

State of Financial Challenges among Public Universities Students in Kenya

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Abstract

Kenya has had phenomenal increased access to university education since 1998 when the parallel degree programmes were introduced. Currently Kenya has 22 public universities with two categories of students, the Module I and Module II. The former category of students would have their fee subsidized while the latter cater for their own tuition fee. The study sought to find out the financial challenges that university students in Kisii and Laikipia universities face. The study adopted a cross sectional survey design, involving 607 and 332 Module II and Module I students in Kisii University, 191 and 177 Module II and Module I students in Laikipia University respectively, as well as lecturers, Deans of students' and Academic registrars in the two universities. Both purposive and snowballing sampling techniques were employed to obtain the sample of interest. Instrumentation was by use of semi-structured questionnaires, as both descriptive and inferential statistics data obtained analyzed using SPSS version 20. The study found that, majority 90% in KSU and 84.7% in LU of Module I students received loans from the Higher Education Loans Board (HELB) compared to the module II students. The module II students were further favored as the general public is more willing to fund for their education. The Module II programmes should be demystified so that the HELB and the general public should be willing to fund for the Module II education.

Keywords: Loans, University Students, Public University

Introduction

Public Universities in China, Uganda, Tanzania, and Kenya have sought for ways of acquiring more revenue apart from their allocations from the exchequer due to decreased funding (Qu, 2008; Chacha, 2004). The public universities are therefore compelled to seek for alternative means of funding for the programmes offered. One of the strategies adopted by most of these public universities is mounting of the privately sponsored module II (MII) programmes commonly referred to as parallel degree programmes or Self Sponsored Programmes (SSP) in Kenya (Moindiet *al.*, 2013). According to Ngolovoi (2009) these programmes have helped public universities raise the much required revenue to run their affairs apart from increasing access to university education.

In Kenya MII programmes were first introduced in the University of Nairobi (UoN) in 1998 amidst an array of resistance from their counterparts in module I (MI) commonly called regular degree students (Kiamba, 2004). As reported by Kiamba the resistance further observed was punctuated with a strike in 2002 which was ignored as the university closed for a month and later reopened an impression that the policy was from "top down" rather than acceptability by the stake holders.

The cost of tuition in Kenya for a student in the regular degree per academic year is averagely \$285 as the fee is highly subsidized by the government and the student may also receive loan and bursary from the Higher Education Loans Board (HELB) to a maximum of \$600 and \$80 respectively (Ngolovoi, 2006; *Standard Newspaper*, 2009). The *Standard Newspaper* (2009) further revealed that the tuition fee for a student in Module II studying for a degree in Medicine is \$ 4500, Sciences, \$1500 and Humanities, \$1200. This cost principally varies from one public university to another. Such comparatively exorbitant fee paid by the Module II students prompted requests for loans from HELB to provide loans for this group which was a reserve for Module I students (Ooro, 2009; Otieno, 2004).

Unpublished studies by the management of Strathmore University which is a private university in Kenya indicated that parents bore the highest burden of financing for their students' private university education (Odhiambo, 2006). Despite Module II students being included in the provision of loans by the HELB (Otieno, 2004), little has been done in terms of research to establish if they had equal access to student loans as the module I students.

Materials and Method

Study design - This study employed a cross sectional survey with emphasis on causal – comparative design which determines the consequences of differences that already exists among groups of individuals (Kerlinger, 2000). The design was appropriate as the investigation compared challenges faced by different independent groups of university students in parallel and regular degree programmes. The research targeted parallel (module

II) students on fulltime basis, and regular (Module I) students, fulltime lecturers, Deans of students and Academic Registrars ranging from the year 2009 to 2011. Since Kisii university had a population of 1,105 regular degree students (Module I), 2,528 parallel (Module II) students and 55 full time lecturers as at 2011, a sample size of 332 regular (module I), 607 parallel (module II) students and 15 full time lecturers was according to Kombo and Tromp (2006) considered appropriate, as this was 30% of the accessible population. On the other hand Laikipia university had a population of 591 Regular (module I) students, 642 parallel (module II) students and 98 full time lecturers as at 2011, a sample of 177 module I students, 191 module II students and 25 full time lecturers would be appropriate for the study. The samples for students and lecturers were obtained by snowball sampling technique while samples for Deans of students and Academic Registrars were selected by use of both purposive sampling techniques.

