Journal of Education and Practice
ISSN 2222-1735 (Paper) ISSN 2222-288X (Online)
Vol.5, No.22, 2014

Impact of Cost-Sharing Policy on Students Participation in, and Quality of University Education: The Case of University Students in Regular and Institution Based Programmes (IBP) in Kenya

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Abstract
The thrust of the study reported in this paper was to examine the impact of cost-sharing policy on participation in, and quality of education in public universities in Kenya. The major contention of this study, informed by current literature and debate on higher education in Africa, is that the cost sharing policy which was propagated by the International Monetary Fund (IMF) and World Bank in the 1980s has adversely affected many aspects of education culminating in low enrolment at all levels, insufficient provision of learning resources and deterioration in education provision. The study was premised on Systems theory. A descriptive survey research design was adopted utilizing mixed methods of quantitative and qualitative research approaches. A combination of purposive and stratified random sampling was used to select 320 students from public universities comprising 192 from regular and 128 from institution based Programmes (IBP) distributed according to gender and schools/faculties of study. The study used questionnaires and focus group discussion guidelines (FGDs) to collect data from the respondents. The quantitative data from questionnaires was analyzed with the aid of the stat9stical package for social sciences (SPSS) Computer programme version 20 to generate descriptive statistics that was presented in tables, percentages and charts. The qualitative data from fgds was analyzed thematically and presented in narrative and direct quotes. The major findings of the study were that the current funding sources from parents and Higher Education Loans Board (HELB) were grossly inadequate to meet the financial requirements of university students in the study locales. The least affected were found to be the IBP students since they supplemented the loans with their earnings and other resources. As a result, most of the regular students resorted to income generating activities, some of which not only anti-social, but time consuming, hence adversely affecting their concentration in their academic pursuits. To compensate for the precious lost learning time , more than 80 % of the affected students resorted to using photocopied notes from their colleagues while a few others used illegal mechanisms of mwakenya (codified methods of cheating in examinations) to prepare for their examinations. These symptoms justify the diagnosis of the emerging disease of dismal participation in, and falling standards of education in public universities in Kenya. The paper recommends that more sustainable mechanisms should be worked out to increase and make the current financing arrangements more effective and efficient in enhancing the falling standards in institutions of higher education. In addition, universities on their part should tighten the monitoring of students attendance and participation as well as introduce tough measures to deal with this emerging non-attendance and examination irregularities as methods of ensuring high standards are maintained in institutions of higher learning not only in Kenya but other African countries and beyond.[457 words].
Keywords: Financing, Higher Education, Universities, cost-sharing policy, efficiency and effectiveness, Quality education, Globalized world.

I. INTRODUCTION

1.1 Background Information

The genesis of cost-sharing in public universities can be traced from the 1980s when structural adjustment programmes (SAPs) propagated by International Monetary Fund (IMF) and World Bank in Kenya occurred against a background of the country's declining economic performance, which increased poverty (Burnett,2010; Orodho, 1995; Republic of Kenya, 1997).To make it worse, the SAPs further contributed to economic recession resulting in the Government of the Republic of Kenya reducing per capita expenditure on education among other social services(Republic of Kenya, 1999a). The consequence was the introduction of cost sharing at all levels of education in Kenya. The overall result is that cost sharing policy adversely affected many aspects of education culminating in low enrollment, low retention, insufficient provision of learning resources and deterioration of the educational provision. The focus though was on higher education and university education was not spared by this economic decline (Burnett & Birmingham, 2010; UNESCO, 1995, World Bank, 1997). The first time the cost sharing policy was applied in public universities was during the 1992/1992 academic year (Republic of Kenya, 1996b).

The cost sharing in higher education in the context of this paper has been defined as:

> ….a shift in the burden of higher education costs from being borne exclusively or predominantly by government or taxpayer, to being shared with parents and students. Borrowing from the writings of Johnstone (2003:351),, the paper identifies various forms of cost sharing in higher education adopted in both developed and transitional countries , including i) the introduction of tuition fees where public higher education tuition was formally free, ii) sharp increases in tuition fees where public higher education tuition has already existed ; iii) the imposition of user charges to recover the expenses of the formerly subsidized food and accommodation, iv) the diminution of students grants or scholarships; iv) an increase in effective recovery of students loans; and iv) the official encouragement of a tuition- dependent private higher education sector where it did not exist to absorb some of the ever increasing higher education demand.

