as erratic payments in the disbursement of bursary funds. Sometimes the funds come once a year. This delay is a big blow as the funds are meant to ensure beneficiaries' access and retention in school. They are also meant for their participation in school activities. This concurs with findings by Nyachieya and Nasongo (2010) and Oyugi (2010) in Kenya who established that there was delay in disbursement of bursary funds, which hampered its effectiveness in addressing their objectives. This delay in the disbursement of bursary funds resulted in bursary beneficiaries being sent home for fees. Some head teachers could not retain beneficiaries with fees arrears and sent them home to collect school fees. This contributed to dropouts. It has also been noted that Bursary funds come in bits which does not meet the needs of students' tuition. Worse still, the government sometimes does not remit bursary funds to schools at all.

The results have also revealed that bursary fund is not enough to cover school fees and there is always underpayment of the funds. Bursary beneficiaries do not get the total bursary allocations to cater for their total fees. All bursary beneficiaries have huge fees balances. Schools are affected since proper budgeting becomes a problem due to school fees balances of beneficiaries. As a result schools are unable to purchase the needed resources for teaching and learning due to insufficient funds. This affects all the students because they have few resources to use.

This situation also results into inconsistencies in poor school attendances and increase drop out of bursary beneficiaries in some schools because they are sent home to collect fees balances. This contributes to low access to secondary education by needy students. Similar findings in Ghana were reported in a research by the Brookings Institute (2009) that, disbursements often fall short of what schools expected, which made it difficult for them to execute activities that would improve effectiveness.

Based on the findings in this study, bursary scheme has many challenges that hinder access and retention of needy students. Effective bursary scheme is one where there is timely disbursement of the funds in line with the school programme, funds are adequate, and where these funds are effectively procured to benefit the target group. Many studies in other countries have shown that challenges in bursary scheme cannot effectively contribute to access and retention of needy students in secondary schools (Wachiye and Nasongo, 2010; Njau, 2013; Odundo and Rambo, 2006; Lee, 2002; YIKE, 2011).

4.6.2 Challenges faced as bursary committee members are handling bursary funds

When the bursary committee members were asked about the challenges they faced at committee level, they said that there were a lot of needy students in the communities as a result it was a challenge to identify the neediest students for the bursary. *“Most deserving needy students were left out because we were given a ceiling of the number of needy students to be considered. This created some enmity between those who were considered and those who were not considered”*. [IDI – Bursary Committee Member 15 – at School 8 – 26/10/16].

The second challenge was the allocation of bursary funds which did not have a definite period. It could take up to six months for bursary funds to be remitted to schools. Thirdly, the timeline for identification of the needy students was too short. Bursary application forms were distributed in the first week of the school term and were collected in the second week.

Findings on the challenges on bursary funds have revealed that there were a lot of needy students in the communities as a result it was difficult to select needy students to be on bursary. For instance one of the committee members at School 2 expressed that:

The number of applicants for the bursary is high but only very few are considered. All the applicants are kept in school hoping that all of them will be considered for bursary. They learn for 2 terms without school fees. When names of beneficiaries are announced those who are not successful are sent home. This creates enmity with the parents whose children are not considered as if bursary committee members

have not done their work effectively. [IDI – Bursary Committee Member 4 – at School 2 – 18/10/16].

Another bursary committee member at School 3 further said:

As community we depend on the school fees for school improvement projects. The bursary fund has no definite period. Sometimes it take six months to come. School development fund is part of the school fees. So if school fees for 15 bursary beneficiaries is not paid for 2 terms then the school cannot demonstrate its actions to implement the improvement plans. [IDI – Bursary Committee Member 5 – at School 3 – 19/10/16].

Another committee member at School 4 added that:

The bursary allocation has a lot of challenges. The bursary fund is not enough to cover school fees and there is always underpayment of the funds. Apart from that, there are always delays as well as erratic payments. It takes long to pay and the funds come sometimes once a year. In most cases, the bursary funds come in bits which does not meet the needs of students' tuition. Worse still, the government sometimes does not pay bursaries to schools at all. [IDI – Bursary Committee Member 7 – at School 4 – 20/10/16].

According to bursary committee members, it was revealed that bursary funds only came mostly once throughout the academic year. This clearly meant that head teachers could not peg on this fund on a regular basis. From the comments made by bursary committee members, it has been revealed that there are a lot of challenges faced in handling bursary funds. These challenges have a negative impact on needy students' access to secondary education and participation of these needy students in school activities.

The results revealed that there were a lot of needy students in the communities, as a result it was difficult for bursary committee members to select needy students to be on bursary. This contributed to most deserving needy students being left out because they were given a ceiling of the number of needy students to be considered. This also created enmity between the parents whose children were not considered for bursary and those whose children were considered.

It was also revealed that bursary funds only came mostly once throughout the academic year. These findings are similar to what Onuko (2012) found in Kenya that the amount of money allocated to beneficiaries is inconsistent to the schools' calendar year and only comes once a year making many beneficiaries to stay out of school as they look for the school fees arrears. The findings are also in agreement with the study carried out by the Ghana Centre for Democratic Development (GCDD, 2010) in Ghana. The report pointed out that there is irregular release of the funds, there is no fixed time period for the release of the funds to beneficiary students. When there are persistent delays in accessing the funds, it puts pressure on schools to fill in the funding gap. This clearly means that head teachers cannot peg on this fund on a regular basis.

4.6.3 Challenges faced by bursary beneficiaries in relation to bursary scheme

When bursary beneficiaries were asked during FGDs about the challenges faced in relation to government bursary scheme, their responses agreed with those of head teachers. The challenges which all the participants agreed upon were insufficiency of bursary funds. No package for examination fees, school uniform, no pocket money for buying basic needs.

