



International Journal Advanced Research Publications

EXAMINING THE ROLE OF BURSARY PROGRAMS IN PROMOTING ACCESS TO SECONDARY EDUCATION AT T/A TSABANGO IN LILONGWE

*Precious Chisekula, Ms. Treazer Kabiya

Burchelor of Social Work Dmi-st John the Baptist University Malawi.

Article Received: 14 December 2025, Article Revised: 02 January 2026, Published on: 22 January 2026

*Corresponding Author: Precious Chisekula

Burchelor of Social Work Dmi-st John the Baptist University Malawi.

DOI: <https://doi-doi.org/101555/ijarp.4107>

ABSTRACT

Bursary schemes are essential in improving access to secondary school education for financially disadvantaged students in Malawi. This study sought to assess the effectiveness of bursary provision in enhancing access to secondary school education among the needy students in Kisumu County. The study was anchored on Abraham Maslows Hierarchy of needs Theory. The study employed a qualitative insights, allowing for data triangulation and a comprehensive understanding of the research problem. The study targeted the poor and vulnerable students who require bursary to be distributed to them to access secondary school education.

Data was collected from 27 participants, including, class teachers, students, and parents, who were selected through stratified random sampling method. Data was gathered via questionnaires, which were piloted and tested to determine their validity and reliability. Data was analysed using Thematic analysis. Ethical considerations were observed throughout the period of study. The study found that bursary provision plays a crucial role in enhancing access to secondary school education among needy students at Tsabango. Factors influencing bursary provision included high poverty levels and an increasing number of orphans. However, a significant count of students were unaware of bursary providers, limiting their access. Despite this, inefficiencies in bursary targeting, consistency and adequacy were noted as barriers to full access. The study concluded that bursary administration has enabled some students to access secondary school education, while its overall effectiveness is hampered by insufficient, inconsistent and untimely disbursement of funds, particularly from public

providers. To improve access, increasing bursary funding through public-private partnerships and establishing clear disbursement guidelines and procedures remain essential.

INTRODUCTION

Access to quality education remains a significant challenge for many children in Malawi, particularly in rural and economically disadvantaged communities. Financial barriers are among the leading factors contributing to school dropouts and low enrollment rates. In response, bursary programs have been implemented by the government, NGOs, and other stakeholders to support vulnerable learners by covering tuition fees, learning materials and other essential needs. Traditional Authority (T/A) Tsabango in Lilongwe is one such area where bursaries are provided to promote education.

Despite these interventions, there is limited evidence on the effectiveness of bursary programs in addressing educational inequalities in T/A Tsabango. This study seeks to examine how bursaries contribute to improving access, retention, and academic performance among beneficiaries, as well as the challenges encountered in the implementation of these schemes.

Background of the study

Comprehensively, countries provide bursary and scholarships for both secondary and higher education to achieve the Sustainable Development Goals. Britain and the USA are developed countries supporting students from low-income families to access higher education. The UK government has given bursary through the 16–19-year-old bursary. While the USA also gives compensatory support to needy students for higher education. Countries such as Mexico also give bursaries that have enabled many to access secondary school education. The African region is investing heavily in secondary education through bursaries, reports World Bank, 2021. Malawi, Ghana and South Africa have received World Bank's financial support for scholarships. Indeed, the expansion of girl education through the Campaign for Female Education (CAMFED) and the Forum for Women Education (FAWE) has promoted targeted bursary and scholarships for girls in many countries in East and West Africa. Therefore, targeted support for vulnerable groups if enhanced, then inclusive and equitable secondary school education may be achieved progressively worldwide as recommended by World Bank (2021). The African region countries are striving to expand secondary school education through bursaries reports World Bank, 2021. Malawi, Ghana and South Africa have received world bank support in bursary provision to the disadvantaged households. Education funding in Kenya has continued to increase, Kenya, like other

developing countries are still facing challenges in expanding secondary school education access to young people of secondary school going age, notably due to funding constraints. This is evident in the steady increase in student enrolment between 2018 to 2022, resulting in gross enrolment rate rising in 2023. The progressive growth clearly shows many students are out of school and when opportunity is provided, they will be in school.

