

# Impact of Bursary Scheme on Girls' Transition from Public Secondary Schools to Tertiary Education in Lilongwe, Malawi.

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## Abstract

The purpose of this study was to generate information that may be useful to different stakeholders on public bursary scheme and how it has contributed to tertiary education in Malawi among public secondary girls' scholars. The specific objectives were: to identify obstacles girls face in accessing secondary education; to establish the extent to which the total amount of bursary fund awarded enhances girls' transition to tertiary levels; to determine the criteria used to identify needy students in secondary schools; and to assess the impact of bursaries on secondary school girls' transition to tertiary level. The study used a mixed method with interviews and questionnaires being the main data collection tools. The study set out to source requisite data from a total population of 430 with a sample size of 170. The break-down being; 100 university students; 20 teachers and 50 members of the public. Out of the 100 sampled students, 80 returned the questionnaires while for teachers and members of the public, there was 100% response rate. In total this study had 88% response rate. The respondents were drawn using a combination of random and purposive sampling procedures. This study used descriptive design to analyze primary data. Data was analyzed using frequency distribution tables / figures with the IBM SPSS package. Qualitative data in form of experiences, opinions and suggestions were analyzed to strengthen the quantitative findings. 100% of the respondents in all the 3 categories indicated that girls face a lot of obstacles in accessing education, but there were strong sentiments that the bursary scheme only covered fees and no other important areas that girls need thereby motivating the study to recommend that the bursary scheme be designed to cover other needs as well. Further findings revealed that the criteria used to identify needy students is not very transparent and accountable which motivated the study to recommend that the scheme be revisited in order to explicitly outline evaluation and monitoring mechanisms as well as make bursary information available and accessible to the public. The study also revealed that the total amount of the bursary has the potential to sustain the girls in school because it covers school fees but it is not an automatic button for their transitioning to tertiary level thereby motivating the study to recommend that a bursary scheme should include psychosocial support to inform the girls that they need to put in effort for them to transition. The study further established that to some extent, bursaries do have an impact on transition to tertiary level. The factors which came out included the fact that the recipients want to prove that they were worth the award which makes them work hard.

**Index Terms:** *Impact, Bursary Scheme, Girls Transition, Public Secondary Schools, Tertiary Education.*

## 1. INTRODUCTION

According to the United Nations (UNESCO, 2010), education is a fundamental human right because it empowers individuals with the knowledge and skills needed to increase production and income, as well as enabling individuals take advantage of employment opportunities in order to reduce poverty. Sustainable Development Goal number 4 aims to ensure inclusive and equitable quality education and promote lifelong learning opportunities for all. Supporting education is one of the smartest economic and human development investments that any country can make (World Bank, 2018; UNESCO, 2018). Secondary education plays a vital role in ensuring that a country's developments through training, are pre-requisites to economic growth and social development. This is why governments all over the world are committed to the provision of education to their citizens; also, especially, girls.

In most countries, Malawi inclusive, Secondary school bursary scheme is an initiative of the government aimed at helping students from poor backgrounds to obtain education. The scheme is also aimed at ensuring that students are retained in school after enrolment. Non completion of secondary schooling continues to be a matter of concern for policy makers and practitioners worldwide (Gray et al, 2009). In Zambia and Malawi, studies show that close to close to 70% of secondary school students are entitled to bursary schemes which are supposed to cover 75% tuition fees for most beneficiaries and up to 100% for vulnerable groups such as double orphans. Bursary schemes are also favored to improve retention of girls in the schools (Sutherland-Addy, 2008; World Bank 2006). Even though bursary schemes are designed to improve retention of students in public secondary schools some students drop out of school because of extreme poverty levels which the scheme does not address like provision of uniform and other personal effects.

There are fees associated with attending secondary education (Institute of Public Opinion and Research & University of Gothenburg, 2016) in Malawi. Public secondary schools in Malawi include Community Day Secondary Schools (CDSS), Open Day Secondary Schools (ODSS) and Conventional Secondary Schools (CSS), which also include boarding schools which have monetary values attached to tuition (Chimombo, Meke, Zeitlyn, & Lewin, 2014). Because of costs associated with secondary education, dropout rates of secondary students are high, more especially for girls. Transition rates from primary to secondary school are low in Malawi. According to the EMIS 2015 Report (MoEST, n.d.-c), 35 per cent of boys and 37 per cent of girls who had completed Standard 8 the previous year transitioned to their first grade of secondary school (Form 1). However, as fewer girls than boys completed Standard 8, there were fewer girls than boys in Form 1 of secondary school. The transition rates found in the MES 2014 were higher than those outlined in the EMIS 2015 Report (55.3% boys, 61.0% girls), and there were higher rates of transition among wealthier families (National Statistical Office, 2015a, cited by Kadzamira and Kumkwezule). In secondary school (form 4), the total completion rate stands at 24% (Girls 22% and Boys 26%) EMIS (2017/18 data). These disheartening girls transition rates are despite the fact that there is in place a bursary scheme aimed at mitigating the phenomena.