For example, one bursary beneficiary at School 4 explained:

Apart from the fact that the bursary fund is not enough, there is no package for examination fees. So if one has no examination fees then he or she cannot write the national examinations. In addition, there is no inclusion of school uniform nor pocket money so that we can buy exercise books and writing materials. [FGD – bursary -beneficiary 25 – at School 4 – 20/10/16].

Another bursary beneficiary lamented:

We have never seen any official from Ministry of Education coming to give us a talk or to see how we are performing in our tests. Because they do not come, most of us are not motivated to work hard. [FGD - bursary-beneficiary 33 – at School 5 – 21/10/16]

The results revealed that there is no package for examination fees. This means that the beneficiaries who fail to pay for examination fees cannot write the national examinations. In addition, funds do not cater for school uniform, writing materials and pocket money for other basic needs which contribute to pregnancies and early marriages in girls. This results in some bursary beneficiaries dropping out of school. This corresponds to what Mohoebe (2013) found in Lesotho where the bursary scheme was criticised for not covering uniforms and other home-based necessities (such as food rations) as these expenses had to be covered to maximize beneficiaries' chances to remain in school.

Onuko (2012) also found out that bursary funds allocated by government in Kenya was inadequate to cater for students' school fees for the whole academic year with the provision excluding money for buying text books, uniform and other personal effects. This in turn made some students to drop out of school mostly those students whose

families could not supplement the deficit. The results further show that there is no close monitoring by ministry officials. There is no guidance and counselling by stakeholders of bursary scheme. This implies that there was room for inefficiency.

4.8 Chapter summary

Chapter 4 has presented the findings of the study. The chapter has indicated that the bursary fund is not adequate to enhance access to secondary education of needy students. Therefore, the bursary scheme has a small positive impact on needy students' access to secondary school. However, bursary scheme has a positive impact on retention of bursary beneficiaries in secondary schools and that bursary beneficiaries are able to complete secondary school education. Challenges of Government bursary scheme have been revealed in the same chapter among other things. In the next chapter, conclusions and implications plus areas which require further studies have been put forward.

CHAPTER 5

CONCLUSION AND IMPLICATIONS

5.1 Chapter overview

The chapter presents a summary, conclusion and implications on the key findings of the study discussed in chapter four. The last section outlines suggested areas for further research.

5.2 Summary of the findings

This section presents a summary of results as depicted in the study.

5.2.1 Proportion of identified needy students that have access to bursary in secondary schools

The study revealed that not more than 18% of the identified needy students who applied for bursaries ended up being successfully awarded bursaries. This implies that 82% of the needy students who applied for bursary were unable to access bursary. Furthermore, the study found out that the majority of the needy students who failed to access bursary funds were sent home to collect fees. These students spent a significant amount of school time at home due to fees problem. Consequently a good number of needy students dropped out as being away from school reduced their interest in learning.

5.2.2 Selection of beneficiaries for the bursary scheme

The study found out that Selection was done according to the laid down criteria by the Ministry of Education in 2008. The guidelines stipulated by the Government of Malawi on the award of bursaries were followed by the bursary committee members. Needy and deserving students were certified by bursary committee members and ranked based on the level of poverty.

5.2.3 Contribution of bursary scheme towards retention and completion of secondary school education by bursary beneficiaries

The study found out that 68.7% of those who received bursaries participated in school activities and completed secondary school education. Only a small proportion of bursary beneficiaries 31.3% were not retained in school. However, all bursary beneficiaries had huge fees balances each academic year which were not cleared because of poverty. Beneficiaries' parents could hardly raise the fees balances. Nevertheless, they were not sent home to collect fees balances except in few individual schools.

5.2.4 Challenges faced in the disbursement and administration of secondary school bursary fund to needy students

The study found out that the allocation of bursary funds did not have a definite period. There were always delays as well as erratic patterns in the disbursement of bursary funds. Sometimes the disbursement could take up to six months before it was done. The funds were not released to schools in the first term but either in the second term or in the third term. Sometimes funds came once a year. In most cases, the bursary funds came in bits hence failed to meet the needs of students' tuition. Worse still, the

government sometimes did not pay bursaries to schools at all. In some schools, bursary beneficiaries were sent home for school fees leading to increased absenteeism and dropouts.

It was also found out that inadequate bursary funds hampered the award of bursary funds since many deserving cases were not benefiting. Because of this inadequacy, the bursary funds only benefited a limited number of needy students and thus could not significantly ensure access of needy students in community day secondary schools. Furthermore, the bursary fund was not enough to cover school fees and there was always underpayment of the funds. Therefore, all bursary beneficiaries had huge fees balances each term which could not be cleared.

5.3 Conclusion and implications

The purpose of the study was to investigate Government bursary scheme in enhancing needy students' access to and retention in community day secondary schools in Kasungu district. The major question was: How does the Government bursary scheme enhance access to and retention of needy students in community day secondary schools in Kasungu district?

The study has revealed that government bursary scheme only benefit a limited number of needy students and therefore, could not significantly ensure access of needy students to secondary education. The majority of needy and deserving students did not get bursary funds. Those who failed to access bursary funds were sent home and since their parents were poor and were unable to finance their education, they were forced to drop out of school. This meant that the inadequacy of bursary funds made it

difficult to address the problem of poor access to secondary education by the needy students.

The study has also revealed that government bursary scheme has a positive contribution on retention of bursary beneficiaries in secondary schools and that bursary beneficiaries are able to complete secondary school education. From the results of this study, it can therefore be argued that Government bursary scheme enhances retention of bursary beneficiaries in community day secondary schools in Kasungu district. However, government bursary scheme has a small positive impact on needy students access to secondary school education.