The Government of Kenya invariably adapted forms (i) , (iii), and (iv) of cost sharing in education. The financial arrangement was such that the Government of Kenya would no longer pay full tuition fees and the government loans would also not be automatically availed to all qualified university students as had been the practice before the commencement of the cost sharing policy. In addition to this harsh measure, students were to pay for their own meals in what was christened as the *pay as you eat*, pay own accommodation, stationery and other personal requirements. Three years down the line in 1995, the Government of Kenya established a new loaning system known as the Higher Education Loans Board (HELB) to assist the students from poor socio-economic backgrounds who could not manage to pay the whole or part of these new university costs (Burnet, 2010; Orodho, 1995; Nafukho, 2001; Woodhall, 2007). Despite the initial success after its establishment, the Board has been fraught with a myriad of financial and administrative problems and as a result, it has not been in a position to adequately provide loans to the ever surging deserving applicants. Part of the blame, according to some credible evaluation reports as well as the report of the Vice chancellors Committee on the causes and disturbances in public universities in 2000 attributed the inadequate loans provided by HELB to the harsh economic recovery in the country during the period under review (Standa, 2000).

The good intention of HELB notwithstanding, the bitter truth is that cost sharing has made the cost of education unaffordable, especially amongst students from poor academic backgrounds as well as from marginalized communities the country. The increasing economic difficulties associated with the cost sharing, especially at university level, have meant that financing of education has become too costly to be afforded by the poor students. Further, some parents and guardians still cling to the erroneous misconception that the government should be held accountable and be made to meet the cost of their children's education as was before (Getange, Onkeo & Orodho, 2014). Consequently, they do not provide sufficient financial support to match the needs of their offspring (Mwinzi, 2002; Orodho, 1995). Thus, it is arguable that students on their part are left with no option but to inevitably devise strategies to cope with this sorry state of affairs. It is against this backdrop that this paper derives its justification to examine the coping strategies applied by university students and the implications of the cost sharing policy on students' participation and quality of university education in public universities in the country.

1.2 The State of the Art Review

There is a fairly large body of literature which discusses cost-sharing mechanisms in institutions of higher learning by UNESCO, World Bank, the Association of African Universities (AAU) and many researchers and educators in developing countries including those in Africa and Kenya(Burnett & Birmingham, 2010; UNESCO, 1995, Nafukho ,1996, Njeru & Orodho, 2003; Opondo & Muhammed,1989; Orodho,1995). The Orodho (1995) study on cost recovery and its impact on quality, access and equity focused on Kenyan public universities. Most of the other studies have focused on relevance , equity and quality generally, without moving down to examine the impact of cost sharing on the modes of delivery of university education using the regular and parallel or school-based platforms.

According to Orodho (1995:40), the Kenya Government adopted a strategy of passing on to the parents and guardians certain university costs associated with the education of their children for which public revenues were not available. Until 1973, the Government of Kenya covered the cost of accommodation and feeding of university students, their stationery and personal expenses, including the contribution to students unions (Orodho, 1995:40). In 1974, it was decided that university students should meet the cost of catering and residential services, as well as books and stationery. However, to ensure that qualified but needy students were not denied access to university education by reason of inability to rise the required funding, the Government introduced a loans scheme for all Kenyan students enrolled in universities in East Africa during the 1974/75 academic year (Orodho, 1995:40).

Part of the money was given directly to the students to meet their stationery and personal expenses. The other part, meant to cover the residential and catering expenses of the students who were accommodated at the university, was given directly to the university (Orodho, 1995:40). This latter amount fell short of the actual expenditure incurred in providing food, residential services and maintenance of related equipment. Consequently, the university was forced to device means of subsidizing these services from funds received as undergraduate capitation grant (Acholla, 1989; Orodho, 1995:40). On average, the university had to subsidize students to to the extent that over forty percent of their maintenance costs at the university.

Another aspect of the loans scheme was that it was granted equally to all Kenyan students irrespective of their parents/guardians of students' ability to pay and financial needs (Orodho, 1995:40). In fact, this could have been established through a means test whereby every student admitted to the university would be required to apply for the loan through the local educational and provincial administration. This could also have been done with the help of officials from local churches /mosques and former schools who would be able to comment appropriately on the financial capability of the family. These, unfortunately, were the earlier symptoms of the universities' inability to cope with the emerging problems of students' loans scheme in the country. Yet, some of the proponents of students' loans, both in the United States of America and the United Kingdom, advocated a system of repayment related to income.

According to Woodhall (2007:28), it was widely believed by leading scholars and researcher on financing higher education globally that:

> ..it is eminently desirable that every young man and woman , regardless of his parents income , social position , residence or race , have the opportunity to get higher education…provided that he or she is willing to pay for it either currently or out of the higher income the schooling will enable him or her to earn. There is a strong case for providing loan funds sufficient to assure opportunity for all…there is no case for subsidizing persons who get higher education at the expense of those who do not…

The foregoing implies that the individual student who gets the loan should in return agree to repay them to the government in each future year a specified percentage of the loan to pay back in the form of a revolving fund. This notwithstanding, as of 1981, the Government was aware that since the commencement of the loans scheme, the university had found itself deeply involved in loan management in terms of personnel ; time and money shortfalls as is demonstrated in Table 1. This development occurred at the expense of rendering total concentration on essential academic activities (Burnett, 2010; Burnett & Birmingham, 2010).