### 1.1. Problem Statement

Girls' education is key to Malawi's development (World Bank, 2018). Girls' education has multiplier effects. It trickles down and has the power to break the cycle of poverty because it empowers girls and women to bring about change in homes, communities, and the country as a whole. To promote girls' education; the Government of Malawi with support from its development partners put in place different policies and interventions. These include bursary programmes. Since 2012, a total of 14,559 students were awarded government

bursaries in public secondary schools. Out of these, 6,247 were girls, (MoEST). In a northern district a total of 6,366 girls received bursaries and retained in school (CAMFED; Mana online, 2018). As a Least Developed Country, Malawi needs to invest in girls' education in order to accelerate in economic growth but also national development. This approach will go a long way for the country to achieve the global 'ambition 2030' and eventually Malawi 2063. The World Bank (2016:5) states that the rate at which girls drop out in grade 8 and fail to proceed to secondary school has remained slightly high in Malawi even though there has been an influx of non-governmental organizations who are offering scholarships. 2016 reports indicate only 58.3 per cent of students passed their Malawi School Certificate of Education at the end of Form 4 (MoEST). Further, very few girl-students in Malawi transitioned to tertiary education – the GER for tertiary education was only 1 per cent (UNDP, 2016). Long-term changes in educational attainment may require additional interventions in Malawi. Demand-side interventions such as bursaries, cash transfers, and re-entry policies have shown to have limited impact (World Bank, May 2016). This research study, therefore, seeks to examine the extent to which bursaries impact the transitional rate of public secondary school girls to tertiary levels.

## 1.2. Objectives

- To identify obstacles girls' face in accessing secondary education.
- To determine criteria used to identify needy students in secondary schools
- To establish the extent to which the total amount of bursary fund awarded enhances transitional rate to tertiary levels.
- To assess the impact of bursaries on secondary school girls' transition to tertiary education.

## 2. THEORETICAL REVIEW OF LITERATURE

### 2.1. Obstacles that Girls Face in Accessing Secondary Education

For a long time, education has been touted as a key component of development in both developed and developing countries. The 2019-2022 Malawi Growth and Development Strategy outlines education as one of the priority areas; girls' education being one of the areas that the country has to put much effort on. In spite of the efforts by the Ministry of Education, Science and Technology and its stakeholders to enhance the education of the girls, girls' education in Malawi continues to face a myriad of challenges ranging from access, retention to achievement, (NGES 2018-2023). The situation seems tough in secondary education which is not free as primary education. (Kadzamira & Rose, 2003). Despite major progress in increasing the number of girls who attend primary school, girls in Malawi continue to be disadvantaged, particularly in terms of their access to secondary school and in their educational outcome. (Robertson, 2017). A sector review of girls primary and secondary education in Malawi for UNICEF and MoEST that was conducted found out that the challenges to girls' education border around social cultural factors, school infrastructure and facility factors and economic factors. The 2018-2023 National Girls Education Strategy (NGES) also points out that the problems affecting girls' education in Malawi are multifaceted and prevalent at all levels of the girls' life be it at the school, the community, and the homes where the girls come from. Some of them are cultural / traditional related; some are economical; and yet others are school system / policy related. They include negative attitude towards girls' education and bias by parents to educate the other gender, as a boys' education is more valued.

Negative cultural practices that promote child marriages still exist in the communities and greatly contribute to girls not advancing their education. Malawi has one of the highest rates of child marriage in the world where 50% of girls are married before the age of 18 (MDHS 2015-2016). The report also indicated that marriage accounted 16% of school dropouts making it the third most common reason for girls dropping out of school after school fees (27%) and pregnancy (27%). More than 41,000 girls under the age of 18 marry everyday worldwide (World Bank, 2018). In Malawi, 42% of girls are married before the age of 18 and almost 1 in 10 are married before their 15<sup>th</sup> birthday (ibid). Malawi has the 12<sup>th</sup> highest prevalence rate of child marriage in the world (UNICEF, 2018). Malawian girls are found to be disadvantaged in terms of secondary schooling and this is related to several factors. Nevertheless, pregnancy is one of the main causes for female dropouts (Maluwa-Banda 2004; World Bank 2010).

