Effects of Level of Adequacy of Higher Education Loans on Participation Rates of Students in Distance Degree Programmes at Kenyatta University, Kenya

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Abstract
The study examined the level of adequacy of the Higher Education Loans Board's (HELB) allocation on participation rates among students in distance education degree programmes at Kenyatta University, Kenya. The study employed the ex-post-facto design and targeted 20 university administrators and 2,000 students, from which a sample size of 15 administrators and 121 students. This yielded 136 respondents. Data were collected using questionnaires and interview schedules. Quantitative data from questionnaires were analysed using Statistical Package for Social Sciences (SPSS), while qualitative data from interviews were analysed thematically. The findings revealed that HELB loans allocated to distance education students were not adequate in covering students' fees requirement. It was evident that the inadequate loan allocation had impacted negatively on student participation. This is because a substantial number of students either stagnated in their studies, making them unable to cope with their cohorts, or completely dropped out of the distance education programme due to inability to pay the required tuition fees. It was recommended that HELB should review the loan terms and conditions so as to make HELB loans easily accessible to needy and deserving students and provide feedback to applicants so as to give them time to look for alternative sources of funding in case they have been unsuccessful. In addition, it was recommended that the Government's budgetary allocations towards HELB should be increased so as to ensure that sufficient funds are set aside for higher education loans for distance education students (240 words).
Keywords: Higher Education Loans, Adequacy, Distance education programme, Kenyatta University, Kenya.

I. INTRODUCTION

1.1 Background to the study

Higher education institutions the world over are facing new challenges related to exponential expansion of student enrolments and dwindling financial allocations that have far reaching implications on quality and access to higher education which require reforms in their management and governance styles (Jowi, 2003; Nyangia & Orodho, 2014; Orodho & Getange, 2014). The rise of new stakeholders, internal factors, together with globalization and the rapid pace at which new knowledge is created and utilized are among the recent developments which challenge higher education institutions. While they have responded rather slowly in the past to changing circumstances, there is now an urgent need for them to adjust rapidly in order to fulfil their missions and the needs of other stakeholders (Jowi, 2003).

According to Bruce (2004), higher education at the beginning of the 21st century has never been in greater demand, both from individual students and their families, for the occupational and social status and greater earnings it is presumed to convey, as well as from governments for the public benefits it is presumed to bring to the social, cultural, political, and economic well-being of countries. Nowhere is this demand more compelling or indicators of success more elusive than in the countries of Sub-Saharan Africa, beset with fragile economies and tentative democracies that are struggling to maintain higher educational quality amid conditions of financial austerity and a relentlessly increasing tide of student demand (Bruce, 2004).

Court (1999) adds that the fundamental financial problems faced by institutions of higher education are worldwide and stem from two nearly universal forces. The first of these is the high and increasing unit or per-student cost of higher education. This problem can be attributed to a historically entrenched, tertiary education production function that is both capital and labour intensive and that has proven throughout the world to be especially resistant to labour-saving technology. The second force greatly exacerbating the financial problems of tertiary educational institutions and ministries in many countries is the pressure for increasing enrolments, particularly where high birth rates are coupled with rapidly increasing proportions of youths finishing secondary school with legitimate aspirations for some tertiary education (Nyangia & Orodho, 2014; Orodho & Getange, 2014;). Again, nowhere in the world are these exacerbating, (or magnifying) conditions more prevalent than in

Sub-Saharan Africa (Court, 1999).

Court further argues that when these cost pressures of tertiary education are not met with commensurately increasing revenues, which is increasingly the case everywhere in the world and especially in the countries of sub-Saharan Africa, the result is less apt to be increased efficiency and productivity and more apt to be some combination of: Diminished quality of the output (i.e. of teaching, scholarship and service); diminished working and living conditions for professors, staff, and students alike; and/or constrained capacity and the consequent extreme rationing of places and thus the denial of opportunities to students who may be qualified but who lack the secondary school academic preparation or the financial means to "buy into" an available place (1999).