Essentially, the original aim of starting the loan scheme was that it would eventually be recovered from the student beneficiaries who had graduated and the money thus recovered would be used to create a revolving fund. The Government of Kenya later admitted that the recovery of the loan money was slow and insufficient 9 Republic of Kenya, 1988). It was evident that university education in Kenya, as elsewhere in Africa, was in a crisis (Orodho, 1995:41).

Table 1: Rate of subsidy by University of Nairobi between 1975/76 -19979/80 academic years

Year	Student contribution	Actual Expenditure	Shortfall	% shortfall
1975/76	726,880	1,401,282	674,402	48.1
1976/77	796,402	1,395,640	599,238	42.9
1977/78	1,006,174	1,661,170	654,496	39.4
1978/79	1,080,409	1,915,210	834,792	43.6
1979/80	1,043,642	1,859,499	815,857	43.9

Source: Orodho (1995:40), computed from data from University of Nairobi, various years between 1975 and 1980.

According to Orodho (1995:41), the cut back in government subvention as a result of cost sharing policy in university education led to severe repercussions on the provision of facilities for research, library resources, maintenance and renewal of physical plant, staff recruitment and training, and the running of postgraduate programmes. Orodho (1995:41) aptly argues that if there is a decline in the quality of work being undertaken in these institutions, then it should be blamed squarely on this. The other factor cited as contributing to the apparent fall in standards is the relationship between academic staff and university administration. It has been documented extensively that the academic staff and the administration seem to be working at cross purposes rather than a cohesive team (Orodho, 1995: 41). This was in tandem with the research undertaken by Darkor and Wambari (1992:97) who reiterated that several of the colleagues interviewed about their perceptions of the administration felt that the administration did not really care for the needs of the academic staff. Indeed, there was overwhelming evidence suggesting that there has been dramatic decline in the quality of higher education and in the general performance of institutions of higher learning in the last decade (Court, 1991; Abdi, 1988; Orodho, 1993). The mass failure by the 8:4:4 students at the university of Nairobi where , as one observer put it, in the Faculty of Engineering only 62 (23.5%) of the 264 second year students would proceed to the third year with a whopping 75.5 percent either sitting supplementary examinations, repeat or be discontinued (Muya, 1993:5), is a testimony of this (Orodho,1993:4). This was further confirmed by a research by Mwiria (1990). The implications are far reaching. In the words of Mutio (1992:9), we need to constantly remind ourselves that the purpose of a university is to advance and transmit knowledge and the only sure bulwark of gaining respectability as a university is to always ensure that the knowledge we advance and propagate , the standards of excellence, are scrupulously maintained. The community we have undertaken to serve will be satisfied with nothing less than the quality and excellence in our intellectual endeavours (Orodho, 1995:41). In fact, Orodho (1995:41), quoting Enrich (1966:259) reiterates that:

> Quality in higher education is a virtue that I immutable and timeless. It has to do with the integrity of an educated enterprise, with the excellence of performance for its own sake, and with the intolerance of shoddiness.

According to UNESO (1995), the cost sharing trends in higher education has resulted from increasing demand for formal education, which has come at a time when there are constraints on public budgets. Although it supports and recommends a shift of financing education from public to private sources, it cautions that this strategy will have far reaching implications for the student body , governance , public standing and overall quality of education provided(UNESCO,1995).

Acknowledging the economic realities while at the same time advocating for cost sharing, UNESCO (1995) counsels that:

> ….due attention should be paid to accompanying fees with adequate provision of support for the needy students in form or grants and loans. With regards to student quality, the paper points out that there is need for each institution to take action to tackle specific problems affecting the students. It contents that an academic environment should be conducive in order to enhance quality teaching and learning, and promotion of positive institutional culture, arguing that this is necessary given the fact that the modern globalized societies need quality assurance of graduates of higher education.

The foregoing stress on the creation of an enabling learning environment need not be overemphasized. Mativu at.al, (1995) and orodho (2014) stress that learning is an outcome of many complex processes, that need an enabling academic environment for its success. Matiru et.al.,(1995) contends that the welfare of students should be at the centre of any learning activity and argues that the socio-economic problems which students face can distract them from quality academic pursuits. The study by Mativu et.al.,(1995 :93) was in agreement with Orodho (1995) well as Nafukho and Vermas (2001) that insufficient funding constrained learning in the universities in Kenya as most students became depressed and almost inactive in their studies due to lack of money to purchase such items such as stationery, clothing or even a basic requirement such as food . Opondo and Mohammed (1989), Nafukho (1996), Mwinzi (2001) concur that cost sharing should take into account the geographical and economic disparities in Kenya and should have an in-built arrangement to ensure that families with limited financial means area not further disadvantaged because they cannot pay fees for their children. Njeru and Orodho (2003) recommended enhanced scholarships for bright and needy students including those from marginalized or disadvantaged poor backgrounds.