Furthermore, lack of role models is also touted as one of the factors contributing to the challenges girls face in accessing secondary education. Studies show that out of the minimal teacher learner ratio that is already there in Malawi, a very small number of these teachers are female. Still yet, studies conducted indicate that the presence of role models like female teachers in schools and communities has a bearing on students learning outcomes in secondary schools. A study by Meke (2019) found out that schools that had female teachers registered low girls' dropout rates, and retention and transition of girls was high.

## 2.2. Criteria used to Identify Needy Students in Secondary Schools

The vision for the education sector in Malawi is to be a catalyst for socio-economic development, industrial growth, and instrument for empowering the poor, the weak and voiceless. In essence, the education sector wished to ensure better access and equity, relevance and quality, and good governance and management in all institutions from basic education to higher education (MGDS 2006). It is for this reason that the Government of Malawi through the Ministry of Education, Science and Technology offers bursaries to secondary school girls that rightfully qualify.

Earlier research literature suggests that in Malawi, bursaries beneficiaries are normally identified in three main ways; that is from a previous school, at the school and by the bursary providers themselves (in case of private or individual bursaries) (Gondwe, 2020). For Government beneficiaries, findings show that community-based targeting has been used in bursary programmes and has proved successful in identifying the right beneficiaries in a cost-effective manner (Sineta, 2012). In Malawi, for one to benefit under the MoEST bursary Scheme, the expected beneficiary should be genuinely needy, and already selected to a secondary school. Additionally, one should be well behaved, not recipient of another scholarship, should have positive attitude towards education and should have completed a bursary application form (NOVOC, 2009). In some instances, schools establish bursary committees which conduct surveys at schools to identify the needy girls. Further inquiry is made on the girls who are identified, and they are ranked according to the degree of need. The names are later submitted to the benefactors (Gondwe, 2020). At the beginning of each financial year, Head Teachers of various public secondary schools provide the Education Division with number of needy children to benefit based on completed and verified bursary application forms collected (NOVOC, 2009).

In Kenya, another study on Secondary School bursary by Price Waterhouse Coopers in 2008 found that due to poor targeting, monitoring and accountability, it was difficult to ensure that

only students who were genuinely needy benefitted from the bursary scheme. It also found that many stakeholders had negative perceptions about the operations of the scheme.

From the foregoing literature reviewed, it is evident that bursary schemes have some administrative criteria that they follow. There is no dispute that being poor and vulnerable plus of good behavior are some of the areas that Governments and responsible ministries look into before identifying a needy beneficiary. These policy and administrative guidelines notwithstanding, there are still some gaps in practice when it comes to criteria being followed to identify needy students for bursaries. Pragmatic studies have not been properly documented on how policies or guidelines that have been put in place go a long way in enhancing transition of secondary school girls into tertiary level. Given the emphasis that girls education has received in the country's policies and strategy papers; there was need for a detailed analysis of the realities in which bursaries were influencing the transition of secondary school girls into public universities. This study, therefore, hopes to form the basis for justification of such phenomena or the disapproval thereof.

### 2.3. Extent to which Bursary Funds Enhance Transition

According to Muriuki (2007), many low enrolment countries in Sub-Sahara Africa (SSA) cannot increase participation at secondary level with current cost structures. Where secondary schooling has costs per student five or more times those of primary, and 30-60% of GDP per capita, secondary schooling cannot be universalized without requiring that most if not all of the education budget is met by the government (Lewin 1994). Even if school places were provided, the high direct costs of participation (predominantly fees) would exclude most households. After the total abolition of school fees in 1994 in Malawi, the school fees waivers for primary school girls were no longer necessary and the funds were shifted to secondary level to support the bursary scheme for secondary school girls. Initially the bursaries were awarded to needy girls only but was changed to target all non-repeating girls in secondary schools because of the implementation problems encountered. Later, religious institutions and INGOs started offering bursaries to secondary school girls.

Studies have recommended the consistency and adequacy of these bursaries for girls in secondary school so that they transition to tertiary education and contribute to the labor market. In Malawi, only 7% of girls complete their education. In rural areas, girls make up only 9% of all secondary school students. One reason for high drop-out rates is the cost as unlike primary education, secondary education isn't free. The cost of a girl's secondary education- tuition, rent, transportation, books, a uniform and other materials- is prohibitive for most families (UNICEF, 2013). The study found out that the bursary funds are inadequate as most parents cannot afford to cover other school needs, pointing out that there is more to bursary other than school fees. A pilot study in Malawi by Shisanya (2013) showed that the income effect of bursaries led to a better school enrolment, attendance, and retention of learners in school. Gondwe (2020) in his study indicates that beneficiaries pointed out that bursary funds are inadequate and therefore the amount cannot enhance retention let alone transition.