5.4 Suggested area for further study

The study focused on the Government bursary scheme in enhancing access to and retention of needy students in secondary schools in Kasungu district. The study was done in a few selected Community Day Secondary Schools in the district. I would like therefore to recommend that the study be carried out at a larger scale covering more districts to understand bursary scheme and its impact.

REFERENCES

- Ahmed, M., Ahmed, K., Khan, N., & Ahmed, R. (2007). *Access to education in Bangladesh*. Dhaka, Bangladesh: BRAC University.
- Armitage, D. (2007). *The Declaration of Independence: A Global History*. Cambridge, Massachusetts: Harvard University Press.
- Barat, C. (2009). *Bursary schemes in financing secondary education in Kenya* (masters thesis). University of Nairobi, Kenya.
- Brookings Institute. (2009). *Review of trends in public spending for education and health in Ghana: (2002-2006)*. Accra: Transparency and Accountability Project.
- Bryman, A. (2008). *Social research methods* (3rd ed.). New York: Oxford University.
- Bryman, A. (2001). *Social research methods*. New York: Oxford University.
- Bogdan, R., & Biklen, S. (2007). *Qualitative research for education: An introduction to theory and methods* (5th ed.). Boston: Pearson.
- Cave, M. (2001). *Regulatory reform in higher education in the UK; Oxford review of economic policy*. United Kingdom : Brunel University.
- Central Bureau of Statistics (2004). *Geographic dimensions of well being in Kenya*. Nairobi: Regal Press.
- Central East Education Division. (2013). *Bursary report*. Kasungu, Malawi: Ministry of Education.
- Cohen, B. (1981). *Education and the individual*. London: George Allen and Unwin.

- Cohen, L., & Manion, L. (1994). *Research methods in education* (4th ed.). London: Routledge.
- Cohen, L., & Manion, L. (2007). *Research methods in education* (6th ed.). London: Routledge.
- Constitution of the Republic of Malawi. (1999). *Education*. Lilongwe: Ministry of Justice & Constitutional Affairs.
- Creswell, J. (2003). *Research design: A qualitative, quantitative, and mixed method approaches* (2nd ed). Thousand Oaks, CA: SAGE.
- Creswell, J. (2014). *Research design: Qualitative, quantitative and mixed methods approaches*. London: SAGE.
- Creswell, J. (2009). *Research design: Qualitative, quantitative and mixed methods approaches* (3rd ed.). London, UK: SAGE.
- Creswell, J. W., & Miller, D. (2000). Determining validity in qualitative inquiry. *Theory into Practice*, 39(3), 124-130.
- Das, J. (2008). *Comments on draft report; secondary education in India*. India: Universalising Opportunity.
- David, M., & Sutton, C. (2011). *Social research: An introduction* (2nd ed.). London: SAGE.
- Emerson, R. M. (1995). *Contemporary field research: A collection of readings*. Prospect Heights, IL: Waveland Press.
- Fowler, F.J. Jr. (1995). *Improving survey research questions: Designs and evaluations*. London: SAGE.

- Fraenkel, J. R., & Wallen, N. E. (2000). *How to design and evaluate research in education*. New York: Mac Millan.
- Gay, L.R., & Airasian, P. (2003). *Educational research: Competencies for analysis and application* (7th ed.). New Jersey: Pearson Education, Inc.
- Gertler, P., & Glewwe, P. (1992). The willingness to pay for education for daughters in contrast to sons: Evidence from rural Peru. *World Bank Economic Review*, 6(1), 171– 88.
- Ghana Centre for Democratic Development. (GCDD, 2010). *Report of the president's committee on review of education reforms in Ghana*. Accra: Adwinsa Publications (Gh) Ltd.
- Gibbons, S., & McNally, S. (2013). The effects of resources across school phases: A summary of recent evidence. *Research for ofsted's Access and achievement in education 2013 review*. London: Office for Standards in Education.
- Government of Malawi. (2004). *Education for all national action plan* (Draft). Lilongwe, Malawi: Ministry of Education.
- Government of Malawi. (2014). *Education sector implementation plan II 2013/14-2017/18: Towards quality of education, empowering the school* (Draft). Lilongwe, Malawi: Ministry of Education Science and Technology.
- Government of Malawi. (2006). *Malawi growth and development strategy: From poverty to prosperity (2006-2011)*. Lilongwe, Malawi: Ministry of Economic Planning and Development.
- Government of Malawi. (2011). *Malawi growth and development strategy II 2011-2016*. Lilongwe, Malawi: Ministry of Finance and Development Planning.

- Greene, J. C., Caracelli, V. J., & Graham, W. F. (1989). Toward a conceptual framework for mixed-method evaluation designs. *Educational Evaluation and Policy Analysis*, 11(1), 255–274.
- Greene, J. C., & Caracelli, V. J. (Eds.). (1997). *Advances in mixed method evaluation: The challenges and benefits of integrating diverse paradigms*. USA: Jossey-Bass.
- Haddad, W.D. (1995). *Education policy – planning process: An applied framework*. Washington D.C: International Institute for Education.
- Henry, G.T., & Thompson C.L. (2010). Targeted funding for educationally disadvantaged students. *Educational evaluation and policy analysis*, 32(2), 183 – 2004.
- Hyman, J. (2014). Does money matter in the long run? Effects of school spending on educational attainment. *American Economic Journal: Economic Policy*, American Economic Association, 9(4), 256-280.
- Hopkins, K. D., Hopkins, B. R., & Glass, G. V. (1996). *Basic statistics for the behavioral sciences* (3rd ed.). Boston: MA: Allyn & Bacon.
- International encyclopedia of education. (1994). *Individualised testing in the classroom*. Oxford: University Press.
- Jencks, C. (1973). *Inequality: A reassessment of the effect of family and school-economics and log in America*. New York: Harper-Row.
- Johnson, B., & Onwuegbuzie, A. (2006). Mixed methods research: A research paradigm whose time has come. *Educational Researcher*, 33(7), 14-26.
- Kadzamira, E.C., & Rose, P. (2003). Can free primary education meet the needs of the poor: evidence from Malawi: *International Journal of educational and Development*, 23(5), 501-516.