Writing on the effects of cost sharing on students living conditions at universities, Nafukho (1996) reveals that there have been increased trading activities in students' halls of residence. His study established that students engaged in trading activities on campus largely due to insufficient financial support from their parents. A similar study in the University of Zimbabwe by Maphosa (1999) concluded students in the institution engaged in trading activities due to inadequate financial support and the need to develop business skills for self-employment given the harsh realities of graduate unemployment. The findings are similar to those found by his Kenyan counterparts and posited a similar recommendation that appropriate corrective measures should be taken to reverse this negative trend that was threatening the quality of university education on the African continent.

1.3 Statement of the Problem

Despite the rationale for the introduction of cost sharing policy in university education due to the severe economic crisis as part of the wide-ranging economic and social reforms under the IMF/World Bank sponsored structural adjustment program (SAPs), and largely due to the Government of Kenya's severely decreasing ability to adequately finance higher education, it is arguable that this policy could have impacted negatively on the quality of education. In the Governments view, the introduction of cost-sharing in higher education, and especially at university level, became necessary in order to maintain the quality of academic programs , improve access to university education, while at the same time containing government fiscal expenditure in public higher education (Acholla (1988); Orodho,1995; Republic of Kenya,1993).

Since the introduction of cost sharing policy on higher education in Kenya, few studies, if any, have focused on tying to examine the impact of the cost sharing policy on the quality of education and how the students are coping with the harsh economic realities that they find themselves entranced into. In the absence of such facts and figures, it becomes difficult to know and appreciate the problems facing the students in their pursuit of the academic goals. Such data would be necessary to put in place pragmatic strategies that could alleviate the plight of the students negatively affected by the impact of the cost sharing policy.

Purpose and Objectives

The purpose of this study was to examine the impact of cost-sharing policy on participation in, and quality of university education among regular and institution based programmes (IBP) in universities in Kenya. The study had three fold objectives, namely:

1. Document the types of income generating activities university students engage in in Kenya.
2. Determine the time spent on income generating activities per day.
3. Assess the impact of the cost sharing policy on students' participation in academic activities.

The Theoretical Framework

This study was based on Getzel et.al (1968) systems theory which state that institutions are social systems bound by a set of elements, sub-systems and activities that interact and constitute a social entity. The social system consists of interdependent parts, characteristics and activities that contribute to and receive from the whole. Each social system has goals, structure and is open (it interacts with the environment). From this theory the institution is a system of social interactions with certain assumptions. In a school, the students, teachers, parents/communities, the government and stakeholders play a critical role in raising funds for development projects. There is interdependence between parents and the schools their children attend. The goal of a school is to instruct students to gain knowledge, skills, positive attitudes and values that will contribute to political, social and economic development of both the individual and the society. This forms the basis on which individuals and the society contribute towards meeting the costs of school development projects.

In the context of our paper, a university is structured with different components (players). Headteachers, teachers, parents/guardians, school communities and other stakeholders each have a role to play in funding university development projects. All open systems have inputs from the environment which include energy, information, money, people and raw materials. These inputs are transformed into outputs. A university is an open system. It receives funding from within its catchment area and produce graduates into the society. The systems theory of organization was modified to suit this study.