Statement of the problem

In T/A Tsabango, many school-aged children face financial hardships that hinder their ability to enroll in and complete primary or secondary education. While bursary programs aim to alleviate these challenges, their actual impact on education outcomes remains unclear. There is lack of empirical data to show whether bursaries have significantly improved access to education, reduced dropout rates, or enhanced learner's academic performance in the area. Understanding the effectiveness and limitations of these bursary programs is crucial for informing future education policy and support mechanisms for vulnerable learners.

Bursary schemes play a crucial role in improving access to education for financially disadvantaged students in Malawi. The Ministry of Education (MoE) of Malawi is dedicated to providing these bursaries to support needy students; however, significant barriers remain. Many students from low-income households continue to struggle with the costs of fees and other indirect expenses related to education. Despite the government's policy aimed at addressing access issues, approximately 10% of the 2023 cohort do not report to school due to financial constraints (Republic of Malawi, 2024). This indicates that the policy has not ensured full access to secondary education for all eligible students. The inadequacy of bursary support is a persistent problem, with many needy students facing financial constraints that hinder their ability to enroll in secondary schools. High poverty levels and increasing numbers of orphans contribute to this situation, as highlighted in various studies (Oketch et al., 2020; Gichobi & Muna, 2021; Chegenye et al., 2024). Reports indicate that a significant percentage of students are unaware of available bursary providers, limiting their access to crucial financial support (Republic of Kenya, 2024). Therefore, while bursary provision has been established as means to enhance access to secondary school education, its effectiveness is undermined by insufficient funding, lack of awareness and the challenges in targeting the right beneficiaries.

Main objective of the study

To assess the role of bursary programs in promoting access to secondary education in T/A Tsabango, Lilongwe.

Specific Objectives

1. To assess the extent to which bursaries have improved school enrollment and retention rates in T/A Tsabango
2. To evaluate the academic performance of students benefiting from bursary programs
3. To identify the challenges faced in the implementation and accessibility of bursary schemes
4. To gather stakeholder's perceptions (students, parents, teachers and community leaders) on the effectiveness of bursary programs.

Literature review

Theoretical Framework

To assess the role of bursary in improvement of access to secondary education at Tsabango in Lilongwe, the study applied Abraham Maslow's Hierarchy of needs.

It was in 1943 a Psychologist Mr. Abraham Harold Maslow suggested his Theory of Human Motivation. His theory is one popular and extensively cited theory of motivation. Maslow's theory is based on the Hierarchy of Human Needs. According to Maslow, human behavior is related to his needs. It is adjusted as per the nature of needs to be satisfied. In hierarchy of needs theory, Maslow identified five types / sets of human need arranged in a hierarchy of their importance and priority. He concluded that when one set of needs is satisfied, it ceases to be a motivating factor. Thereafter, the next set of needs in the hierarchy order takes its place. These needs in hierarchy can be compared to a pyramid. At the lowest level, there will be first set of needs which can be described as basic needs and are universal in character. This would be followed by other sets of needs.

Maslow's hierarchy of needs was often portrayed in the shape of a pyramid with the largest, most fundamental needs at the bottom and the need for self-actualization and transcendence at the top. In other words, the crux of the theory was that individuals' most basic needs must be met before they become motivated to achieve higher level needs. The most fundamental and basic four layers of the pyramid contain what Maslow called "deficiency needs" or "d-needs": esteem, friendship and love, security, and physical needs. If these "deficiency needs"

are not met with the exception of the most fundamental (physiological) need there may not be a physical indication, but the individual will feel anxious and tense. Maslow's theory suggests that the most basic level of needs must be met before the individual will strongly desire (or focus motivation upon) the secondary or higher level needs. Maslow also coined the term "meta motivation" to describe the motivation of people who go beyond the scope of the basic needs and strive for constant betterment.