- Kasungu District social-economic profile. (2007). *Demography and peoples*. Kasungu, Malawi: Kasungu District Council.
- KESSP (2008). *Delivering Quality Equitable and Training to all Kenyans*. Nairobi: Ministry of Education Science and Technology.
- Kirigo, S.M. (2008). *An investigation into the effectiveness of bursary fund in enhancing retention of students in secondary schools in Mombasa district* (masters thesis). Kenyatta University, Kenya.
- Kvale, S. (1996). *Interviews: An introduction to qualitative research interviewing*. Thousand Oaks, CA: Sage.
- Lewins, A., Taylor, C., & Gibbs, G. (2005). *What is qualitative data analysis? UK*: University of Huddersfield.
- Levitz, R. (2001, July). *What's working right now in student retention! building blocks for retention success – the basis for recruiting success*. National Conference for Student Retention.
- Malawi Economic Justice Network. (2004). *A simplified version of the Malawi poverty reduction strategy paper: Breaking the chain of poverty by taking poverty reduction strategy paper to the door steps*. Lilongwe, Malawi: Ministry of Economic Planning and Development.
- Malawi Education Sector. (2001). *Policy and Investment Framework (PIF)*. Lilongwe, Malawi: Ministry of Education and Culture.
- Malawi Government. (2013). *Education act*. Lilongwe, Malawi: The Government Printer.
- Marshall, C., & Rossman, G. B. (1999). *Designing qualitative research*. London: Sage.

- Marshall, C., & Rossman, G. B. (2010). *Designing qualitative research* (5th ed.). Thousand Oaks, CA: Sage.
- Maxwell, J. (2005). *Qualitative research design: An interactive approach* (2nd ed.). Thousand Oaks, CA: Sage.
- Ministry of Education (2008). *Clarification on disbursement of secondary schools bursaries*. Ref:No.S19/17/55. Nairobi, Kenya: Ministry of Education.
- Ministry of Education (2012). *Edusave merit bursary*. Singapore: Singapore press holdings Ltd.
- Ministry of Education (2012). *Secondary scheme bursary fund*. Nairobi, Kenya:
- Ministry of Education Science & Technology (MoEST) (2010). *Education management information system (EMIS)*. Lilongwe, Malawi: Ministry of Education.
- Ministry of Education Science & Technology (MoEST) (2013). *Education sector implementation plan (ESIP 11)*. Lilongwe, Malawi: Ministry of Education.
- Ministry of Education, Science & Technology (MoEST) (2013). *Education sector implementation plan*. New York: Mcgraw-Hill.
- Ministry of Education Science & Technology (MoEST) (2013). *Education Statistics: management information system*. Lilongwe, Malawi: Ministry of Education.
- Ministry of Education, Science & Technology (MoEST) (2008). *Malawi public secondary school bursary scheme guidelines*. Lilongwe, Malawi: Ministry of Education.

- Ministry of Education Science & Technology (MoEST) (2011). *Secondary School Bursary scheme*. Lilongwe, Malawi: Ministry of Education.
- Mohoebi, A. (2014). *An assessment of the Lesotho government assistance program in addressing the financial implications of education for all in secondary schools*. Johannesburg, South Africa: University of Witwaterslaand.
- Muriuki, M. (2011). *Effectiveness of constituency bursary funds in enhancing retention of students in secondary schools*. Kenya: Embu West District Council.
- Mussa, R., & Pauw, K. (2011). *Poverty in Malawi: Current status and knowledge*. Washington D C: International food policy research institute.
- Mvula, P. & Tsoka, M. (2014). *Malawi social cash transfer program*. Baseline Evaluation Report, University of Carolina, Chapel Hill.
- Mwangi, W. (2006, October 7). Resolve row over bursary fund. *Daily Nation, Nairobi: p 23*.
- Mwansa, A. C. (2010). *An assessment of the bursary scheme for orphans and vulnerable children (OVC) Report*. Maseru: UNICEF.
- Mwaura, P.M. (2005). *An assessment of the effectiveness of the government bursary scheme in enhancing participation in secondary education by the poor and the vulnerable in Thika, District* (masters thesis). Kenyatta University, Nairobi.
- Mwembi, T.O. (2012). *Challenges on the disbursement of constituency bursary fund (CBF) to public secondary school students* (masters thesis). Kenyatta University, Nairobi.
- National Statistical Office. (2008). *National population and housing census*. Zomba, Malawi: Ministry of Economic Planning and Development.