Nevertheless, on the basis of evidence, policy makers and practitioners also have a better idea of what components of scholarship and cash transfer packages matter the most for girls' educational outcomes. For example, cash transfers with conditionalities attached are critical for improving girls' enrollment for secondary attendance, retention, transition, and completion as well as reducing dropout rates (Akresh, De Walque & Kazianga, 2013). The Cambodian Education Support Scholarship Project demonstrated that a \$45 scholarship was

more effective in improving transitions to lower secondary school and increasing attendance by 25% (Deon& Schady, 2011).

#### 2.4. Impact of Bursaries on Secondary School Girls' Transition to Tertiary Level

In Malawi and across the world, studies have been conducted to highlight the impact that bursaries have in education outcomes. A cross section of the impact of bursaries have been reported, and these range from increasing access, participation, retention as well as transition. The 2018-2023 National Girls Education Strategy identifies the provision of bursaries and social cash transfers to needy students as a priority area that Government through MoEST has to concentrate on. Further research however is required to investigate how to strengthen the opportunities for girls in Malawi to transition between all levels of education, from ECD through to tertiary education. Robertson, Cassity & Kumkwezu (2017), found out that provision of bursaries is a key input that enables more girls and women to attend and complete both secondary and tertiary education. When targeted effectively, such bursaries can make all the difference for girls from poor families to access education. They also found out that challenges, as identified by stakeholders, are that there are insufficient bursaries available to support girls and families in need and there is not appropriate targeting for girls. At the same time, the study found out that while the provision of a bursary is helpful, a bursary alone does not cover all a girl's needs. To maximize impact, they found out that mentoring is also an important aspect of a bursary programme.

A series of studies of the Zomba (Malawi) Cash Transfer experiment, for example, illustrate the need to carefully target cash transfers to the right group. Researchers found that the girls who benefited the most from cash transfers and who were able to hold on to these gains across more time were girls who were out of school at the baseline and who, upon receiving the cash transfers, were able to return to school and accumulate the knowledge and skills that they otherwise would not have made out of school. Girls who were already enrolled in school at the baseline did not sustain their gains beyond the program's conclusion because these girls were likely to continue schooling without the extra cash incentive (Baird et al. 2015).

Muiruiki (2007) observes that not many studies have been conducted to find out the impact of bursary schemes in Africa, but highlights one conducted by Kirigo (2008). The study established that schools and constituency bursary committee in Mombasa District followed the laid down criteria by the Ministry of Education and that 42% of the deserving students received bursaries, 60% of whom were female. Kirigo (2008) further established that bursary fund had no significant impact on the retention and transition in Mombasa District.

#### 2.5. Theoretical Framework

This study was based on Ludwig Von Bertalanffy's **Systems Theory** of 1928. In his thinking, Ludwig said that a system can be broken down into individual components; that talk to each other and that when added together sequentially, they can form a linear fashion that describes a system. He further said that one part of the system leads us to know and understand about another part. Bertalanffy said a system can be controlled or not and, in a situation, where it is controlled, information is sensed, and the changes are effected in response to the information. He further said that systems share general characteristics that enable them to function as systems regardless of their type or level and that they must have ways of self-organizing and directing behavior as well as being purpose driven. Much as this is the case, a system is part of a wider and probably higher order, and it is organized in a series such that the output becomes an input of another subsystem. A system must have goals or objectives, have