Tools and Instrumentation Questionnaires having the Likert scale and close ended questions were the main research instrument used in this study. One questionnaire was administered to the university students who participated in the study while the other questionnaire was administered to the regular university lecturers. The other two were administered to the Deans of students and Academic Registrars. The questionnaires were supplemented by documentation available in the universities.

Administration of Instruments - The permit for the study was sought from the Ministry of Higher Education, Science and Technology Kenya through Kisii University, School of Graduate Studies. Using the permit and an introductory letter from Kisii University, the researchers were able to obtain permission from the Vice chancellors of the target universities through their Deans of students and Academic Registrars to conduct the research. The university student leaders were used to identify regular and parallel degree programme students who participated in the study. The lecturers' questionnaire was given to one of them who circulated them among other lecturers until the required sample size was obtained. The Dean of students and Academic Registrars' Questionnaires were administered by the researchers. The researchers administered the questionnaires with adequate instruction and assurance of confidentiality to the participants in the study.

Results and Discussions

Gender and Loan Allocation Responses in Laikipia University in 2011/12

Out of 177 Module I and 191 ModuleII students in Laikipia University, 104 Module I females and 73 MI males responded, while 86 MII females and 105 MII males responded. They were asked in the questionnaire to establish whether they were able to obtain loans from the HELB. Their responses were as shown in the Table 1.

Table 1: Percentage Loan Allocation to Respondents in LU in 2011/12

	Females allocated loans		Males allocated loans		Total	%
	No.	%	No.	%		
Module I	90	86.5	60	82.2	150	84.7
Module II	61	70.9	53	50.5	114	59.7
Total	151	78.7	113	66.4	264	72.2

From Table 1 more females in module I received loans from the HELB compared to their male counterparts. In module II more females received loans from HELB compared to their male counterparts in 2011, 70.9% and 50.5% respectively.

When the percentage allocation was calculated, see Table 1, for module I was 84.7% and module II was 59.7%. This indicated that loan allocation for the university students was above 50% in spite MI students being higher beneficiaries at 84.7%. This implied that MI students benefit twice, despite receiving government sponsorship (Isengoma, 2004), more MI students were allocated loans by HELB.

Gender and Loan Allocation Responses in Kisii University in 2011/12

In Kisii University, out of 607 MII students and 332 MI students, 127 females and 205 males responded as MI students while 292 females and 315 males responded as MII students. They were asked in the questionnaire to establish whether they were able to obtain loans from the HELB. The responses were as shown in Table 2.

Table 2: Percentage Loan Allocation to Respondents in Kisii University in 2011/12

	Females allocated loans		Males allocated loans		Total	%
	No	%	No	%		
Module I	109	85.8	191	93.2	300	90.4
Module II	138	47.3	126	40.0	264	43.5
Average	247	66.7	317	66.6	564	70.0

The results from the Table 2 show great disparity in the two categories of students in loan allocations as more MI students received loans from HELB compared to MII students at 90.4% and 43.5% respectively. This just like in Table 1 implied that MI students were favored by the government as they received government scholarship in addition to receiving loans from the HELB.