- Nasongo, W.J. (2010). *Access to secondary school education through the constituency bursary fund, Kenya, Kanduyi constituency*. Kenya: Masinde Muliro University of Science & Technology.
- Ng'alu, M., & Bomett, J. (2014). *The role of constituency development fund in provision of secondary school education*. Nairobi, Kenya: University of Nairobi.
- Ngware, M., Onsomu, E. N., Muthaka, D., Ngware, M., & Kosimbei, G. (2006). *Financing of secondary education in Kenya: Costs and options*. Nairobi: Institute for Public Policy Research and Analysis.
- Njau, R.W. (2013). *Effectiveness of secondary education bursary fund on access and retention on students in secondary schools Juja Constituency, Kiambu County*. Kenya : Kenyatta University.
- Njeru, E., & Orodho, A. (2003). *Education financing in Kenya: Secondary school bursary scheme implementation and challenges*. Nairobi: African Wildlife Foundation.
- Obare, M.O. (2004). *The role of government bursary fund in enhancing participation in Nyamira District* (masters thesis). Kenyatta University, Nairobi.
- Odebero, O., Anthony, K., Joseph, N. B., & Lucas, A. O. (2007). Equity in the distribution of bursary to secondary school students in Busia district, Kenya. *The Journal of Educational Research*, 2(12), 315-320.
- Ohba, A. (2009). Does free secondary education enable the poor to gain access? A study from the rural Kenya. Create Pathways to Access. *Research Monograph*, 21(1), 45-9.
- Onuko, J. (2012). *Impact of bursary scheme on retention of students in public secondary schools*. Gem District, Kenya (masters thesis). University of Nairobi, Kenya.

- Onyango, D., & Njue, J. (2004, September 19). Rising protests over constituency fund. *The East African Standard*. Nairobi: p24.
- Ooghe, E.(2011). *The impact of 'equal educational opportunity' funds: A regression discontinuity design, discussion paper No. 5667*, Bonn: Institute for the Study of Labor.
- Opon, C. (2007). *Towards an integrated decentralisation policy in Kenya (doctoral thesis)*. Kenyatta University, Nairobi.
- Orodho, J. (2005). *Techniques of writing research proposal and report in Education and Social Science (2nd ed.)*. Nairobi: Masola Publishers.
- Orodho, A.J. (2009). Elements of education and social science research methods. *Maseno Journal*, 25 (1), 126-33.
- O'Sullivan, E., & Rassel, G. (91994) *Research methods for public administration*. London: Longman publications Ltd.
- Oyugi, L. N. (2005). *Fiscal decentralisation in Kenya. The case of local authority transfer fund*. Discussion papers No. 069/2005, Nairobi: IPAR.
- Papke, L. (2008). The effects of changes in Michigan's school finance system. *Public Finance Review*, 36(4), 456–74.
- Patton, M. Q. (2002). *Qualitative research and evaluation methods (3rd ed.)*. Thousand Oaks, CA: Sage.
- Psacharopoulos, G., & Woodhall, M. (1985). *Education for development: An analysis of investment choices*, Washington D C: Oxford University Press.

- Republic of Kenya. (2008). *Interim guidelines for the implementation of free secondary education in Kenya*. Nairobi: Ministry of Education Science and Technology.
- Republic of Kenya. (2012). *The policy framework for re-aligning education to the constitution 2010 and vision 2030 and beyond*. Ministry of Education Science and Technology.
- Ripple Africa. (2012). *Working to improve local education in Africa*. England: Whiteleaf Centre.
- Rocco, T.S., Bliss, L.A., Gallagher S., & Perez-Prado, A. (2003). Taking the next step: Mixed methods research in organisational systems information technology. *Learning and Performance Journal*, 21 (1), 19-29.
- Rolleston, C. (2009). *The determination of exclusion: Evidence from Ghana living standard survey*. London: Institute of Education.
- Rossmann, G.B. (2003). *Learning in the field. An introduction to qualitative research*. Thousand Oaks: Sage Publication.
- Rossmann, G., & Rallis, S. (2003). *Learning in the field: An introduction to qualitative research* (2nd ed.). Thousand Oaks, CA: Sage.
- Rubin, H. J., & Rubin, S. (1995). *Qualitative interviewing*. Thousand Oaks, CA: Sage.
- Saina, S. (2013). *Modalities of constituency bursary fund allocation & their effect on access and retention*. Nairobi, Moi University.
- Sherman, T., & Wood, H. (1982). *Traditional and radical perspectives*. London: Herper and Law Publishers.
- Sibanda, S. (2004). Who gets to drop out of school in South Africa? The role of individual and household attributes. *African Population Studies*, 19(1), 99-117.

- Singleton, R.A. Jr., Straits B.C., & Straits, M. M. (1993). *Approaches to social research* (2nd ed.). New York: Oxford University Press.
- Siringi, S. (2006, December 4). *Grand plan to check high dropout rate of poor students*. *Daily Nation*, p. 2.
- South African Schools Act (1996) *Secondary Bursary Scheme Information Paper in South Africa*.
- Sutherland, A. (2008). *Financing girls education in Africa: An analysis of students retention in school*. New York: Oxford University Press.
- Tashakkori, A., & Teddlie, C. (1998). *Mixed methodology. Combing qualitative and quantitative approaches*. London: Sage.
- Tashakkori, A., & Teddlie, C. (2003). Major issues and controversies in the use of mixed methods in the social and behavioral sciences. In A. Tashakorri & C. Teddlie (Eds.), *Handbook of mixed methods in social & behavioural research* (pp. 3-50). Thousand Oaks, CA: Sage.
- Tanui, E. (2014). *Effects of burary scheme in the retention and completion rates of public secondary school students* (masters thesis). Kenyatta University, Kenya.
- UNICEF & UNESCO. (2007). *A human rights-based approach to education for all: A framework for the realization of children's right to education and rights within education*. New York: UNICEF.
- United nations development program's human development report (2009). *Rural poverty in Malawi*. New York: Palgrave Macmillan.
- UNESCO. (2005b). *Decentralisations in education national policies and practices*. Paris: UNESCO.