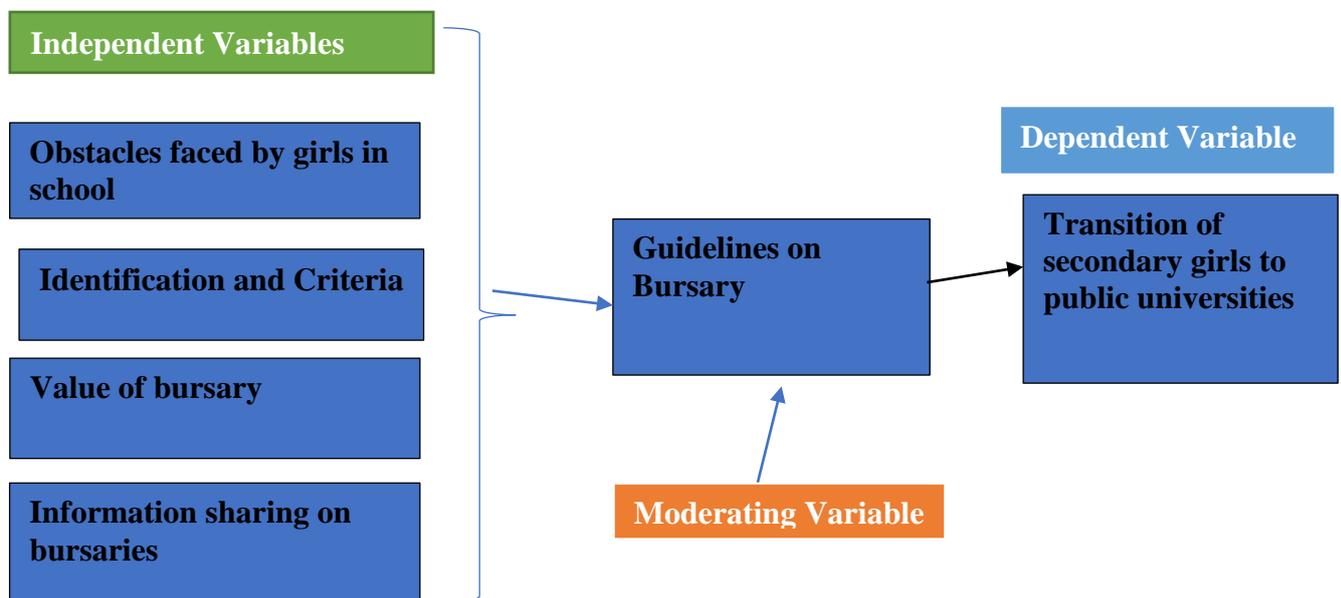
accountability mechanisms, provide room for feedback and be open to change. In this case, it means the output of secondary school level (which is a subsystem of education) is the input of tertiary level (another subsystem), because education is a system. A system can be predictable hence a school(education) fits in this; girls in secondary school are expected to exit secondary and enter universities. As there are many factors that affect a system; not all those that exit secondary school can proceed to the university. For a system to operate smoothly, it also depends on the environment. As already alluded to, girls face many obstacles as they try to access education and their parents are an important part of the environment of the system as they must shoulder expenses for the girls so they can stay in secondary school.

In Malawi, primary, secondary and institutions of higher learning schools are part of the education system, one must complete and pass the Primary School Leaving Certificate of Education-PSLCE transition to secondary school complete and pass the Malawi School Certificate of Education-MSCE for them to transition to a higher part of the system-the university. Since a system gives room for feedback; the MSCE results provide the feedback on how girls are faring within that part of the system (secondary level). The secondary school part of the system has its own regulations for admission which require that one pays tuition to access education. Since a system operates in linear fashion relationship and interaction; progression of learners from one level to another is essential.

## 2.6. Conceptual Framework

This section illustrates assumptions guided by the study

*Figure 1: Conceptual Framework*



*Source: Researcher's (2021)*

The Conceptual Framework above reflects the concept of the impact of bursary schemes on transition of secondary school girls to public universities. Components which have been conceptualized as independent variables include adequacy of bursaries in relation to student's continuous retention and transition in terms of the value provided versus the expected annual school fees, timelines, challenges, and other school related expenses that the allocation does not consider. Consistency in allocation lays emphasis on timeliness of the funds that is in

relation, the laid criteria based on performance, discipline, and its effect on consistency in receiving funds. Challenges lays emphasis on the kind of bottlenecks that are encountered in the process of accessing education and how they affect the result, which is transition. Information sharing lays emphasis on the inquiries of application procedure and mode of informing the public and potential beneficiaries as well as the availability and accessibility of information on bursaries for the public. The independent variables interplay with other variables (moderating variables) in order to enhance secondary school girls' " transition into public universities. This includes government policy and guidelines on bursaries which are from the Ministry of Education as with collaboration with the Ministry of Gender, Children, Social Welfare and Community Development.

Secondary Education Bursary schemes are provided by both government and its development partners in Malawi. The two ministries (Education and Gender) play coordinating; advisory and vetting roles when the schemes are coming from the development partners. When all variables interplay, there will be consistent retention and transition of secondary school girls to public universities. For one to benefit under the MoEST bursary scheme, the expected beneficiary should be genuinely needy, and already selected to a secondary school. Additionally, one should be well behaved, not recipient of another scholarship, should have positive attitude towards education and should have completed a bursary application form (NOVOC, 2009). These are the policy guidelines that guide the provision of bursary schemes. This ensures that students are retained in the respective schools. Recent reports indicate that bursary scheme has been facing challenges as more and more learners could not and have not been accessing the government bursary scheme resulting in different stakeholders calling for the scheme to be revisited (Daily Times, 2016). Due to high demand, Government, through the Ministry of Local Government and Rural Development introduced bursary schemes through the Constituency Development Fund-CDF.