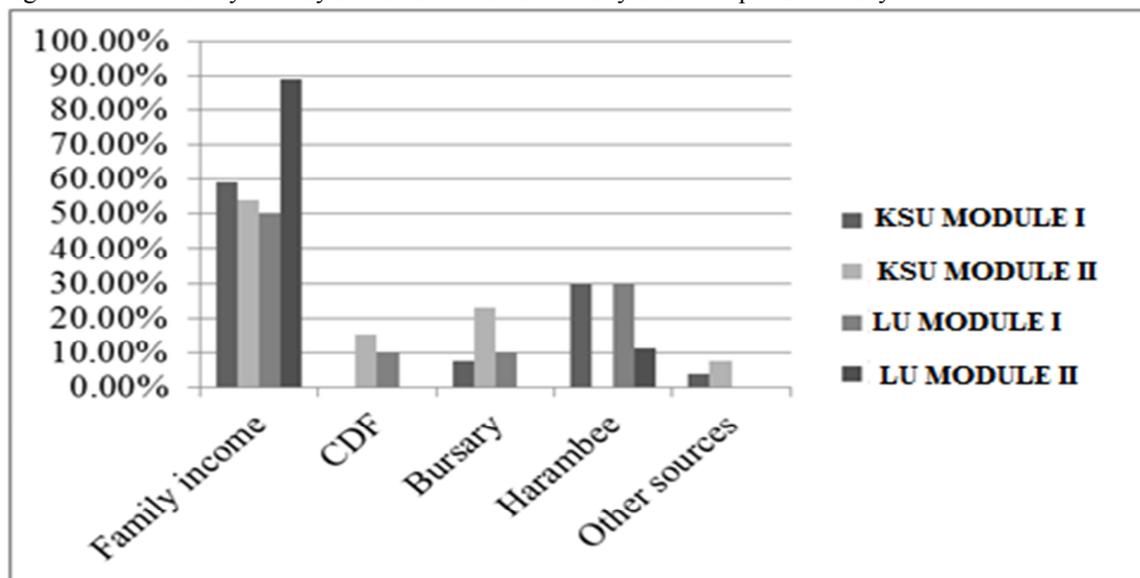
It was also evident in Table 1 and 2 that majority of university students received HELB loans, (72% in LUC and

70% for KSU) in both modules. This underpinned the fact that HELB was the main financier to university education in Kenya and module I students were the greater beneficiaries (see Tables 1 and 2).

Mode of Fee Payment by University Students

In Kisii University out of 607 module II respondents, 343 students who comprised of 56.5% did not receive HELB loan while out of 332 students in module I, 32 students, who comprised of 9.6%, did not receive HELB loan. On the other hand in LU, out of 191 module II students who answered the question, 125 students who comprised of 65.4 % did not receive HELB loans while 27 students out of 177 module I students which is equivalent to 15.3% were not allotted HELB loans. This meant that majority of MII students did not receive financial assistance from HELB. This prompted students who did not receive loans from the HELB to seek for alternative sources of finance. They responded was represented in figure 1.

Fig1:Mode of Fee Payment by students in Kisii University and Laikipia University in 2011/2012



In both modules I and II, students who did not receive HELB loans were compelled to use family income as the main source of fee compared to the other sources (Figure 1). Constituency Development Fund (CDF) and bursary were the next mostly sought means of obtaining fee for MII students in KSU, in LU this was not the case. MII students in LU did not get funding from CDF and bursary compared to the MI students, this implied that the general public was not willing to fund MII students compared to MI students in Laikipia district.

From Figure 1, no module II student obtained fee from community fund-raising or “Harambee” and no module I student obtained fee from the Community Development Fund in KSU. The students from KSU were further able to obtain fee from other sources such as private sponsors and self-help groups. This showed that MII students in KSU were aware of a variety of sources of finance. However, the general public was not willing to fund for their education as no respondent received funding from the general public through Harambee. The same situation was replicated in LU where fewer students in MII obtained fee from the general public through Harambee, 11.11% in MII and 30.00% in MI (Figure 1). This showed that MII students’ shy away from the general public or were not aware of the other source of financial assistance hence mainly relied on financial assistance from their family members. This could be attributed to the general public’s attitude that MII students were rich hence could fund for their own fee (Juma, 2006).

Enrolment and Loan Allocation for students

Each university has one academic registrar who is concerned with the academic records of the students. Since there were two universities involved in the study, the academic registrars were the respondents. The researchers sought to find out challenges faced by students in their academic progress in respect to financial challenges in the university colleges. The first part of the questionnaire sought for the general enrolment of students and their loan allocation from HELB in the academic years 2007/08 to 2011/12.

Enrolment and Loan Allocation for Students in Kisii University

The researcher sought to find the general enrolment of students so that comparisons would be made. The results were as follows in Table 3.

