Fund Disbursement Mechanisms and The Effectiveness of County Government Scholarship Programs: Evidence from Luanda Sub-County, Vihiga County, Kenya.

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DOI: 10.29322/IJSRP.16.08.2026.p176XX
https://dx.doi.org/10.29322/IJSRP.16.08.2026.p176XX

Paper Received Date: 25th July 2026
Paper Acceptance Date: 26th August 2026
Paper Publication Date: 31st August 2026

Abstract-
Timely and predictable disbursement of scholarship funds is critical to sustaining participation in secondary education, particularly among households with limited financial capacity. Delays in the release of scholarship funds may expose beneficiaries to fee arrears, temporary school exclusion and, ultimately, discontinuity of schooling, thereby undermining the effectiveness of publicly funded scholarship programmes. This study examined the influence of fund disbursement mechanisms on the effectiveness of the County Government Scholarship Programme in Luanda Sub-County, Vihiga County, Kenya. The study was guided by Equity Theory and Administrative Capacity Theory and adopted a convergent parallel mixed-methods design. Data were collected from 188 parents or guardians, 27 teachers, 10 school administrators and five ward administrators using structured questionnaires, interviews, focus group discussions and document analysis. Quantitative data were analysed using descriptive statistics and an independent samples t-test, while qualitative data were subjected to thematic analysis and used to triangulate the quantitative findings. The findings revealed substantial weaknesses in the timeliness and communication of scholarship fund disbursement. Only 25.0% of parents reported receiving funds within one month of application, while 75.0% waited longer than one month. Furthermore, 59.1% reported that scholarship funds consistently arrived after the beginning of the school term. An independent samples t-test showed a statistically significant difference in mean school-exclusion frequency between beneficiaries experiencing timely and delayed disbursement, $t(186) = 5.68$, $p < .001$, with a large effect size (Cohen's $d = 0.93$). Beneficiaries experiencing delayed disbursement reported a higher mean frequency of school exclusion ($M = 2.7$) than those receiving funds within one month ($M = 1.2$). Communication weaknesses were also evident: only 41.0% of parents reported being clearly informed about scholarship awards, while 49.5% reported that they were not informed when to expect scholarship funds. In addition, only 30.3% were aware of the programme's four-year automatic renewal provision. The findings further indicated that non-tuition costs remained a substantial burden, with 76.6% of parents whose children had dropped out identifying such costs as a primary contributing factor. The study concludes that timely, predictable and well-communicated disbursement is significantly associated with reduced school exclusion and constitutes an important administrative dimension of scholarship effectiveness. The study recommends aligning disbursement schedules with school calendars, strengthening communication with beneficiaries, improving coordination among county and school-level actors, and adopting more efficient and transparent payment mechanisms.

Index Terms- Scholarship Fund Distribution Processes , Equitable Access, Retention Rate, Timeliness of Disbursement, School Exclusion.

I. Introduction

County government scholarship programmes are important public interventions for reducing financial barriers to secondary education among economically disadvantaged households. Their effectiveness, however, depends not only on the availability and adequacy of scholarship funds but also on the administrative systems through which those funds are processed, communicated and ultimately made available to beneficiaries. Where disbursement is delayed or poorly coordinated, households may be unable to meet school financial obligations when they fall due, potentially resulting in fee arrears, temporary school exclusion, absenteeism and discontinuity of schooling.

Evidence from scholarship and bursary programmes indicates that the administrative arrangements surrounding financial support are important to programme outcomes. Previous studies have identified challenges relating to delayed disbursement, administrative procedures, information dissemination and the adequacy of support provided to beneficiaries [1]–[6]. International experience further suggests that electronic payment systems, direct institutional transfers, automated verification and effective communication can improve the efficiency and traceability of social protection and education-related transfers, although their effectiveness depends on institutional capacity and appropriate implementation [7].

In Kenya, county governments have increasingly assumed responsibility for scholarship and bursary interventions intended to complement national education financing initiatives. Despite these efforts, administrative challenges continue to affect the delivery of financial support. Existing studies have documented difficulties relating to delayed disbursement, administrative coordination, information dissemination and access to county bursaries [1], [5], [9], [17]. Evidence from Vihiga County has similarly pointed to challenges associated with the disbursement of education support funds [12].