The human brain is a complex system and has parallel processes running at the same time, thus many different motivations from various levels of Maslow's hierarchy can occur at the same time. Maslow spoke clearly about these levels and their satisfaction in terms such as "relative", "general", and "primarily". Instead of stating that the individual focuses on a certain need at any given time, Maslow stated that a certain need "dominates" the human organism. Thus Maslow acknowledged the likelihood that the different levels of motivation could occur at any time in the human mind, but he focused on identifying the basic types of motivation and the order in which they would tend to be met.

Assumptions in Hierarchy of Needs Theory Maslow's Assumptions in Hierarchy of Needs Theory are; Man is a wanting being, i.e. his wants are growing continuously even when some wants are satisfied. Human needs are of varied and diversified nature. They can be arranged in a hierarchy of importance progressing from a lower to a higher order of needs.

Needs have a definite hierarchy of importance. As soon as needs on a lower level are fulfilled, those on the next level will emerge and demand satisfaction. This suggests that bread (food) is essential and is a primary need of every individual. According to Maslow, "Man lives by bread alone when there is bread." However, he feels the other needs when his physiological needs are fulfilled. In brief, bread is important but man does not live by bread alone. There are other needs (security / safety, social, esteem and self-actualization which influence behavior of people (employees) to work. This is the basic feature of Maslow's need hierarchy. Attention to all human needs is essential for motivation of employees. Attention to the provision of bread alone is not adequate for motivating employees. Bread can act as motivating factor when there is no bread but when it is available, its use as motivator comes to an end. Here, other motivators (e.g. security of job, social status, etc.) will have to be introduced for motivating employees. Attention to other needs such as security needs, social needs, esteem needs and self-actualization needs is equally important and essential for the motivation of different categories of employees. Maslow, in his theory, has referred to different needs and suggested that attention needs to be given to all such needs as attention to physiological needs alone is not adequate for motivating employees. According to Maslow,

"Man does not live by bread alone". This conclusion of Maslow is a practical reality and needs to be given adequate attention while motivating employees. A satisfied need does not act as a motivator. As one need is satisfied, another replaces it

Research Methodologies

Research Design and Methodology

The study used a descriptive and explanatory research design. According to Dhanapati (2016), an explanatory design consists of first collecting quantitative data and then collecting qualitative data to help explain or elaborate on the quantitative results. The rationale for this approach is that the quantitative data and results provide a general picture of the research problem; more analysis, specifically through qualitative data collection is needed to refine, extend or explain the general picture.

The combination of explanatory research type enables the researcher to use methods of data collection which provides a lot of information and gives a detailed understanding of the research topic. Therefore, explanatory researches were appropriate for this study as the purpose of the study is to describe and explain factors issues related to bursary programs.

This study used qualitative research approach. Mixed research methods is an approach to an investigation involving collecting both quantitative and qualitative data, integrating the two forms of data, and using distinct designs that may involve philosophical assumptions and theoretical frameworks. The core assumption of this form of investigation is that the integration of qualitative and quantitative data yields additional insight beyond the information provided by either the quantitative or qualitative data alone (John W. Creswell, 2018).

Research Setting

The study took place in Lilongwe, the central region of Malawi, the district covers an area of 6159km² and has a population of 1,346,360, it was declared a township in 1947 and on 1 January 1975 Life president Ngwazi Hastings kamuzu banda declared it the capital city of Malawi after a ten year building period during which saw many people forcibly displaced to make way for the new government buildings.

Target Population

A total of 27 participants were drawn from the population size of 300 participants using stratified random sampling.

A population refers to the group of individuals from which the sample is taken for measurement. On the other hand, a sample is a subset of people, items, or events from a larger population that we collect and analysis to make inferences.

Sampling Technique

Sampling is the process by which the researcher selects a representative subset of the total population that can be studied for the topic so that they are able to draw conclusion regarding the entire population Altinay (2018). This study used stratified sampling in which population was divided into groups according to one or more common attributes.

Sample Size

A total of 27 participants were sampled out from the sample size of 300. In order to obtain data for the study, self-administered structured questionnaires were used and these were completed in addition to interview schedules by the researcher.