Student loans, or any other sort of deferred payment plans (including all forms of income contingent and graduate tax schemes, regardless of what they may be called, as well as more conventional, scheduled repayment forms), have been on the agenda of higher educational policy reforms for decades, including those directed at the countries of Sub-Saharan Africa (Orodho & Getange, 2015; Woodhall, 1988, 1990, 1992; World Bank, 1994, 2002; Ziderman & Albrecht, 1995). In theory, a student loan program combines the financial imperative of taxpayer revenue supplementation with the social and political imperative of expanding higher educational accessibility. At the core of the student loan concept is the belief that it is reasonable to expect students who will benefit so markedly from the privilege of higher education to make a modest contribution towards its considerable costs. Student loans contribute towards equity by insulating this contribution from both the affluence and the attitudes of their parents. It is against this background that this study that examined the effects of level of adequacy of Higher Education Loan on participation rates of students in distance education degree programmes at Kenyatta University was premised.

1.2 The State of Art Review

In Kenya, the Commission for University Education (CUE) has contributed immensely in ensuring an increase in accessibility without compromising on quality. Naturally, more needs to be done legislatively to strengthen and expand its legal capacity to cement its authority as the sole accreditation and quality assurance agency for both public and private universities particularly in ensuring that programmes are designed to fill a niche in the country. This enhancement will have to be accompanied by a considerable investment in highly qualified human resources (Ngolovoi, 2008).

According to Ngolovoi (2008), the undergraduate student loan scheme covers about three quarters of the yearly higher education costs that must be borne by government sponsored students (referred to hereafter as module I students) and their family and about 40 percent of the tuition fee for the self-sponsored students (referred to hereafter as module II students) and is available to all needy students in public and private universities. When the student loan program was introduced in 1995, students received a maximum amount of Ksh. 42,000 (US$1,423). This amount was increased in the 2005/06 financial year to Ksh. 55,000 (US$1,863) and in 2008/09 to Kshs 60,000 (US$2,032). Once HELB determines that a student should be awarded a loan, the Loans Board pays Ksh 8,000 (US$271) directly to the university towards the student's tuition costs. The remaining loan funds are paid to the student through his/her bank account for food and lodging costs and other living expenses. This scenario is for module I students compared to that of the module II where all the funds are deposited on the university's account. Almost thirty thousand loans were awarded in 2006/07 at an annual interest rate of 4 percent (Ngolovoi, 2008).

According to Uhusiano Kenya (2010), the Higher Education Loans Board disburses loans to any Kenyan undergraduate student enrolled in government or self-sponsored programmes in Kenyan Universities and Universities in other member states of East Africa Community recognized by the Commission for University Education. For government-sponsored students, Joint Admission Board (JAB) application forms are sent to prospective beneficiaries together with the admission letters by their respective universities. Forms may as well be filled online and downloaded from their website at www.helb.co.ke. Self-sponsored students on the other hand do not have the privilege of being sent loan application forms together with their admission letters. This then means that they are forced to apply online or download the filled application forms from the website. Given that majority of Distance Education students come from rural areas where they have limited access to Information Communication and Technology(ICT) facilities coupled with the fact that most of them are not computer literate, they may be denied a chance to benefit from Higher Education Loans' Scheme as a result of failure to apply (Uhusiano Kenya, 2010).

It is also a requirement that self-sponsored Distance Education students enrolled in universities recognized by the Commission for University Education should demonstrate the ability to service the loan while studying in order to be eligible. This shuts out those continuing education students who are not employed (Uhusiano Kenya, 2010). According to Mwaura Kimani in the Daily Nation of 7th November 2007, when the government announced that parallel undergraduate degree students in public universities are to benefit from government-sponsored loans beginning in 2007, the Higher Education Loans Board (HELB) said it had received applications from 10,000 students, which were being processed for planned disbursement during the 2008/2009 academic year. However, no study has been conducted to establish the outcome of this venture. The Daily Nation of December 7th 2010 reported the Permanent Secretary in the Ministry of education indicating that The Higher Education Loans Board was to start sponsoring parallel degree students in Distant Learning. The idea was a giant leap in the right direction. But the board has since gone silent and hopes of many who thirst for loans to further their education hang in the balance. The notion that all those undertaking parallel degrees are rich should be dispelled, and loans given without discrimination. The divide between regular and parallel degree students should also be removed, as both are equal.