### 3. METHODOLOGY

The study adopted a descriptive survey research design. Descriptive survey designs are ways of collecting information by interviewing and administering questionnaires to a selected sample of people. Kothari (2004) describes a research design as the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. In fact, the research design is the conceptual structure within which research is conducted; it constitutes the blueprint for the collection, measurement, and analysis of data. It is an excellent vehicle for the measurement of characteristics of large population (Orodho,2003) as it maintains a high level of confidentiality, and enables data to be collected faster, enables questions to be asked personally in an interview or impersonal through a questionnaire about things which cannot be observed easily. Descriptive design was appropriate for this study because it enabled the collection and analysis of both qualitative and quantitative data. Quantitatively, the study ensured the use of close ended sections of the questionnaires to collect data on the impact of bursary scheme on transition of students to public universities.

Therefore, the study used a mixed method (triangulation) survey with interviews and questionnaires being the main data collection tools. The study set out to source requisite data from a total target population of 430 with a sample size of 170. The break-down being; 100 university students; 20 teachers and 50 members of the public. Out of the 100 sampled students, 80 returned the questionnaires while for teachers and members of the public, there was 100% response rate. In total this study had 88% response rate. The respondents were drawn using a combination of random and purposive sampling procedures. This study used descriptive design to analyze primary data through frequency distribution tables / figures with the IBM SPSS

package as an analytical framework. Qualitative data in form of experiences, opinions and suggestions were analyzed to strengthen the quantitative findings through content analyses.

#### 4. FINDINGS

##### 4.1. Obstacles that Girls Face in Accessing Secondary Education

Respondents indicated unanimously that lack of school fees is a huge problem for girls and hinders their education as far as both retention and transition is concerned. Further casual discussions with the respondents indicated that this is because secondary education is not free in Malawi and that most parents and guardians do not have the economic muscle to finance their education. As echoed by Kadzamira *et al* (2000), most learners in Malawi especially girls face tuition fee challenges as the economic status of parents and guardians does not favor that all children go to school. Due to widespread poverty in Malawi, educating children is a heavy burden for many families. The second subtheme aimed at determining whether some parents and guardians do not simply have the **WILL** to send their children to school. 44% strongly agreed while 40% agreed with 10% and 6% disagreeing and strongly disagreeing respectively. This indicates that most respondents agree that sometimes, parents make deliberate choices not to send their children to school based on reasons known to themselves like weighing options where they have to send their children to school or make them work in order to earn more as a family and survive. In Malawi, according to the most recent National Child Labor Survey (NCLS) conducted in 2015, 38% of children aged 5-17 are involved in child labor, amounting to 2.1 million children, more than half of whom are engaged in hazardous work (UN ILO, 2020). In Malawi some parents just don't have the will to send their children to school let alone girls because they as parents, did not get any formal education and do not appreciate the importance of sending children to school.

The other variable that the researcher tested was whether lack of role models was one of the challenges that girls face as they try to access education. Out of the total population of the respondents, 21% respondents strongly agreed; 50% respondents agreed; 18% respondents disagreed while 11% strongly disagreed that the reason girls face obstacles in education is because they do not have role models within their vicinity to motivate and inspire them. From the statistics herein, the researcher concludes that having role models within the school environment or within the community motivates students to stay in school. Perez, De Cabo & Saiz (2020) concluded that role model exposure has a positive impact on academic sense of belonging. Therefore, it is reasonable to expect that girls are more motivated to engage more (Kaser, 2018) after interacting with female role models. Another factor which came out strongly as being a hindrance to girls' academic progress was teen pregnancies and early marriages at 59% of total respondentship.

In case of early marriages, which are still high in Malawi as it ranks 12<sup>th</sup> globally, girls are greatly affected as far as education is concerned. On this subtheme, based on the data above, the researcher concludes that teen pregnancies and early marriages are a great obstacle in girls accessing education in Malawi. This is also echoed in the study by Omoeva, Hatch, & Sylla (2014) who examined the impact of marriage and childbirth on school dropout in Malawi. The study found that marriage was the major cause of dropout than childbirth. On the other hand, the majority respondents were also asked to indicate whether they felt the other reason why girls face obstacles in accessing education was because of lack of transparency on the bursary scheme. Just like most respondents strongly agreed that there is not much information shared with the students regarding bursary schemes and how they are

awarded. They pointed out that there was lack of transparency and accountability on how bursaries are awarded or managed which resulted in deserving students not getting them.

#### **4.2. Criteria for Identifying Needy Students**

The question about the criteria for identifying needy students was fundamentally important because it enabled the researchers to find out the different ways that are explored in relation to identification of right beneficiaries of the bursary scheme in secondary schools. Under this objective, the respondents answered a number of questions aimed at finding out; information on the selection process, involvement of the communities in the selection process, transparency and accountability of the programmes as well as if all needy students were accessing the bursary.