Research Instruments

This study combined two types of data collection instruments namely questionnaires and interview guide. Research instruments are tools developed by researcher to achieve their stated objectives. Research instruments are designed tools that aid the collection of data for the purpose of analysis. Data can be collected in different way by different instruments

Pilot Study

To test validity and reliability of the research study, pilot study was conducted through administration of questionnaires to a sample of five individuals in the area, this helped the researcher to test whether the questionnaire is understandable and whether to remove or add some content therein

Data Analysis

The data collected through self-administered questionnaires and interviews were checked for accuracy, uniformity, logical completeness and consistency before analysis. Qualitative data was analyzed using thematic analysis.

Ethical Consideration

Informed consent is a major ethical issue in conducting a research. According to Armiger “it means that a person knowingly, voluntarily and intelligently, and in a clear and manifest way, gives his consent”. Informed consent seeks to incorporate the rights of autonomous

individuals through self-determination. It also seeks to prevent assault on the integrity of the participants and protect personal liberty and veracity. Apart from the strategy above, the following factors will be taken on board during the research study to guarantee absolute ethical conduct.

As a researcher I introduced myself to participants, upon seeking for authority from the organization and authorities, having explained all that researchers gained assess the willingness of participants to take part in the survey or not.

The study sought permission from participants (people providing the data) and they were made aware that their involvement was voluntary. Participants were free to withdraw from any active data collection or intervention program at any point without pressure or fear of retaliation.

As a researcher avoided or minimized anything that would have caused physical or emotional harm to participants at all cost and made participants aware of any potential harms prior to their participation.

I remained neutral and unbiased and try to their level best not to let their personal presumptions or opinions interfere with the data collection process.

Data collection was done in full assumption and assurance that information provided would be confidential and that the findings would be anonymous. Researchers let participants know when they shall have to break confidentiality (i.e. in the case of harm to themselves or someone else) and whether result were anonymous or not.

When collecting data, I avoided taking advantage of easy access groups simply because they were there (this is called “convenience sampling”). Data were collected from those that most help researchers answer questions.

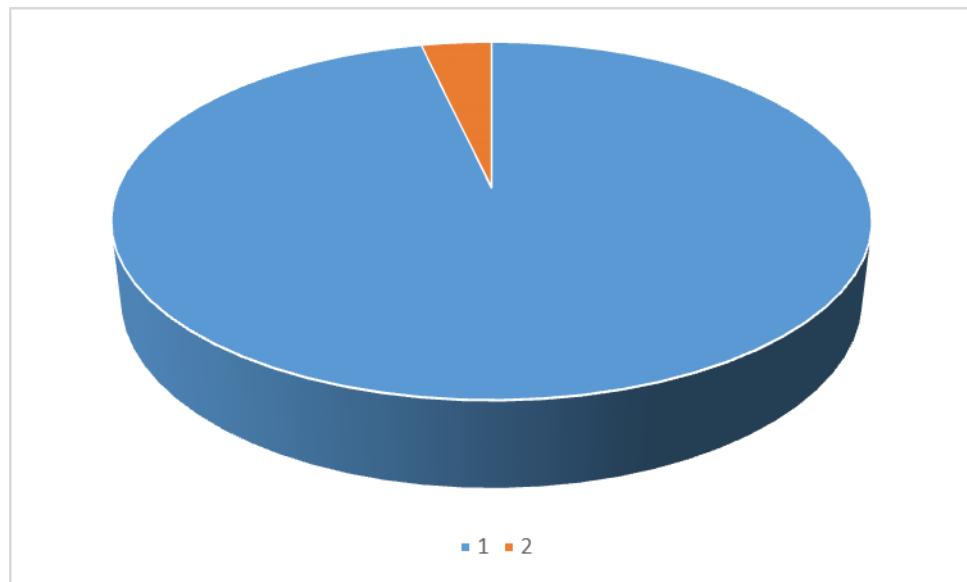
RESULTS AND DISCUSSIONS

Response Rate

The study had a sample size of 27 participants. All were given the questionnaire and which they filled and the researcher picked them after one week. At the end of the said duration, only 23 respondents had filled in the questionnaire giving a response rate of 85.18%. As a researcher made efforts to call other respondents to fill the questionnaires but was not successful. Due to the constraint of time, I continued with the analysis since according to

Best and Khan, (2006) a response rate of 50% is considered adequate, 60% good and above 70% very good. Therefore, in view of this, the response rate was considered very good and exceeded the threshold postulated by Best and Khan.