1.3 Statement of the problem

Despite all made efforts to ensure increased access to higher education, majority of Distance Education students have not been able to benefit from the loans scheme due to lack of information on loan disbursement, restrictive conditions attached to loans and lack of access to loan application materials. This is as a result of the unique nature of the distance education programme where students spend most of their study time away from the institutions of learning thus are not able to benefit from the university information systems such as ICT facilities. In the end, they rely on special mails sent to them, which in most cases do not contain information on the loans scheme. It was therefore necessary to undertake this study with a view of establishing the impact of the Higher Education Loans Scheme to Distance Education Students.

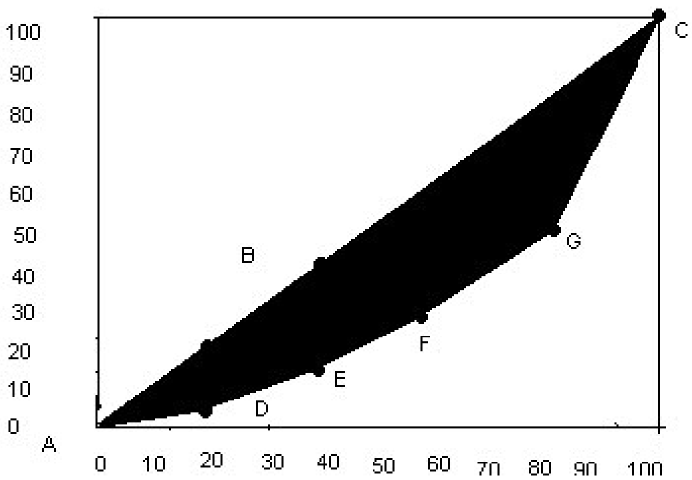
1.4 Objectives of the study

The main objective of this to establish the adequacy of the HELB loans allocated to distance education students and its impact on participation rates.

1.5 Theoretical Framework

This study was guided by the theory of socialist economics of education postulated by a French Writer called Louis Blanc in the 19th century. He focused on excesses of unregulated capitalism and underlined the need to create an economy that redistributed income from the rich to the poor so as to create equality of wellbeing (Psacharopoulos & Woodhall, 1985). This theory was the basis on which the Lorenz Curve, that is, the geometric representation of the distribution of income among families in a given country at a given time (Baumol & Blinder, 1979), illustrated in Figure 1, was mooted.

Figure 1: The Lorenz curve (Baumol and Blinder, 1979)



Source: *Baumol and Blinder, 1979*

The Lorenz Curve measures the cumulative percentage of families from the poorest to the richest on the horizontal axis while cumulative percentage of income is put on the vertical axis as shown in Figure 1. The cumulative percentages are described in terms of quartiles, quintiles or deciles. According to Psacharopoulos and Woodhall (1985), quartiles, quintiles and deciles are divided into four, five and ten portions respectively. The measures are then used to compare the relative share going to specific groups such as the top quintile or the bottom quintile a diagonal line would represent a perfect allotment of income. If there is any discrimination at all, the poorest 20% of families will get less than 20% of all the income. The major postulate of this theoretical underpinning is that public subsidy in education is justified because of both equality and equity of educational opportunity. If education were provided at market prices, only those who can afford to pay tuition fees and other related costs would enrol (Nyangia & Orodho, 2015). This would lead to under investment in education from the social point of view. In addition to this, income inequalities would be preserved from one generation to the next because education is itself a determinant of lifetime income (Psacharopoulos & Woodhall, 1985). This theory is relevant to this study in the sense that if the student loan is perceived as a social input among the students from low socio-economic status, the expected returns in this investment would be increased and so do graduation rates in university education by the recipients.

II. Research Methodology

2.1 Research Design and Locale of the study

This study used the ex-post–facto research design. This design investigates possible cause and effect relationships by observing an existing condition or state of affairs and searching back in time for possible casual factors. According to Orodho (2009), an ex-post facto research is one in which the independent variable(s) have already occurred and in which the researcher starts with the observation of a dependent variable(s). The study was conducted at Kenyatta University which is located about 12 kilometres from Nairobi, the capital city of Kenya . It is the second largest public university in the country (after University of Nairobi). The University is located in Kahawa, Ruiru Sub-County of Thika County.