However, much of the existing literature has tended to describe implementation challenges without quantitatively examining the relationship between specific dimensions of fund disbursement and programme effectiveness. In particular, limited empirical attention has been given to the relationship between disbursement timeliness and school exclusion, while payment methods, communication of disbursement information, adequacy of support and non-tuition costs remain important but comparatively underexplored dimensions of county-level scholarship administration.

This study therefore examined the influence of fund disbursement mechanisms on the effectiveness of the County Government Scholarship Programme in Luanda Sub-County, Vihiga County, Kenya. The study focused particularly on the timeliness and consistency of disbursement, payment arrangements, communication of disbursement information and adequacy of scholarship support, with school exclusion serving as the principal empirical outcome for examining the effectiveness implications of disbursement timeliness.

Research Elaborations.

The study assessed the influence of fund disbursement mechanisms on the effectiveness of the County Government Scholarship Programme in Luanda Sub-County, Vihiga County, Kenya.

Research Hypotheses;

H_0: There is no statistically significant difference in the mean frequency of school exclusion between beneficiaries experiencing timely and delayed scholarship fund disbursement.

H_1: There is a statistically significant difference in the mean frequency of school exclusion between beneficiaries experiencing timely and delayed scholarship fund disbursement.

Specific Objective.

The study specifically sought to determine the influence of fund disbursement mechanisms on the effectiveness of the County Government Scholarship Programme in Luanda Sub-County, Vihiga County, Kenya.

II. Methodology.

The study was conducted in Luanda Sub-County, Vihiga County, Kenya, using a convergent parallel mixed-methods design. The target population comprised 700 parents or guardians, 90 teachers, 20 school administrators and five ward administrators. A sample of 250 parents or guardians was selected through proportionate stratified sampling. Twenty-seven teachers and 10 school administrators were purposively selected, while all five ward administrators were included through census sampling. Of the 250 targeted parents or guardians, 188 responded, representing a response rate of 75.2%.

Data were collected using structured questionnaires, semi-structured interview guides, focus group discussions and document analysis. For the present study, the analysis focused on scholarship fund-disbursement mechanisms, including the time taken to receive funds, consistency of disbursement, adequacy of scholarship support, payment methods and communication of disbursement information. School exclusion resulting from fee arrears was used as the principal empirical outcome for examining the effectiveness implications of disbursement timeliness.

Quantitative data were analysed using SPSS Version 27. Descriptive statistics, including frequencies and percentages, were used to summarize patterns of fund disbursement, communication and school exclusion. An independent samples t-test was conducted to determine whether there was a statistically significant difference in mean school-exclusion frequency between beneficiaries experiencing timely and delayed disbursement. Statistical significance was evaluated at $\alpha = .05$, while Cohen's d was used to assess the magnitude of the observed difference.

Qualitative data obtained from parents, teachers, school administrators and ward administrators were analysed thematically using NVivo 14. Documentary evidence from schools and programme records was also considered in interpreting the findings. Quantitative and qualitative findings were subsequently integrated to facilitate triangulation and strengthen interpretation.

Reliability and validity were addressed through instrument review and pretesting procedures, while ethical standards were maintained through informed consent, confidentiality, voluntary participation and secure management of research data

RESULTS

3.1 Timeliness of Scholarship Fund Disbursement

The findings revealed substantial delays in the disbursement of county government scholarship funds. Among the 188 parent respondents, 75.0% reported experiencing delays, while 59.1% indicated that funds were consistently received after the beginning of the school term. These delays created difficulties for households in meeting school fee obligations when they became due.

Table 3.1. Time Taken to Receive Scholarship Funds

Time to receiving funds	**Frequency**	**Percentage (%)**
Less than 1 month	47	25.0
1 to 2 months	91	48.4
More than 2 months	50	26.6
Total	188	**100**

Only 25.0% of parents reported receiving scholarship funds within one month of application. A further 48.4% waited between

one and two months, while 26.6% waited for more than two months. Overall, 75.0% of respondents therefore experienced a waiting period exceeding one month.

The findings indicate that timely access to scholarship funds remained a significant administrative challenge. Given that school financial obligations commonly arise at the beginning of a school term, prolonged delays may expose beneficiary households to temporary financial gaps and increase the likelihood of fee arrears and school exclusion.