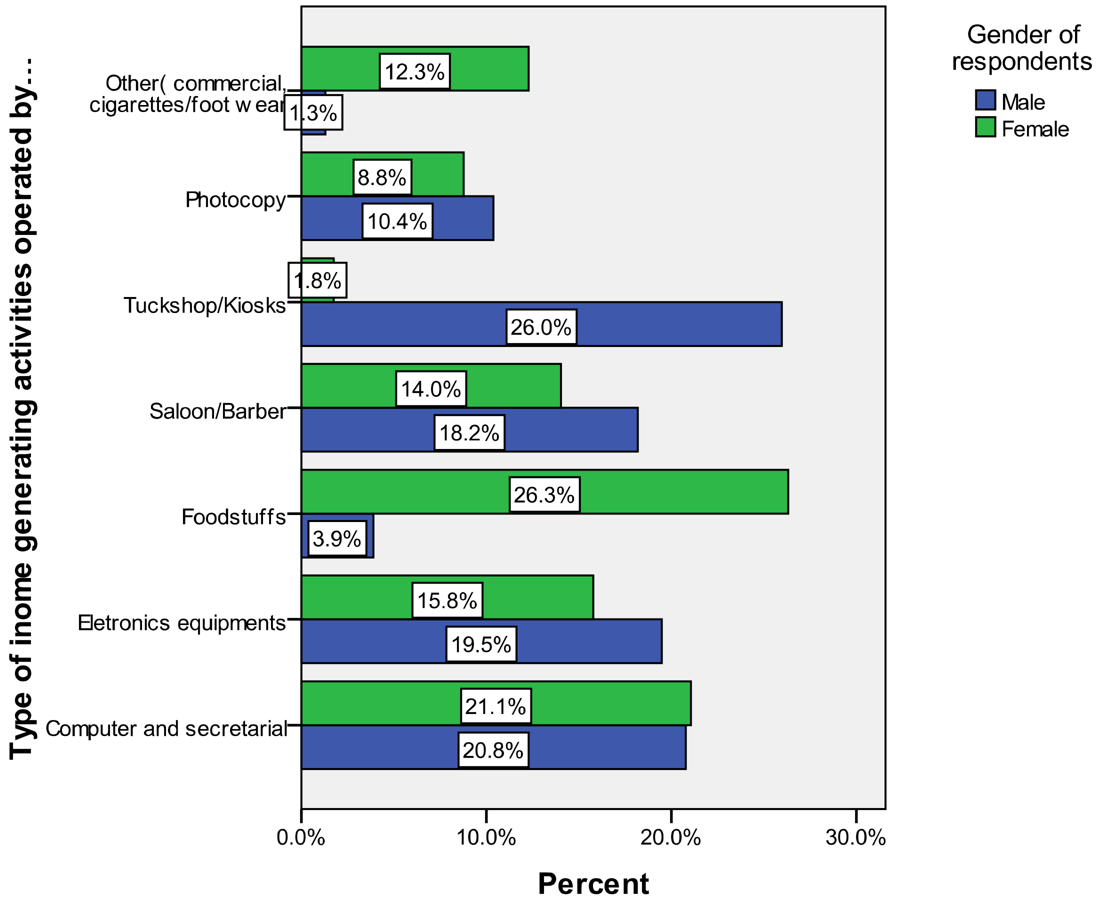
II. Research Design and Methodology

The study adopted a cross-sectional descriptive research design employing mixed methods of qualitative and quantitative approaches in data collection and analysis. Brook (2013) and Orodho (2009:120) support the combination of these methods in order to *reveal several dimensions of a phenomenon, to deal with shortcomings of each approach and double- check the findings by examining them from several different vantage points.* This study concentrated in four public universities, Maseno and Moi Universities situated in a rural setting and Kenyatta and University of Nairobi to represent urban setting. The choice of universities in rural and urban setting brought in two different dimensions of the impact of cost sharing policy on university students categorized under regular and institution based (IBP) platforms of university provision. A sample size was 320 students from the four universities stratified in terms of schools and or departments, year of study and gender. A proportionate random sampling was carried out to draw the eligible respondents..Combinations of questionnaires and focus group discussions (fgd) were used to collect both quantitative and qualitative .Data collection was done in convenient sites within the sampled institutions data. Mixed methods of analysis were employed to analyze the data. Quantitative data from questionnaires were analyzed assisted by the Statistical Package for Social Sciences (SPSS) Computer programme version 20; and presented in tables and graphs. The qualitative data from the fgds were analyzed through interview transcriptions and thematic analysis and presented in narrative and direct quotes as suggested by Orodho (2009, 2012; Brook, 2013). Data triangulation was carried out to harmonize the quantitative and qualitative data to facilitate effective data interpretation.

III. Findings, Interpretations and Discussions

3.1 Types of income Generating activities

The first task of this paper was to examine the kinds of income generating activities in which sampled university students engage in. It was noted that about 134 (41.9 %) of the 320 sampled students participated in one form or the other of the various 12 income generating activities summarized into 6 main categories as displayed in Figure 1 . It was also evident that some students participated in more than one income generating activity. The main income generating activities were computer and secretarial services, tuck shops/kiosks, electronic equipment, foodstuffs, photocopy amongst many others.



First, the type of income generating activities that attracted a majority of respondents was computer and secretarial services which attracted 21.1 % and 20.8 % of female and male students, respectively. On further probe during fgds, it was evident that most of these services are done within campus targeting fellow students as the major customers/ clients. The students type term papers, proposals and projects /theses to both undergraduate and post graduate students.

Secondly, electronic was dominated by 19.5 % and 15.8 % of male and female students, respectively. It was reported that the students not only sold electronic equipment such as radios and music systems, but also repaired these items when they became faulty. In addition, they were brokers when it came to soliciting for computers and computer hardware sans well as soft ware such as the purchase of CDs, DVDs, flash disks and computer papers and ink/cartridges.