2.2 Target Population and Sampling

Bachelor of Education students registered in Distance Education programme at the School of Education, Kenyatta University, were the target population for this study. From the records in the Department of Distance Education in the School of education, 2,000 distance education degree students have been registered over the last four years. The study also targeted sectional heads of department at the University dealing with Distance Education programme in the school of Education. For this study, the sample was obtained by calculating the sample size from the target population by applying a Yamane (1967: 886) formula as quoted by Israel (1992); and incorporating purposive sampling strategies to select 121 students and 15 administrators yielding a sample of 136.

2.3 Research Instruments, Data Collection and Analysis

In this study questionnaires were administered to the sampled respondents. Orodho, Ampofo, Bizimana & Ndayambaje (2016) observe that questionnaires are appropriate because they are efficient, questions can be easily analysed, anonymity is possible and questions are standardised. According to Orodho (2012) as well as Orodho, Khatete and Mugiraneza (2016), questionnaires address specific objectives, research questions or hypothesis of the study. The questionnaires were designed such that the student respondents and administrators had separate questionnaires but capture the main variables of the study. The questionnaires were administered to the respondents by the researchers.

To conduct the study, permission was obtained from the National Commission for Science Technology and Innovation (NACOSTI). The research questionnaires were personally distributed to the students and administrators. Direct contact with the respondents allowed the researchers to give instructions on how to complete the questionnaires and assured the respondents the confidentiality of their identities. This personal involvement was an important factor in motivating the participants to respond more readily than if the questionnaires had been mailed to them. Interviews were also conducted with university administrators. The quantitative data from questionnaire were analysed using statistical package for social sciences (SPSS) for windows computer programme version 20.0 as illustrated by Orodho, Ampofo, Bizimana& Ndayambaje (2016). The qualitative data from interviews were analysed thematically.

III. Findings and Discussion

3.1. Adequacy of HELB loans in meeting students' fees payment

The researchers asked students to indicate whether the higher education loans allocated to distance education students was adequate in meeting their fee requirements. Their responses are as presented on Table 1.

Table 1: Adequacy of HELB loans in meeting students' fees payment

Response	Frequency	Percentage
Has met fees requirement	7	7.0
Has not met fees requirement	93	93.0
Total	**100**	**100.0**

According to the responses on Table 1, an overwhelming majority of distance education students (93.0%) said that the higher education loans allocated to distance education students were inadequate in meeting the fees requirement. Only 7.0% considered the higher education loan as being adequate to meet their fee requirements at the university. This points to the fact that HELB loans allocated to distance education students has not had a greater impact in alleviating the financial challenges facing students in terms of lack of fees.

3.2 Higher Education Students Loans Scheme and participation rates

The study endeavoured to assess the extent to which the introduction of HELB loans for distance education degree students had influenced participation rates in the distance education programme in the School of Education at Kenyatta University. The university administrators were asked to provide information on the enrolment trends in the distance education degree programme from the year 2005 to 2010. The information provided is as presented on Table 2. The data carried in Table 2 indicates that the enrolment trend of distance education programmes at the institution had progressively dropped over the years between 2005 and 2010.

Table 2: Enrolment rates of distance education students

Year	Number of students enrolled
2005	1,234
2006	1,080
2007	1,035
2008	709
2009	745
2010	854

Source: *University Database*

The results show that enrolment rates have been dropping since 2005 with a slight increase between 2009 and 2010 from 745 to 854. This shows that the introduction of HELB loans for distance education students has had no significant influence on enrolment rates in the distance education programmes as seen by enrolment trends from 2008 to 2010, where there was decrease in enrolment compared to other years under investigation.

3.3 Higher Education Students Loans Scheme and Participation rates

The students were requested to indicate their perceptions regarding the level of adequacy of HELB loans on participation in university education. Their views were analysed and presented in Figure 2.