- UNICEF. (2006). *The state of the world's children: Excluded and invisible*. New York: UNICEF.
- UNESCO. (2007). *Young people learning agency* (2012). *Government bursary scheme.16-19 education and training*. United Kingdom: UNESCO.
- UNESCO. (2011) *EFA global monitoring report 2011 – The hidden crisis: Armed conflict and education*. Paris: UNESCO .
- Vicky, L. (2002). Entering the debate about school vouchers: A social work perspective. *children & schools*, 24(4), 207-221.
- Vaughn, S., Schumm, J.S., & Sinagub, J.M. (1996). *Focus group interviews in education psychology*. Thousand Oaks, CA: Sage Publications.
- Wachiye, H., & Nasongo, J. (2010). Access to secondary education through the constituency bursary fund: in Kandui constituency. *Kenya Educational Research and Review*, 5(5), 224 –236.
- Weiss, C.H. (1998). *Evaluation: Methods for studying programs* (2nd ed.). Roseburg: Prentice Hall.
- Wong, E & Lee, V. (2002). *Education Voucher System*. Research and library services Division Legislative Council Secretariat. Citibank Tower, 3 Garden Road. Hong Kong
- World Bank (1995). *Development in practice, priorities and strategies for education*. Washington D C: World Bank.
- World Bank (2002). *The East Asian miracle: economic growth and public policy*. Oxford: Oxford University Press.
- World Bank (2006). *Draft Report on Financing Education in Developing Countries. Strategies for Sustainable Growth*. Washington, D.C. , U.S.A. World Bank.

Young People Learning Agency (2012). *Government bursary scheme 16-19 education and training*. United Kingdom: Education Department.

Youth Initiatives Kenya (YIKE). (2011). *Gender responsive budgeting in the secondary education bursary fund*. Nairobi: UN Women.

APPENDICES

Appendix 1: Letter of introduction from Chancellor College



CHANCELLOR COLLEGE

P. O. Box 280, Zomba, MALAWI

Tel: (265) 01 524 222

Telex: 44742 CHANCOL
MI

Email:
hodedf2015@gmail.com

schiziwa@cc.ac.mw

23rd October, 2015

TO WHOM IT MAY CONCERN

INTRODUCTORY LETTER FOR MASTER OF EDUCATION

(POLICY, PLANNING AND LEADERSHIP)

Isabel Ngwira Mwage is a student of Education in the Department of Educational Foundations at Chancellor College, University of Malawi.

Isabel Ngwira Mwage is working on her thesis, *“An Investigation on Government Bursary Scheme in Enhancing Students’ Access to and Retention: The Case of Eight Community Day Secondary Schools in Kasungu District.”* This is meant to be a request to your institution or organization to assist our student in his endeavor to collect data.

Yours faithfully,

Symon Ernest Chiziwa, PhD

Head of Department

Educational Foundations Department

Appendix 2 : Introductory letter from Central East Education Division



GOVERNMENT OF MALAWI

TEL: 01253612/611
FAX: 01253227

Central East Education Division
Private Bag 233,
Kasungu

Email: billybanda08@yahoo.com

Date: 30th October, 2015

TO WHOM IT MAY CONCERN

INTRODUCTORY LETTER FOR MASTER OF EDUCATION (POLICY, PLANNING AND LEADERSHIP) RESEARCH

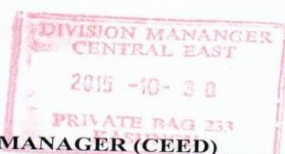
Isabel Ngwira Mwage is a student of Education in the Department of Educational Foundations at Chancellor College, University of Malawi.

Isabel Ngwira Mwage is working on her thesis, *"An Investigation on Government Bursary Scheme in Enhancing Students' Access to and Retention: The Case of Eight Community Day Secondary Schools in Kasungu District"*. This is a request to your school to assist her in her endeavor to collect data.

Thank you.

Billy Chikhwana Banda

EDUCATION DIVISION MANAGER (CEED)



Appendix 3: Request letter to participants

Central East Education Division

Private Bag 233

Kasungu

Dear Respondent,

My name is Isabel Ngwira Mwage, a postgraduate student at the University of Malawi's Chancellor College. I am currently conducting a research on **An Investigation of Government Bursary Scheme in Enhancing Students' Access to and Retention in Selected Community Day Secondary Schools in Kasungu District** as a partial fulfillment for the award of Master of Education (Policy Planning and Leadership).

You have been chosen as a respondent because you are a bursary beneficiary/you are knowledgeable in the issues of bursary and you are managers of bursary fund. There are a number of questions that you will be required to answer. However, it should be known that since the study is purely academic, it is voluntary and therefore you should not expect any monetary reward. The information to be sourced from you will be used purely for purposes of academic work and will be treated with utmost secrecy.

At the end of the interview/ questionnaire/focus group discussion, you will be given a chance to review the notes taken and you will also be allowed to change wherever you are not comfortable.

I would like to thank you for accepting to be part of this study, and I would like to assure you once more that the information will be treated with utmost secrecy. For the purposes of secretes, in the write up, you shall be referred to as just a bursary/non-beneficiary/head teacher/bursary committee member.

Yours truly,

ISABEL NGWIRA MWAGE

**Master of Education Student
Chancellor College**

Appendix 4: Questionnaire for students who have accessed bursary

This questionnaire is aimed at exploring the administration of bursary scheme and its impact on access and retention among needy students in secondary education. It will also identify challenges faced in the disbursement procedures of bursary scheme as well as finding out ways of improving the administration of bursary fund in order to enhance access to and retention of students in community day secondary schools. This is part of my research work at Chancellor College. You are kindly requested to provide answers to these questions with honest. Every information given shall be treated with confidentiality. Do not write your name on the questionnaire or that of the school. Please tick where appropriate or fill the required information on the spaces provided.