Third, kiosks were dominated by males who formed 26.0% of the total student sample compared to only 1.8 % of their female counterparts. It was noted that this involved a lot of supervision since there were high possibilities of theft amongst the students, hence the male dominance.

Fourth, sale of foodstuffs was dominated by females who constituted 26.3 % of the sample compared to only 3.9 % of their male colleagues. It was evident that the girls sold prepared foodstuffs to their colleagues on order. The food preparations were done either within or outside university premises. It was also noted that the type of foods served were fairly affordable.

Fifth, photocopying services attracted about 10.4 % and 8.8% of male and female students, respectively. This type of service was done outside university premises in either self and/or salaried employment. It was noted that they collected work to be photocopied, especially text books and photocopied notes and proposals from their fellow students on order and cheaply.

Finally, it was also discouraging to note that some few students engaged in some shoddy businesses which were risky and anti-social in nature. Some of these included sales of alcoholic drinks packed in polythene papers, drugs and some were involved in commercial entertainment. A further scrutiny revealed that most of these activities were confined to the regular (Module I) students with very few being among the institution based (IBP) students. One plausible explanation was that most of the IBP students were already in employment and also took a relatively shorter time at the campus- usually during the school holidays.

An attempt was done to find out whether there were any significant differences between the involvements of students in income generating activities and their gender. The results are exhibited in Table 2.

Table 2 : Type of income generating activities operated by students

Source of variation	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.352	1	.352	.100	.752
Within Groups	464.073	132	3.516		
Total	464.425	133			

An examination of the data carried in table 2 suggests that there is no significant difference between the nature of involvement of students in income generating activities by gender at $\propto$ = .05 confidence level and p=.752 with F =0.100. The implication is that both male and females are equally involved in income generating activities in the universities sampled for the study.

The findings thus far indicate that students who are mostly affected by the negative impact of cost sharing were involved in a variety of income generating activities in order to meet their basic needs at the university. While some are activities that could be pursued in future as a way of self-employment, it was unfortunate to note that some of the students had gone to the extreme and were involved in life threatening activities such as drug use and involvement in commercial entertainment. These findings are in tandem with those of Johnson (2000), Mwinzi (2002) and Standa (2000). A study by Mwinzi (2002) revealed that some students brew illicit alcoholic drinks in their hostel rooms for purposes of consumption and selling to fellow students. On their part, Johnson (2000) and Aduda (1996) revealed that there was rampant drug use in Kenya, as 92% of Kenyan adolescents and young adults (16-26 years) have experimented with drugs. In another related study, Standa (2000) pointed that:

The use of drugs such as marijuana, bhang, heroine, as well as heavy consumption of various types of alcoholic drinks by students in public universities has become alarmingly dangerous to the physical and mental health of those addicted..

The Standa (2000) and Aduda (1996) findings strongly support one of the conclusions reached in the present study in the sense that drug use among the youth in Kenyan schools and universities has been the main cause of failure in examinations, student riots with its consequent destruction of property and life.