Response Rate



Demographic Information

The demographic information in this study was made up of gender, age, designate, type of bursary and bursary period. This information was sought in order to ascertain the respondent's demographic characteristics.

Gender

Out of twenty three participants, 18 were males representing 66% and the remaining 5 were female representing 34%, meaning that the survey was dominated by males this was so in most scenarios where school enrollment levels are dominated by boys.

Age of Participants

Information regarding age of respondents helped researchers to know the active age group in small in the area of focus, from the findings, it is indicated that a total of 18 participants representing the highest score were between the ages of 12 to 18 years seconded by those on ages between 20-30 years, an indication that a young to teen aged group are the ones enrolled in secondary schools and the rest represented parents and teachers.

Designate

The participants were strategically sampled to obtain general stakeholder representation, from the findings it was revealed that out of the 23 participants 14 were student, five teachers and four parents, this means that the participants were dominated by students who are the core subjects of the study, followed by teachers who often times take active role in the bursary scheme administration process.

Type of Bursary

Because the focus of the study was later directed towards secondary school bursary schemes, all respondents were associated with secondary school bursary.

Period of the Bursary

On the period of bursary, the findings revealed that there was a combination of varied bursary schemes but mostly indefinite because some bursaries were not tailored towards the poor but rather performance of the students in class, bringing some dissatisfaction because some students from well to do families were seen benefiting from the bursary schemes while the poor fail to pay school fees.

CONCLUSION AND RECOMMENDATIONS

Conclusion from the Study

The study was aimed at assessing the role of bursary programs in promoting access to secondary education in T/A Tsabango, Lilongwe the results clearly indicates that residents of Tsabango sends their wards to schools within the locality and beyond. Most families experience financial problems which limit their capacity to sustain their wards in schools. Despite the availability of organization offering financial support to venerable students, people find it difficult to secure one due to lack of information and failure to meet certain criteria's sought by sponsors resulting into persistent student dropout in schools around the study area.

Recommendations of the Study

- In order to improve bursary provision, the government should increase the overall amount of bursary funding available through public-private partnerships (PPPs) with government agencies, corporate sponsors, philanthropic organizations and international donors to meet the growing demand for bursary from needy students.
- The popularization of bursary endowment funds can provide a steady stream of resources

to support students over the long term, ensuring that bursary programs can be sustainable to reach the needy students.

- Bursary providers should establish clear guidelines and procedures for disbursement and adhere to them fully.
- The Ministry of Education, in coordination with both public and private bursary providers, should implement a centralized, automated digital platform or portal to serve as a one-stop-shop for coordinating available bursary opportunities from bursary schemes and bursary records to streamline the application process. This would consequently improve transparency and accountability in fund allocations and bursary disbursements. The automation of disbursement can enable efficiency and reduce delays and ensure that funds reach students when they need them, preventing unnecessary disruptions to their participation in secondary school education. Such a platform can also facilitate real-time tracking of bursary allocations, prevent double allocations and ensure equitable distribution of funds. Digitization can simplify bursary application process, minimizing documentation requirements and ensuring that the process is user-friendly for all students, especially those from marginalized communities.
- Collaboration and community involvement is critical in the vetting of bursary applicants. Bursary providers should engage with schools, local leaders and community organizations to verify the financial status of applicants, ensuring that bursaries are allocated to those most in need to access secondary school education

REFERENCES

1. Anderson, R. (2015). *Estate Planning Basics*. Nolo Press.
2. Becker, G. S. (1964). *Human Capital: A Theoretical and Empirical Analysis, with Special Reference to Education*. University of Chicago Press.
3. Black's Law Dictionary (10th ed., 2014)
4. Creswell, J. W. (2014). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches* (4th ed.). Sage Publications Edition.
5. Frederickson, H. G. (1990). *Public Administration and Social Equity*. Public Administration Review, 50(2), 228–237.
6. House, 2013 Akpomi, M. E. (2009). *Achieving millennium development goals (MDGs through teaching entrepreneurship education in Nigeria higher education institutions (HEIs)*. European Journal of Social Science,