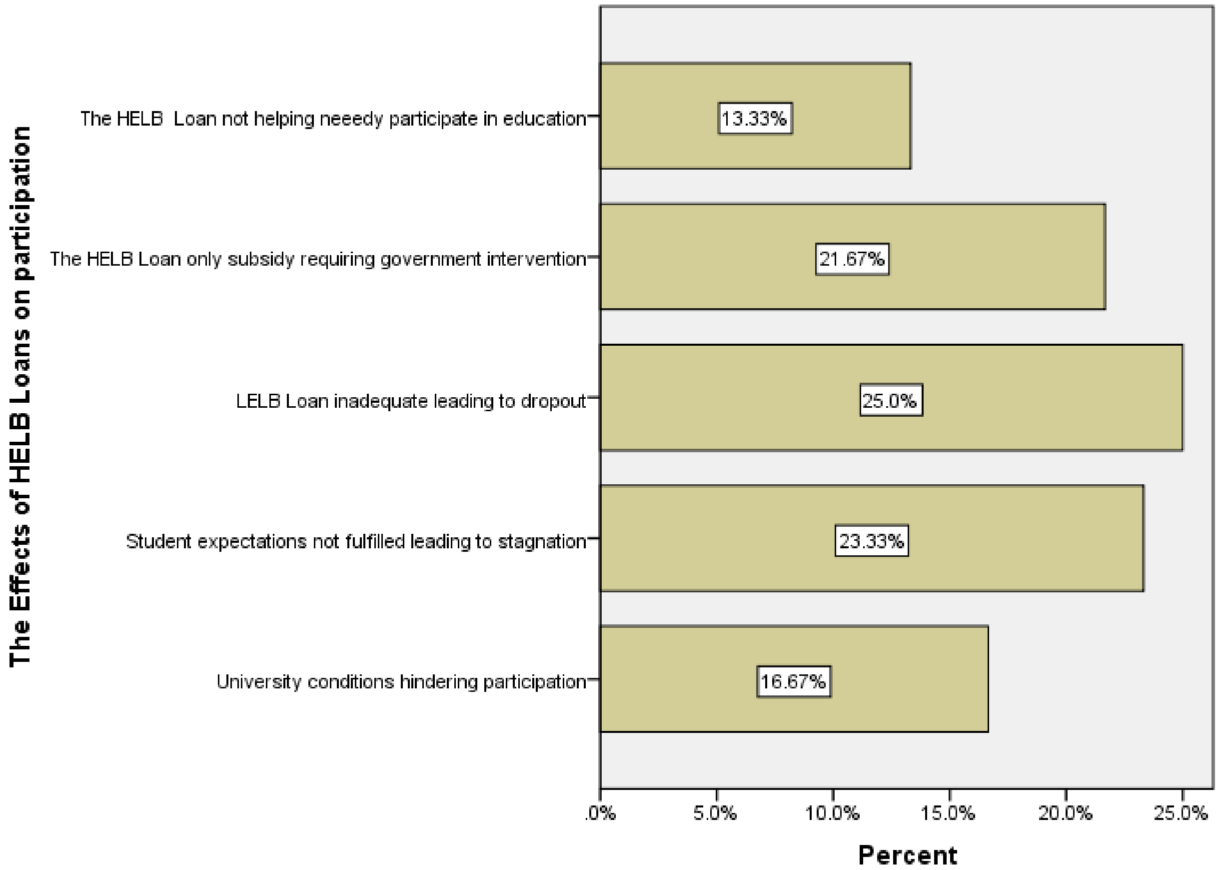


Figure 2: The Effects of HELB Loan on students' participation in university education

The first highly ranked effect of the current level of HELB loan on students' participation in university education was the inadequacy of the loan, leading to most students dropping out of the university. This factor was reported by one quarter of all respondents. The second highly ranked factor, reported by 23.3 % of the total sample, was that the current HELB loan did not satisfy students' expectations since the low allocation of the loan led most students to call-off their semester, hence not being able to be at per with their less disadvantaged counterparts. The third highly rated concern raised by 21.67% of the respondents was that the HELB loan was the only source of university fee and was not adequate in meeting their fee requirements hence leading them to engage in income generating activities to enable them meet their fee requirements. The other factors cited by 16.67% and 13.33% were that the university conditions imposed by the university were unfavorable and HELB generally not helping needy students, respectively.