Part 1. Demographic information

1. Age []
2. Sex Male [] Female []
3. Indicate your class
Form 1 [] Form 2 [] Form 3 [] Form 4 []
4. Is your mother living?
Yes [] No [] don't know []
5. Is your father living?
Yes [] No [] don't know []
6. Who takes care of you?
Mother and father []
Mother []
Father []
Grandparent (s) []
Other family members []
No family member []
Myself (no parent or guardian) []
7. Is at least one of your parents/ guardians working or doing a small business?
Yes [] No []

Part 2. Needy Students Access to Government Bursary Scheme

8. How many times have you received bursary fund so far?
Once [] Twice [] Thrice [] Four times []
9. If you have receive bursary funds indicate the amount received each time.
Fist time [] Second time [] Third time [] Forth time []
10. Did you have a fees balance after getting bursary fund?
Yes [] No []
11. If yes how did you pay the balance?
Never paid [] Well-wishers paid [] Parents/guardians paid []
12. Do you consider yourself as deserving student to have received bursary funds?
Yes [] No []

Part 3. Impact of the government bursary fund on Retention and Completion of Secondary School education by Bursary Beneficiaries.

13. How does school treat bursary beneficiaries when bursary funds delays?
Are sent home [] Are kept in school []
14. Are there instances when you were sent home to collect school fees because the bursary funds delayed?
Yes [] No []
15. Are there instance when some of bursary beneficiaries dropped out of school because they have fee balances?
Yes [] No []
16. In your opinion do you think the bursary funds have helped you to finance your education?
Yes [] No []

Part 4. Challenges of Bursary Scheme

The statements below relate to challenges of bursary scheme in community day secondary schools. Supplied are five options corresponding to these statements: Strongly Agree (SA), Agree (A), Undecided (U), Disagree (D), and Strongly Disagree (SD). Please circle the option that best suits your opinion on the statement given.

	Statement	SA	A	U	D	SD
a)	Needy students in my school depend on bursary to pay their fees.	1	2	3	4	5
b)	Needy students remit bursary application forms in time.	1	2	3	4	5
c)	All needy students' applications for bursary scheme are considered for bursary allocation.	1	2	3	4	5
d)	Bursary allocation are disbursed in time to enable beneficiaries pay their school fees in time.	1	2	3	4	5
e)	Bursaries have enabled needy students to be retained in school.	1	2	3	4	5
f)	The amount of bursary fund allocated to beneficiaries is adequate to meet their school fees needs.	1	2	3	4	5

Thank you for participating in the study

Appendix 5: Questionnaire for head teachers

This questionnaire is aimed at exploring the administration of bursary scheme and its impact on access and retention among needy students in secondary education. It will also identify challenges faced in the disbursement procedures of bursary scheme as well as finding out ways of improving the administration of bursary fund in order to enhance access to and retention of students in community day secondary schools. This is part of my research work at Chancellor College. You are kindly requested to provide answers to these questions with honest. Every information given shall be treated with confidentiality. Do not write your name on the questionnaire or that of the school. Please tick where appropriate or fill the required information on the spaces provided.

Part 1. Demographic Information

Qualification : Diploma ☐ Bachelor Degree ☐ Master Degree ☐
Age : 20 - 40 years ☐ 41 – 50 years ☐ 51 – 60 years ☐ 61 above ☐
Sex : Male ☐ Female ☐
Grade : ☐
Teaching experience : 0 – 5 years ☐ 6 – 10 years ☐ 11- 15 years ☐
16 and above ☐

Part 2. Information related to needy students access to government bursary scheme, enrolment of needy students, school fees and dropouts

1. How many students do you have in your school?
2. What is the total number of needy students in the school?
3. How many are on government bursary scheme?
4. How many needy students applied for government bursary from 2011 - 15?
5. How much does each student pay as school fees at your school?
6. How much bursary fund is allocated to each student in one fiscal year?

7. To what extent are the funds provided under government bursary scheme adequate in meeting the needs of the needy students' tuition and sustenance.

[] Very adequate [] Adequate [] Inadequate [] Very inadequate.

8. What is the highest amount disbursed to an applicant?
9. When was the last bursary allocation sent to your school?
10. How many times does the school receive bursary funds termly?

Part 3. Impact of the government bursary fund on Retention and Completion of Secondary School education by Bursary Beneficiaries.

11. How many students have dropped out of school because of lack of school fees since 2011?
12. How many government bursary beneficiaries have dropped out of school from 2011 – 2015?
13. Of the needy students in form one in 2011, how many were retained up to form four until completion in 2015?
14. How many students who applied for bursaries benefitted from government bursary scheme for the last four years from 2011 - 2015
15. How many students who applied for bursaries in your school fail to benefit from the bursary scheme for the period 2011 - 2015

Part 4. Challenges of Bursary Scheme

The statements below relate to challenges of bursary scheme in community day secondary schools. Supplied are five options corresponding to these statements: Strongly Agree (SA), Agree (A), Undecided (U), Disagree (D), and Strongly Disagree (SD). Please circle the option that best suits your opinion on the statement given.

	Statement	SA	A	U	D	SD
a)	The Government bursary scheme has raised retention of needy students in schools.	1	2	3	4	5
b)	All needy students are aware of the existence of bursary scheme and procedures for applying for the funds.	1	2	3	4	5
c)	Needy students face a lot of problems in relation to accessing bursary funds.	1	2	3	4	5
d)	As head teachers you face a lot of challenges in handling bursary funds.	1	2	3	4	5
e)	There is need to improve the effectiveness of government bursary scheme in schools to enhance access.	1	2	3	4	5
f)	Bursary allocation system should be strengthened to improve retention in secondary schools.	1	2	3	4	5

Thank you for participating in the study

Appendix 6: Interview guide for bursary committee members

Date of Interview:

Introductions

(The interviewer introduces herself and where she is coming from. She then requests the interviewee to introduce themselves in terms of names and positions held in the committee. After these introductions, she introduces the study, the visit and the purpose of the interview. She then presents the Informed Letter of Consent and allows the interviewee to read and she clarifies on the Letter)

1. Needy Students Access to Government Bursary Scheme

1.1 How aware are all needy students /parents of the existence of bursary schemes and how they operate in your area?

1.2 How do you communicate information about bursaries to students and parents?

1.3 What happens to needy students who fail to access bursary funds?

2. Selection of Bursary Beneficiaries

2.1 What procedures are employed in the selection of bursary beneficiaries in your area?

2.2 How do you determine the students who are to access bursary?

2.3 How has the bursary scheme impacted on access of students in secondary schools in your area?

3. Impact of Bursary Scheme on Retention and Completion of Secondary School Education by Bursary Beneficiaries.

3.1 How does the school in your area treat needy students who fail to access bursary funds?

3.2 In your area, what are the schools initiatives to ensure that needy students are retained in school if the funds are inadequate?

3.3 How does the school in your area treat government beneficiaries who have fee balances?

3.4 How has the bursary scheme impacted on retention of students in secondary schools in your area?

4. Challenges Of Bursary Scheme In Secondary Schools

4.1 What challenges are encountered at bursary committee level in relation to bursary disbursement?

5. Administration of Bursary Scheme

5.1 In what ways can the government bursary scheme be strengthened?

Any Additions

Conclusion

(The Interviewer thanks the participant for accepting to be part of the research. She then goes through the notes again with the participant to review the notes taken. Changes are made (if any) and the notes are fine-tuned)

End of the Interview

Appendix 7: Focus group discussion guiding questions for non-beneficiaries

Date of Interview:

Introductions

(The interviewer introduces herself and where she is coming from. She then requests the interviewees to introduce themselves in terms of names, ages and class. After these introductions, she introduces the study, the visit and the purpose of the interview).

Section a: Personal data for needy students who had previously applied for bursary but did not qualify for inclusion into the scheme.

Age : 12 years -16 years ☐ 17 years – 20 years ☐ 21 and above ☐

Sex : Male ☐ Female ☐

Class : Form 1 ☐ Form 2 ☐ Form 3 ☐ Form 4 ☐

Section b: Interview questions for needy students who had previously applied for bursary but did not qualify for inclusion into the scheme.

1. Needy Students Access to Government Bursary Scheme

1.1 How aware are all needy students of the existence of bursary scheme and procedures for applying the funds?

1.2 What are the challenges you face to access bursary funds?

1.3 What initiatives do teachers make to help needy students' access government bursary?

2. Impact of Bursary Scheme on Retention and Completion of Secondary School Education by Bursary Beneficiaries

2.1 How does your school treat needy students who have not accessed bursary funds?

2.2 How have you progressed in the absence of bursary scheme?

3. Challenges of Bursary Scheme in Secondary Schools

3.1 What challenges do needy students face in relation to accessing bursary funds?

3.2 In what ways can the bursary scheme be strengthened to improve retention in secondary schools?

Any Additions

Conclusion

(The Interviewer thanks the participant for accepting to be part of the research. She then goes through the notes again with the participant to review the notes taken. Changes are made (if any) and the notes are fine-tuned)

End of the Interview

Appendix 8: Focus group discussions guiding questions for bursary beneficiaries

Date of Interview:

Introductions

(The interviewer introduces herself and where she is coming from. She then requests the interviewees to introduce themselves in terms of names, ages and class. After these introductions, she introduces the study, the visit and the purpose of the interview).

Section a: Personal data for bursary beneficiaries.

Age : 12 years -16 years ☐ 17 years – 20 years ☐ 21 and above ☐

Sex : Male ☐ Female ☐

Class : Form 1 ☐ Form 2 ☐ Form 3 ☐ Form 4 ☐

Section b: Interview questions for bursary beneficiaries.

1. Needy Students Access to Government Bursary Scheme

1.1 How aware are all needy students of the existence of bursary scheme and procedures for applying the funds?

1.2 What are the challenges you face to access bursary funds?

1.3 What initiatives do teachers make to help needy students' access government bursary?

2. Impact of Bursary Scheme on Retention and Completion of Secondary School Education by Bursary Beneficiaries

2.1 How does your school treat needy students who have not accessed bursary funds?

2.2 How does your school treat bursary beneficiaries whose bursary funds delays?

2.3 How has bursary scheme helped you in your education?

2.4 What problems do students who receive bursary from government initiated schemes face?

3. Challenges of Bursary Scheme in Secondary Schools

3.1 How adequate are the funds in meeting the needs of your tuition?

3.2 What challenges do needy students face in relation to accessing bursary funds?

4. Administration of Bursary Scheme

4.1 In your opinion what should be done to improve the effectiveness of government bursary scheme in schools to enhance access?

4.2 In what ways can the bursary scheme be strengthened to improve retention in secondary schools?

Any Additions

Conclusion

(The Interviewer thanks the participant for accepting to be part of the research. She then goes through the notes again with the participant to review the notes taken. Changes are made (if any) and the notes are fine-tuned)

End of the Interview

Appendix 9: Document review

Researcher's guiding questions on use of document review approach:

1. Needy students access to government bursary scheme and retention in secondary schools
 - 1.1. What is the number of students who applied for bursary?
 - 1.2. What is the number of students who benefited from bursaries?
 - 1.3. What is the average amount of bursary funding received per student.
 - 1.4. What is the amount of school fees charged per student for the whole year?
 - 1.5. What are the Fee Balances for the whole year at each school?
 - 1.6. What is the number of beneficiaries who dropped out of school 2011 - 15?
 - 1.7. What is the number of beneficiaries who were retained in school 2011- 15?