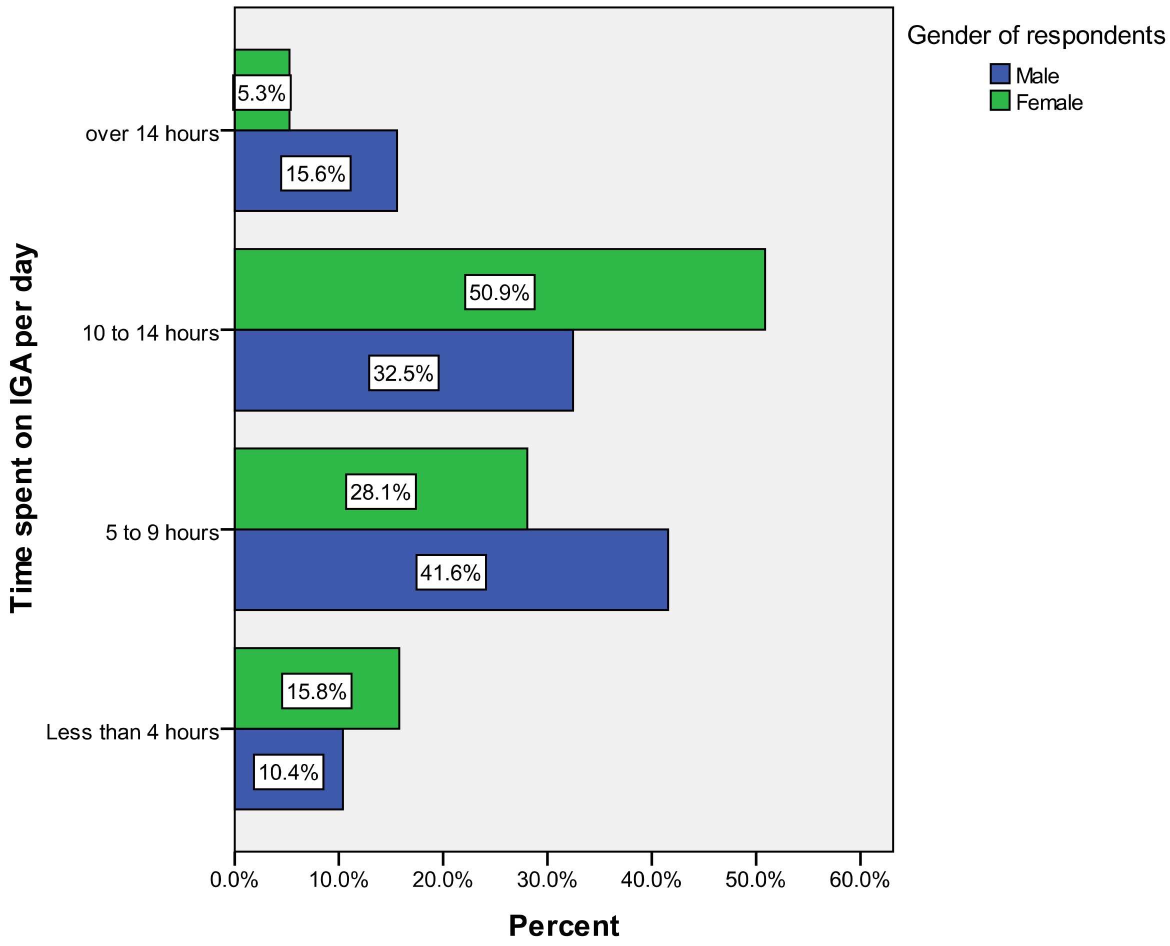
3.2 Time spent on income Generating Activities (IGAs) per day

The second objective of this paper was to examine the time spent on income generating activities per day. Although there is no common learning time schedule amongst all public universities in Kenya, most academic programmers in the universities sampled run from 7.00 am to 6.00pm covering about 12 hours of timetabled learning time per day. Figure 2 carries the results of students time spent on various income generating activities per day.

From the data carried in Figure 2, it is evident that a majority of students who participated in income generating activities spent between 10 to 14 hours per day. In this category of students, 50.9 % and 32.5% of the females and males, respectively, were involved. The next category of students spent between 5 and 9 hours per day. In this category, the males outnumbered their female counterparts, constituting 41.6 % and 28.1 %, respectively. It was also evident that a good proportion of students, constituting about less than 10 % of the total spent over 14 hours, meaning that they almost did these activities on full time basis. There were more males than females in this category.

The general message conveyed by the data in Figure 2 is that the students who have chosen to get involved in the income generating activities devote considerable learning time in these activities. It is arguable that this valuable time spent on income generating activities at the expense of academic pursuits could be impacting negatively on the quality of their education at the university.

Figure 2: Time spent on income Generating Activities (IGAs) per day



3.3 Impact of cost sharing on Students' Participation on Academic Activities

The final objective of this study was to finally assess the extent to which these income generating activities were impacting on their academic activities. The students who participated in any form of income generating activities were probed during fgds with a view to establish the extent to which these activities, tied on cost sharing affected their academic programme at the university. It was envisaged that the students' participation in income generating activities was a proxy measure of the cost sharing policy which has pushed these students to be engaged in these activities. The results are portrayed in Table 3.

Table 3: Impact of cost sharing on students' academic participation in universities in Kenya

Impact of IGAs on students participation	Male		Female		Total	
	N	%	N	%	N	%
Unable to complete assignments on time	20	26.0	11	19.3	31	23.1
Missed several Lectures and tutorial sessions	20	26.0	16	28.1	36	26.9
Failed to complete project	01	1.3	04	7.0	05	3.7
Missed continuous assessment tests (CATs)	09	11.7	10	17.5	19	14.2
Fatigue, depressed and confused	16	20.8	13	22.8	29	21.6
Failed exams, did supplementary , re-take	11	14.3	03	5.3	14	10.4
Total	77	100.0	57	100.0	134	100.0

The first indicator of the negative impact of cost sharing is that the students' involvement in income generating activities is making a large number of those involved to miss several lectures and tutorial sessions. This factor was mentioned by a majority of the students constituting 26.9 of all students who participated in IGAs. The factor was affecting the students nearly in equal proportions by gender as 26.05 and 28.1 % of males and females reported to have missed several lectures and tutorial sessions, respectively. The fgd with the students revealed that the students were the regular who were mostly affected were the regular (module I) students compared to their IBP counterparts. This was expected since most students who participated in IGAs were regular.