3.2 Effect of Delayed Disbursement on School Exclusion.

Delayed disbursement was associated with interruptions in beneficiaries' school participation. Overall, 69.7% of parents reported that their children had experienced school exclusion because of fee arrears. Qualitative evidence from parents and school administrators linked such interruptions to delays in receiving scholarship support and the inability of some households to bridge the resulting financial gap.

The findings also revealed substantial uncertainty regarding scholarship renewal. Table 3.2 presents respondents' awareness of the programme's four-year renewal provision.

Table 3.2 Awareness of Scholarship Renewal Provision

Awareness of renewal policy	Frequency	Percentage (%)
Aware of four-year guarantee	57	**30.3**
Unaware	**111**	**59.1**
Not applicable	**20**	**10.6**
Total	188	**100**

Only 30.3% of respondents were aware that the scholarship provided four years of support. Among those who were unaware, 41.0% believed that reapplication was required, while 18.1% believed that the scholarship was a one-time award. The remaining 10.6% comprised cases for whom the renewal issue was not applicable.

The findings point to a substantial communication gap between programme administrators and beneficiary households, particularly concerning the continuity and renewal of scholarship support.

3.3 Statistical Relationship Between Disbursement Timeliness and School Exclusion.

An independent sample test was conducted to compare the mean frequency of school exclusion between beneficiaries who received scholarship funds within one month and those who experienced delayed disbursement.

The results showed a statistically significant difference between the two groups, $t(186) = 5.68$, $p < .001$. The magnitude of the difference was large, with Cohen's $d = 0.93$.

Beneficiaries experiencing delayed disbursement reported a higher mean frequency of school exclusion ($M = 2.7$) than beneficiaries who received funds within one month ($M = 1.2$). The null hypothesis was therefore rejected.

The finding demonstrates a statistically significant difference in school-exclusion frequency according to the timeliness of scholarship fund disbursement. The large effect size further indicates that the observed difference was practically meaningful rather than merely statistically significant.

3.4 Adequacy and Consistency of Scholarship Funds.

The findings further indicated that the effectiveness of scholarship support depended not only on when funds were received but also on their adequacy and consistency. Where scholarship support was insufficient or not received predictably, beneficiary households continued to experience difficulties in meeting other school-related expenses.

The thesis findings indicate that tuition support did not eliminate all financial barriers to continued schooling. Parents continued to incur expenses relating to uniforms, books, transport, meals and other non-tuition requirements. These costs were particularly burdensome among low-income households with limited capacity to bridge temporary funding gaps.

The findings therefore suggest that timely disbursement, although important, may not by itself guarantee effective scholarship support where the level and scope of assistance do not correspond adequately with the costs faced by beneficiary households.

3.5 Communication of Disbursement Information.

Communication emerged as an important dimension of scholarship fund disbursement. Parents reported substantial uncertainty concerning both the status of scholarship awards and the timing of fund availability.

Communication indicator	Informed	Not/poorly informed
Scholarship award status	**41%**	**59%**
Expected fund timing	**20.2%**	**79.8%**

Only 41.0% of parents reported being clearly informed about their scholarship award. Regarding the expected timing of funds, only 20.2% reported receiving the information in advance. A further 30.3% were informed only after a delay, while 49.5% were not informed when to expect the funds.

The findings indicate that communication weaknesses extended beyond simply informing beneficiaries of scholarship awards. They also affected the ability of households to anticipate when financial support would become available and consequently plan for school-related obligations.

3.6 Qualitative Evidence on Fund Disbursement.

Qualitative evidence from parents, teachers, school administrators and ward administrators reinforced the quantitative findings. Participants identified delayed payment processing, weak administrative coordination and inadequate communication as important challenges affecting the timely receipt of scholarship funds.

School administrators particularly noted that delayed payments could result in fee arrears and temporary exclusion of beneficiaries from school. Parents similarly reported difficulties in meeting school obligations when scholarship funds were not available when required.

The qualitative findings also highlighted the importance of non-tuition expenses. Beneficiaries whose tuition obligations were covered by the scholarship could nevertheless experience financial difficulties because of expenses such as uniforms, books, transport and meals.