Interviews with selected students revealed that:

> There were delay in receiving information on HELB loans as well as prohibitive conditions for one to qualify for loan allocation has made most students not to be allocated loans while others have simply not applied as they cannot meet these conditions in the first place.

The interviews with university administrators revealed that:

> Students are required to pay full semester fees before they are allowed to continue with their studies. Only 1 (14.2%) said they must pay full year fees. These findings confirm that the university has put conditions on students where they are required to pay full semester fees which might have a negative impact on participation rates.

In some instances, the HELB loans were of less effect in meeting fee requirements of applicants for the facility. This influences enrolment rates as it makes students from poor backgrounds not to enrol, leaving only those who are well off to join the programme.

Further interviews revealed that:

> Majority of distance education students were not motivated by the existence of HELB loans for distance education students to join the programme. The HELB loans had negatively influenced enrolment since some students had been reported not only to call-off their semesters but some could not be traced after leaving university to look for the required fee.

This is an indication that HELB loans have not influenced enrolment rates in the distance education programme to large extent.

On the positive side, some university administrators averred:

> There is no doubt that the HELB loans have had remarkable positive influence on students from poor families' enrolment as they have helped those with difficulties in paying fees to get education. Some contended that HELB loans had assured students of loans to pay fees while one administrator was of the view that the loans have raised students' access to funds to pay fees by complementing their own sources.

The overall findings of this study is consistent with previous studies (Bruce, Court, 1999; Orodho & Waweru, 2015) that indicate that although the HELB loans scheme could be having some challenges regarding adequacy of meeting students' fee demands, leading to declining student enrolment as had been demonstrated in an earlier presentation, it had positively contributed to the education of distance education students from socio-economic backgrounds. This means that the inadequacy notwithstanding, these loans are crucial in enhancing enrolment rates in the programme. The study is also in line with Court (1999) who noted that the fundamental financial problems faced by institutions of higher education are worldwide and stem from two nearly universal forces. The first of these is the high and increasing unit, or per-student cost of higher education. The second force greatly exacerbating the financial problems of tertiary educational institutions and ministries in many countries is the pressure for increasing enrolments (Orodho & Getange, 2015). Again, this study has established that loans allocated are not adequate due to many needy and deserving cases applying for the funds (Nyangia & Orodho, 2015).

Conclusion and Recommendations

The thrust of this study was to examine the effects of the level of adequacy of higher education loans on participation rates of students in distance degree programmes at Kenyatta University. The findings show that apart from a few cases, the amount of HELB allocated to distance education students fell short of covering their fee requirements.

The findings of this study point to the following conclusions:

1. That apart from a few cases, the amount of HELB loans allocated to distance education students is not adequate to cover for the whole fees required. It can therefore be concluded that HELB loans have had a minimal impact in alleviating challenges facing students in terms of lack of fees thus affecting participation rates.
2. That the introduction of HELB loans for distance education students has not had a significant influence on participation rates as most students joined the distance education programme due to other reasons other than the HELB loans scheme while others observed that delay in receiving information on HELB loans as well as prohibitive conditions for one to qualify for loan allocation has made most of them not to be allocated loans, while others have simply not applied as they cannot meet these conditions.
3. That a substantial number of students have stagnated in their studies making them unable to keep up with their cohort while others have dropped out due to inability to pay fees as HELB loans have not had a significant impact in preventing students from dropping out.

The findings and conclusions lead to the following recommendations:

1. The HELB should review the terms and conditions required of students so as to qualify for loan disbursement so as to make HELB loans easily accessible to needy/deserving students.
2. HELB should notify the applicants promptly on phones and e-mails on their loan status i.e. whether they have been awarded or not once they have applied so as to give them time to look for alternative sources of funding in case they have been unsuccessful.
3. Universities in Kenya, especially Kenyatta University, should devise more innovative ways of assisting needy and deserving students to pay their fee requirements.
4. The Kenya Government's budgetary allocations towards HELB should be increased so as to ensure that sufficient funds are set aside for higher education loans for distance education students.

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