Table 3:Enrolment and Loan Allocation for MI Students in Kisii University

Year	Students Admitted				Students allotted Loans by HELB			
	Male	%	Female	%	Male	%	Female	%
2007/08	167	78.04	47	21.96	158	94.61	42	89.36
2008/09	105	65.22	56	34.78	100	95.24	52	92.86
2009/10	124	67.39	60	32.61	114	91.94	60	100.00
2010/11	370	67.77	176	32.23	365	98.64	170	96.59
2011/12	736	65.60	386	34.40	720	97.83	384	99.48

In KSU there were more males in MI compared to MII (Table 3). This was a replica of other public universities as more males performed better than females in the Kenya Certificate of Secondary Education (KCSE); therefore more males gained admission to public universities in MI (Chege&Sifuna, 2006). Module I or the regular degree students received double help, as they were fully sponsored by the government and at the same time received loans and at times bursaries from HELB (Ngolovoi, 2006). This was because of the notion that the MI students were needier hence favored in loan allocations (Ooro, 2009).

Table 4:Enrolment and Loan Allocation for MII Students in Kisii University

Year	Students Admitted				Students allotted Loans by HELB			
	Male	%	Female	%	Male	%	Female	%
2007/08	19	55.88	15	44.12	12	63.16	13	86.67
2008/09	222	65.68	116	34.32	102	45.95	87	75.00
2009/10	626	63.55	359	36.45	400	63.90	270	75.21
2010/11	745	63.62	426	36.38	437	58.66	296	69.48
2011/12	477	60.69	309	39.31	298	62.47	261	84.47

From Table 4, there were more males than females' enrolled in KSU between 2007/08 and 2011/12 academic years. The percentage ratio of males to females was 62:38 or 2:1. This implied that communities surrounding KSU favored the boy child education than the girl child. This was because, in spite of the inability to secure government scholarships, parents and guardians were willing to sponsor their sons compared to their daughters. This also implied that the male students performed better than the females in KCSE hence had the minimum university entry points (Chege&Sifuna, 2006).

When Table 3 is compared to Table 4, there were more females in MII compared to MI. The percentage of females in MI was found to be 31% compared to 38% in MII. This is in agreement to Chege and Sifuna (2006) who found out that despite the low performance and low enrolment of girls in secondary schools, there were more females than males in private universities. The 7% increase of female students in MII could be due to parent's willingness to fund for their daughters higher education. However parents and guardians needed to be sensitized as there were fewer female students in the two modules compared to the males.

Enrolment and Loan Allocation for Students in Laikipia University

The researcher sought to find out the enrolment of students and their loan allocation from the HELB in LU so that a comparison could be established. The results were presented in Table 4 and 5.

Table 5: Enrolment and Loan Allocation for MI Students in Laikipia University

Year	Students Admitted				Students allotted Loans by HELB			
	Male	%	Female	%	Male	%	Female	%
2007/08	60	51.28	57	48.72	58	96.67	50	87.72
2008/09	72	48.65	76	51.35	70	97.22	65	85.53
2009/10	93	49.73	94	50.32	89	95.57	78	82.98
2010/11	72	51.80	67	48.20	70	97.22	60	89.55
2011/12	524	53.69	452	46.31	253	99.81	318	70.35

According to the Table 5, there were more males than females in module I who received loans from the HELB. This could be attributed to the parents' willingness to fund for their daughters education.

Table 6:Enrolment and Loan Allocation for MII Students in Laikipia University

Year	Students Admitted				Students allotted Loans by HELB			
	No.Male	%	No.Female	%	No.Male	%	No.Female	%
2007/08	61	46.56	70	53.44	40	65.57	42	60.00
2008/09	56	47.46	62	52.54	30	53.57	21	33.87
2009/10	109	49.77	110	50.23	60	55.05	69	62.72
2010/11	84	48.28	90	51.72	46	54.76	42	42.67
2011/12	123	47.86	134	52.14	65	52.85	55	41.04

In MII, just like MI there were more females than males in the university college; this could be due to the type of courses that were offered in the university college, it could also be due to parents and guardians funding for the females' education compared to the males' education. This according to Table 5 implied that communities around LU favored girls' education compared to the boys' education. These communities should be sensitized in providing the boys education just as they provide the girls education.

From Table 6, more males in MII were provided with loans from the HELB compared to the females as the percentage was 56.36% and 48.06% respectively. This could be attributed to the parent's willingness to fund for their girls education. This would also imply that female students in LU faced financial challenge as not most of them were awarded loans.