Overall, the quantitative and qualitative evidence converged around four important dimensions of effective disbursement: timeliness, predictability, communication and adequacy.

4. Discussion of Findings.

The findings demonstrate that fund disbursement mechanisms constitute an important administrative dimension of scholarship effectiveness. The strongest empirical evidence concerned the relationship between disbursement timeliness and school exclusion. The independent-samples t-test showed a statistically significant difference in mean school-exclusion frequency between beneficiaries experiencing timely and delayed disbursement, $t(186) = 5.68$, $p < .001$, with a large effect size of $d = 0.93$. Beneficiaries experiencing delayed disbursement reported a higher mean frequency of exclusion ($M = 2.7$) than those receiving funds within one month ($M = 1.2$).

The descriptive findings reinforce this statistical result. Only 25.0% of parents reported receiving funds within one month, while 75.0% waited longer. In addition, 59.1% reported that funds consistently arrived after the school term had begun. Such timing is problematic because scholarship beneficiaries may have immediate financial obligations at the beginning of the term, leaving households with limited financial capacity vulnerable to fee arrears and temporary exclusion.

The finding is consistent with evidence from previous studies showing that administrative delays in education financing can interfere with beneficiaries' ability to meet school obligations and remain in school [1], [4], [5], [13], [14]. It also reinforces the argument that the effectiveness of public financial interventions depends not merely on the allocation of resources but on the capacity of implementing institutions to deliver those resources when required.

Communication emerged as another important weakness. Only 41.0% of parents reported being clearly informed about scholarship awards, while only 20.2% received information about expected fund timing in advance. In addition, only 30.3% were aware of the four-year renewal provision. These findings suggest that weak communication may compound the effects of delayed disbursement by increasing uncertainty and limiting households' ability to plan for school-related financial obligations.

The communication finding is consistent with previous evidence that information dissemination is an important component of access to and effective utilization of county bursary programmes [9], while administrative and language barriers may further affect beneficiaries' understanding of programme requirements [10].

The findings also demonstrate that disbursement effectiveness cannot be considered exclusively in terms of the speed of payment. A substantial proportion of beneficiary households continued to face non-tuition costs, including uniforms, books, transport and meals. Among parents whose children had dropped out, 76.6% identified non-tuition costs as a primary contributing factor. This finding indicates the existence of a gap between the financial obligations addressed by the scholarship and the broader costs associated with sustained school participation.

The thesis findings further showed a progressive decline in beneficiary retention across the secondary-school cycle, with retention declining from 81.4% between Form Two and Form Three to 68.1% between Form Three and Form Four, while only 54.3% of the original cohort reached Form Four completion. These descriptive patterns, together with qualitative evidence, suggest that scholarship effectiveness may weaken over time where beneficiaries continue to face financial pressures beyond the tuition costs covered by the programme.

Overall, the findings indicate that timely, predictable, adequately communicated and sufficiently comprehensive disbursement mechanisms are important to the effectiveness of county government scholarship programmes. The statistically significant difference in school-exclusion frequency provides particularly strong evidence that delays in disbursement are associated with adverse consequences for beneficiaries' continuity of schooling. However, because the study employed a cross-sectional design, the findings should be interpreted as evidence of statistical association rather than definitive causal effects.

VI. CONCLUSION

The study concludes that fund disbursement mechanisms are an important administrative dimension of the effectiveness of county government scholarship programmes in Luanda Sub-County. In particular, delayed disbursement was significantly associated with higher frequency of school exclusion among scholarship beneficiaries. The large effect size observed in the independent-samples t-test indicates that the difference between beneficiaries experiencing timely and delayed disbursement was practically meaningful.

The study further concludes that weaknesses in communication and uncertainty surrounding the timing and continuity of scholarship support may compound the challenges associated with delayed disbursement. Although scholarship support reduces the burden of tuition costs, beneficiary households continue to face non-tuition expenses that may undermine sustained participation, particularly among low-income households.

Effective scholarship administration therefore requires more than the allocation of funds. It requires timely release, predictable scheduling, adequate support, clear communication and effective coordination among county administrators, schools and beneficiary households. Aligning disbursement schedules with school calendars, improving communication regarding payment status and renewal, and strengthening administrative coordination would enhance the capacity of the scholarship programme to translate financial support into sustained educational participation.

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