7. House, 2013 Akpomi, M. E. (2009). *Achieving millennium development goals (MDGs through teaching entrepreneurship education in Nigeria higher education institutions (HEIs)*. European Journal of Social Science,
8. Kogan page Ltd. *Performance Management- Key Strategies and Practical Guidelines*, 2nd
9. Kothari, C.R. (2004). *Research Methodology: Methods & Techniques*, New Age International
10. Kotler (2000): *Marketing Management India ND, Prentice Hall, 10th edition.*
11. Kumari, S. (2023). *Research methodology* (Vol. 1). Darshan Publishers.
12. Kundu, S. C., & Rani, S. (2008). *Human resources' entrepreneurial attitude orientation by gender and background: a study of Indian Air Force trainees.*
13. Maslow, A. H. (1943). *A Theory of Human Motivation*. *Psychological Review*, 50(4), 370–396.
14. Mellahi, K. (2016). *Response rates in business and management research: An overview of current practice and suggestions for future direction*. British Journal of Management,
15. Ndung'u, N. (2019). *Digital technology and state capacity in Kenya*.
16. Ojwang, J. (2022). *Bursary scheme and its influence on secondary school participation by learners from poor households in Homa Bay County*, Kenya (Doctoral dissertation, Kenyatta University).
17. Oketch, D. (2020). *Equitable allocation and distribution of secondary education bursary fund in Siaya County, Kenya*. African Education Research Journal.
18. Okin, S. (1991). *Sexual difference, feminism and the law*. Law & Social Inquiry.
19. Oyoo, P. (2020). *Influence of National Government Constituency Development Fund (NG-CDF) Support on Students enrolment in Muhoroni*.
20. Pitelis, C. N. (2004). *Edith Penrose and the resource-based view of (international) business strategy*. International business review,
21. Pogge, T. (2005). *World poverty and human rights*. Ethics & international affairs, 19(1), 1-7.
22. Rawls, J. (1971). *A theory of justice*. Cambridge: Harvard University Press.
23. Republic of Kenya (2023). *Constituency Development Act*. Nairobi: Government Printers.
24. Republic of Kenya, Ministry of Education (2019). *Sessional Paper No.1 of 2019 on a policy framework for reforming education and training for sustainable development in Kenya. Towards realizing quality, relevant and inclusive education and training for sustainable development*.

25. Republic of Kenya, Ministry of Education (2019). *Sessional Paper No.1 of 2019 on a policy framework for reforming education and training for sustainable development in Kenya. Towards realizing quality, relevant and inclusive education and training for sustainable development.*
26. Republic of Kenya, Ministry of Education (2024). *National Education Sector Strategic Plan (NESSEP) for the period 2023-2027.* Republic of Kenya.
27. Republic of Kenya, Ministry of Education (2024). *National Education Sector Strategic Plan (NESSEP) for the period 2023-2027.*
28. Republic of Kenya, Ministry of Education (2024). *Report on Elimu Scholarships.* World Bank Report.
29. Roemer, J. E. (1996). *Egalitarian perspectives: Essays in philosophical economics.* Cambridge University Press.
30. Savin-Baden, M., & Major, C. (2023). *Qualitative research: The essential guide to theory and practice.* Routledge.
31. Singer, L., & Cooper, S. (2009). *Improving public confidence in the criminal justice system: An evaluation of a communication activity.* The Howard Journal of Criminal Justice, 48(5), 485-500
32. UNESCO (2011). *Financing Education: Investments and Returns.* Paris: UNESCO Publishing.
33. Washington, DC. Nozick, R. (2001). Invariances: *The structure of the objective world.* Harvard University Press.
34. World Bank Report. Roemer, J. (1996). *Egalitarian perspectives: Essays in philosophical economics.* Cambridge University Press.