On the question of information availability on selection process, 59% of the students agreed that information on selection process is always available while 30% disagreed. This meant that information regarding the selection of beneficiaries is somewhat available in schools and that parents and guardians do know of a bit of the arrangement. Moreover, during the face to face interviews with the teachers and the administrators, the study found out that information about bursaries is always made available to the students. All teachers and administrators indicated that the announcement regarding available bursaries is shared during assembly time the first day of school but also pasted on notice boards. They also indicated that they encourage the students to follow the award of bursaries with the District Education Managers office which handles secondary school bursary scheme. On community involvement, 39% of respondents agreed while 37% disagreed to the involvement of the community in the bursary management process. This means that the communities are engaged in the selection process to some extent. Both government and non-governmental organizations that offer bursaries for girls involve local structures and communities in identification of beneficiaries. On the transparency and accountability of the bursary scheme, majority respondents (60%) indicated that the administration process of the scheme was not transparent and accountable. They further noted that the scheme largely ended up benefiting undeserving students.

#### **4.3. Extent to which Bursary Scheme Amounts Enhance Transition**

Information obtained indicate that majority respondents were agreed to the fact that bursary funds help keep the girls in school. During the face to face interviews, all 20 teachers indicated that the bursaries offered covers fees for girls representing 100%. Sixteen respondents were clear in pointing out that the bursaries should however include cash assistance for textbooks and other school materials that are not currently included in the bursaries representing 80% while the remaining 4 only indicated that the bursaries are not enough and should include other areas, they did not clearly spell out what they would prefer to be included in the bursary package. The researchers also wanted to establish whether the bursary amount sustains girls' education to the end. Thirty-one students disagreed with the assumption that bursary amount is enough to sustain girls' education while 19 agreed. This data represents 46.3% for those that disagreed and 28.3% for those that agreed.

During the interviews, teachers and administrators echoed the responses of the students in agreeing that the money covers the tuition fees only. Eighty-five percent of the teachers/administrators indicated that much as the bursary covers the fees, it is not guaranteed that it sustains their education because there are a lot of development and activities in the schools which require the girls to have extra money and other items which the bursary does not cover.

#### 4.4. Impact of Bursary Scheme on Girls’ Transition to Tertiary Education

The fourth objective of this study was to assess the impact of the bursary scheme on secondary school girls’ transition to tertiary education. The respondents were asked on whether bursaries are a great motivation for girls’ transition to tertiary education; schools with more recipients send more girls to universities; girls on bursary perform well at MSCE as well as if girls on bursary transition with ease to universities, among others.

The researchers found out that for the statement that assumes bursaries are a great motivation for girls to transition to tertiary, 89% agreed. This reveals that much as bursaries may not be the only factor that enhances secondary school girls to transition to tertiary education, they provide the motivation for most of them to work hard so as to pass with good grades at MSCE and transition to public universities.

During the teacher/ administrators interviews, respondents agreed that bursaries are a motivation for girls to work hard and transition to tertiary education. The respondents indicated that bursaries provide a sense of comfort since girls don’t have to worry about school fees. One respondent indicated that bursaries do help many girls progress to university because they concentrate and work hard to prove that they were worth receiving the bursary. Fifteen respondents representing 75% of the teacher/administrator population indicated that bursaries act as a motivation for girls to work hard and get access into universities since the psychological stress of worrying over school fees is taken care of and much of their concentration is on studies. The views of the teachers and administrators were equally echoed by the community members.

On the question of whether girls on bursary perform better at Malawi School Certificate of Education (MSCE) level, 61.3% of the respondents (students) disagreed with the assumption that girls on bursary scheme perform well at MSCE while 45.1% agreed that girls on bursary perform well at MSCE. This means that performance at M.S.C.E does not solely depend on bursary. Teachers also gave their view on this question as shown in the table below:

*Table 1: Teachers responses to Performance of Girls on Bursary*

Measurement	Responses	Percentage
Poor	6	30%
Good	10	50%
Very good	4	20%
Excellent	0	0%

Source: Field Data (2021)

The above table shows the teachers’ responses to the statement that assumed that girls on bursaries perform well in their studies and eventually at M.S.C.E. This indicates that to some extent, bursaries do motivate girls to work hard in their studies and play a role in their performance. The responses imply that much as there are other issues that enhance transition, bursaries should not be completely left out.

#### 4.5. Teachers and administrators’ responses on general questions on the bursary package

During interviews, the teachers indicated that the things to be included should be pens, textbooks and notebooks as well as little money to cover for sanitary needs for the girls to use during their menstrual cycles. They indicated that due to lack of these much-needed materials, most girls are compromised and affected psychologically and end up performing poorly in school. While some teachers indicated that bursaries should be extensively publicized so that girls and their guardians are very aware of them, some also indicated that private sponsors should be willing to cater for the girls' education all the way to the university and not back down half way through or just cater for their secondary education.