Rating of Financial Challenges faced by University Students

The students, the dean of students, and the academic registrar provided information about the level of financial challenges that faced university students. The results were presented in Tables 7, 8 and 9 respectively. Rating of the university students' in regard to financial challenges was presented in Table 6 where a weighted mean of above 2.5 indicated the presence of a challenge.

Table 7: Rating of students in Kisii and Laikipia Universities in regard to Financial Challenges

Item number	WM				Conclusion
	Kisii		Laikipia		
	MII	MI	MII	MI	
1. Financial Problems Delayed Enrolment	4.5	2.7	3.4	3.6	Challenge
2. Examinations and non-completion of Fee Balance	3.8	3.1	4.6	3.2	Challenge
3. Family Resources	3.6	3.3	4.1	4.1	Challenge

Note. WM implied weighted mean

In the third part of the dean of students' questionnaire, respondents were required to choose an alternative that best described their opinion to a stated item in regard to the MII students in comparison to MI students. The results were reported in Table 8.

Table 8: Deans of Students' responses to in regard to MII Students' Financial Challenges

Question No.	SA	A	U	D	SD	Objective	Opinion
1. Financial challenge	KSU	LU	-	-	-	Finance	Challenge
2. Females facing financial challenges	KSU	LU	-	-	-	Finance	Challenge

Note. The acronyms SA, A, U, D, and SD imply strongly agree, agree, undecided, and strongly disagree respectively.

The second part of the academic registrars' questionnaire sought to find the respondents opinion in regard to the module II students in a Likert 5 point scale. The responses were as shown in Table 9.

Table 9: Academic Registrars responses to in regard to Fee Payment by students

Item Number	SA	A	U	D	SD	Objective	Opinion
1. Lack of fee and deferment of studies	KSU	LU	-	-	-	Finance	Challenge
2. Females and fee balances	-	-	-	KSU/ LU	-	Finance	No Challenge

Note. The acronyms SA, A, U, D, and SD imply strongly agree, agree, undecided, and strongly disagree respectively.

Financial Problems Delaying Enrolment

The results in Table 7 and Table 8 indicated that finance was a challenge to the university students. In KSU MII students had more challenge to enroll for their degree programmes compared to MI students with weighted means of 4.5 and 2.7 respectively (Table 8). At LU the results were at a near par in both modules at 3.4 and 3.6 for modules II and I respectively. This showed that the students in LU had more financial problems which affected their enrolment compared to the MII students in KSU.

Examinations and non-completion of Fee Balance

From Table 7 and 9 it was evident that students in the two university colleges would not sit for end of semester examination if they had not completed their fee balances. In Table 8 the weighted means for both modules were above 2.5. However, for MII students in LU, it was a greater challenge as the weighted mean was above 4.5 compared to the other students whose weighted means were below 4.0. This meant that the policy was much in place in LU compared to KSU. When MII students are compared to MI students, it was evident that the policy affected MII students more than MI students. This was because MII students in both university colleges recorded higher weighted means, thus financial challenges affected their retention and completion of their degree programmes.

Conclusion

The introduction of module II programmes in public universities in Kenya in 1999 has not only witnessed unprecedented increase in access to university education but also increased development of public universities infrastructures. However, expansion of public universities had left behind its tenants (Module II students). This was because they were not fairly allotted loans by the HELB and were normally left to fund for their own education compared to their Module I counterparts. From the study, module II students faced more financial challenges compared to module I students. Thus MI students besides being sponsored by the government hence paying lesser fee, they received the students' loans from the HELB (Ngolovoi, 2008). On the other hand, MII students would foot for their own fee and would receive an equivalent amount of loan from the HELB. In addition to this, MII students did not receive financial assistance from the general public in form of harambee and bursaries from the CDF. This is because they were presumed by the general public to be rich or hailed from rich families (Ooro, 2009).

Recommendation

- i. The HELB should increase funds for Module II students.
- ii. Parents, students and guardians to seek for other means of funding for Higher Education through sponsors, Community Development Fund (CDF) and welfare groups which have not been exploited.
- iii. Universities to re-examine policies on examinations and create means where students who are needy could work while studying to pay for their fee, (study work programmes).
- iv. Universities should embrace e-learning to be able to access more students at a much cheaper cost.

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