Secondly, 23.1 % of the students who participated in IGAs also reported to have unable to complete the assignments on time. This factor affected more male students, comprising 26.0% compared to their female counterparts who constituted about 19.3 % of the total. Again, this factor affected more of the regular mode students compared to their IBP counterparts. It was also noted that most of these students also missed to do the continuous assessment tests (CATs). Both male and female students, mainly from the regular students' mode of study were negatively affected by the factor.

It was established that as a result of students' involvement in these IGAs for a long time, they ended up being fatigued, depressed and even confused to the extent that they could not focus and concentrate on their core business in the university which is academic pursuits. The overall impact was that they relied on photocopied notes to make up for the lost time. The other students confided in the research team and categorically stated that they resorted to unorthodox methods of taking examinations which included the sneaking in of pre-arranged materials (commonly referred to as *mwakenya* or exchanging examination papers with their colleagues during examinations.

It is arguable that most of the students who get involved in IGAs end up performing poorly in examinations due to the pile up associated with difficulties in meeting basic necessities and involvement in IGAs when they are supposed to be studying or doing assignments. This finding is in tandem with Mwinzi (2002) and Standa (2000) who, in different studies found that students' involvement in IGAs was negatively impacting on their academic performance. The sentiments are also in line with the earlier conclusions made by Orodho (1995) and Mwiria (1991) that the introduction of cost sharing has led to symptoms of falling standards in most public institutions of higher education and the general performance of institutions of higher learning.

IV. CONCLUSION AND RECOMMENDATIONS

The thrust of this paper was to examine the impact of cost-sharing policy on participation in, and quality of university education among students drawn from regular and institution based programmes (IBP) in universities in Kenya. The results and discussions thus far indicate that the implementation of cost sharing policy in universities in Kenya have had a negative impact on students participation and quality of learning amongst the affected students. It was evident that the students from poor socio-economic backgrounds had resorted to undertaking income generating activities to assist them to meet their basic financial needs at the sampled institutions. While most of the incomes generating activities were also assisting in developing their entrepreneurial skills, a few students were involved in activities that have life threatening implications. The activities that would build their entrepreneurial acumen included operating computer and secretarial services, saloon and beauty boutiques, photocopying and food services, amongst others. On the negative side, the anti-social activities included involvement in commercial entertainment, drug and alcoholic consumption and trafficking. These latter activities have serious security implications not only for the universities involved, but the future life of the few affected students.

It can also be concluded that, given the colossal amount of time devoted to undertaking these IGAs, the students were losing too much learning time that could have been converted to enhanced participation in the core business of academic pursuits. The end result was that the affected students missed several lectures and tutorial sessions, underperformed in their assignments and even missed continuous assessment tests (CATs) . Such students resorted to mere over-reliance on photocopied notes from their fellow students and engaged in unorthodox methods of preparing and sitting for examinations. These unorthodox methods were not effective in raising their academic excellence. The cumulative effects of all these activities related to the negative consequences of implementation of cost sharing policy in university education has been decreased participation in academic activities , hence leading to the deterioration of the quality of their education. It was evident that the policy impacted more on the regular students compared to their institution based counterparts.

From the foregoing results, discussions and conclusion, the paper recommends the following strategies to be used in order to alleviate the negative impact of cost sharing on participation and overall quality of education provided:

1. Despite the fact that majority of the sampled students resorted to running business as a survival coping mechanism, a significant proportion also used this opportunity as a training ground and basis for future career in self employment. This is important as it implies that the students appreciate the hardships facing their parents and/or guardians and limited capacity for formal employment. Hence, it is recommended that this emerging entrepreneurial culture among the students should be controlled and nurtured so that it does not interfere with academic pursuits.
2. It was noted that the fees charged in various universities was rather high and non-affordable to most students from poor socio-economic backgrounds. It is recommended that the fees for regular students should be re-arranged so that parents and/or guardians pay per month rather than per semester as is currently the case in most universities. In this regard, efforts should be taken to provide more financial protection to more needy but bright students. The bursary allocations for the poor students should be

increasearsed.

3. It was noted that some students engaged in some IGAs which had negative social and health implications. It is recommended that guidance and counseling for such students should be undertaken and alternative forms of generating income suggested and implemented.
4. It was evident that majority of students involved in IGAs were missing classes and resorting to photocopied notes and some unorthodox methods of making up for the lost learning time. It is recommended that universities should be strict on the minimum learning time each student should complete before being allowed to sit for examinations. This could be monitored during lectures, where possible, given the current large classes and the challenges that come with it.

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