Other respondents indicated that student bursaries should have more career talks to enhance motivation for girls to perform better at MSCE and transition to universities. On how they think the government can improve the bursary scheme, 67% of the respondents indicated that the government should designate a reasonable amount in the national budget specifically for bursary management and implementation and should devise ways to ensure transparency and accountability. While the issue of the package kept resurfacing, other respondents were quick to point out that the government should evaluate the schemes available so far and redesign them to ensure they are reaching out many girls and those that are deserving. Five teachers felt that girls on bursary should always be offered a place in a boarding school to maximize their concentration and that bursaries should not end at secondary level but should also include university education. The teachers also felt that there should be frequent follow-ups with the students on bursaries to assess their performance and that there should be deliberate meetings set up by the teachers with parents or guardians of the girls to ensure that they are fully concentrating on school even when they are home. Other respondents felt the bursary package should have a psycho-social component. They felt that once identified and enrolled into the bursary scheme, the government should roll out sessions to psychologically prepare the girls and explain all about the bursary.

## 5. CONCLUSION AND RECOMMENDATIONS

This chapter presents a momentary view of the study and concludes and makes recommendations based on the analysis and interpretation of the findings. The study aimed at assessing the impact of bursary scheme on girls' transition from public secondary schools to tertiary education. Four questions were asked: What obstacles do girls face in accessing secondary education? What criteria is used to identify needy students in secondary schools? To what extent does the value of the bursary scheme enhance transition of girls into public universities, and what is the impact of bursaries on girls' transition to tertiary education? The study was guided by ontological paradigms that enabled the researcher to look at more explanations on the topic at hand. Data for the study was collected through interviews in form of face to face interaction as well as administration of a questionnaire. The research was guided by Ludwig von Bertalanffy's systems theory of 1928 as well as the literature reviewed thereof. The conclusions in this study are therefore made based on the objectives of the study.

From the study, it can be concluded that girls face a lot of obstacles ranging from lack of school fees, lack of role models, preference by parents to educate the other gender, lack of information on bursaries as well as early marriages and teen pregnancies. In their quest to access secondary education, girls travel long distances a situation that exposes them to Sexual and Gender Based Violence-SGBV. The lack of role models in form on female teachers within the school or their communities contributes to the problem in some instances as the girls do not have anyone to look up to and learn from them on how they overcame the struggles that come with adolescence. On preferences by parents and guardians, the study concludes that much as times are changing and perceptions on girls education have changed over time, due to change in attitudes and norms,

there are other areas families that do not value sending a girl to secondary school in the 21<sup>st</sup> century. This shows how deep culture and beliefs have remained rooted in other communities and the need to intensify Social Behavior Change Interventions.

From the second objective which explored the criteria which is used to identify needy students in secondary schools, it can be concluded that there are guidelines and rules that are followed in order to identify needy students targeted for the bursaries in secondary schools. However, as the study revealed, bursary information is not detailed and not readily available on the relevant government platforms where the public can access it. It can also be concluded that from the beginning, the girls lack information on bursaries as also pointed out by the teachers to the effect that once they are told that they have been picked to benefit and that their school fees will be paid, it ends there. There is need to intensify awareness on bursaries on what constitutes the bursary and what other entitlements come with it.

On the other hand, while bursary funds are enough to cover for tuition fees for girls and retain them in school, the study concludes that the bursary amount is not enough to cover the other needs that girls require in secondary school. As adolescents, they need materials like sanitary pads, pens, books, and other necessities which the bursary amount does not cover. It can also be concluded that girls need psychosocial support throughout the secondary school life and this lacks in the bursary package that is available now because beneficiaries' needs are beyond money.

On the impact that bursaries have to secondary school girls' transition to tertiary education, it can be concluded that bursaries are a motivation for girls to stay in school given the fact that girls do not have to stress with thoughts of where to find money for school fees. It can also be concluded that bursaries motivate girls to work hard in school and perform better at MSCE. However, it can also be concluded that performing well at MSCE has nothing to do with number of recipients that are on bursary, let alone being a recipient. Bursary recipients are part and parcel of making things better, (Gondwe 2020) and are valuable and worthy in the process of making things better in an education system (Griffiths, 1998a). In this regard, it can be concluded that bursaries on their own do not entirely contribute to secondary school girls' transition to public universities, but they play a role in motivating them to work hard and transition. It can also be concluded that bursaries have the possibility of positively contributing to the transition of secondary school girls to tertiary if they are adequately funded, properly managed, and clear ways of monitoring their adequacy and accountability are laid out. Although it can be concluded that bursaries to some extent play a significant role in the transition of secondary school girls to tertiary, the onus lies with the beneficiaries to make it work. After all, it is not a mere bursary that takes one to the university, but hard work, focus and perseverance.

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