

**CHALLENGES FACED BY THE COMMUNITY IN ACCESSING
BURSARIES IN SELECTED SECONDARY SCHOOLS OF CHIPATA
DISTRICT OF ZAMBIA.**

A DISSERTATION

BY

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DECLARATION

I, Malecy Sakala, do declare that this piece of work is my own, with exception of quotations and work of other people which I have duly referenced and acknowledged herein, and that to the best of my knowledge it has not been previously submitted for a degree at the University of Zambia or any other University.

Signature.....

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APPROVAL

This dissertation of Malecy Sakala is hereby approved as fulfilling the partial requirements of the award of the degree of Master of Education in Education Management by the University of Zambia in collaboration with Zimbabwe Open University.

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ABSTRACT

Bursary for pupils at secondary schools was introduced in Zambia through the Department of Social Welfare of the Ministry of Community Development, Mother and Child Health to help orphaned and vulnerable children (OVCs) in accessing secondary school education. The study was therefore designed to ascertain the awareness about and access to bursaries at secondary school, as well as the challenges that members of the community in Chipata Urban face in accessing these bursaries.

The study had three objectives which were to investigate how beneficiaries for bursaries at secondary school are selected by the bursary providers; to establish community awareness about the availability of bursaries in their area; and to investigate the challenges that members of the community face in accessing secondary school bursaries for the OVCs.

The study was guided by the rights based education theory adapted from Tomasevski (2001) and it employed the descriptive survey research design. The sample size was head teachers of four (4) secondary schools, five (5) heads of bursary provider institutions and thirty (30) members of a vulnerable community giving a total sample of thirty nine (39) participants. Sampling procedures included maximal variation and confirm and disconfirm purposive sampling. The instruments for data collection included an interview guide for head teachers, another interview guide for providers of bursaries to secondary school pupils and a questionnaire for the members of the community. For the analysis of data, answered questionnaires were organized, categorised, quantified and classified according to the objectives of the study. The data was then summarised into percentages and tables.

From the study, it was established that the different bursary providers at secondary school selected beneficiaries at the beginning of the first term, in most cases, and that the criteria for selection of bursary beneficiaries was very similar. The selection criteria included vulnerability, recommendation from community leaders or provider representatives in schools or community and examination results for grades seven or nine. Generally, it can also be concluded that the mode of selection of bursary beneficiaries by the various providers is not clear and not reliable. It was also established that members of the community were aware of the existence of bursary at secondary school in their area but that the information they had was not enough to help them access bursaries more easily. From the findings, it can be concluded that the members of the community have several challenges in accessing bursaries at secondary school which included difficulty in accessing bursary, lack of transparency in the mode of selection, lack of publicity and nepotism. The general conclusion that can be given from the findings is that many OVCs are not accessing bursary at secondary school due to the many challenges they face in the community.

The major recommendations of the study were that government and community leaders should take a centre role in encouraging the private sector to come on board in terms of bursary provision in line with the rights based education theory. In addition, the providers must re-strategise their mode of operation to ensure enrolment of correct beneficiaries or correct enrolment of beneficiaries? The further research recommended in this study was to investigate challenges faced by OVCs to complete primary education.

DEDICATION

To my departed parents whose childlike curiosity taught me how to really see the world around me. Respectfully, to my husband who encouraged me to go this far. To all my children Yanganani, Mtise, Allan, Mark, Blessings and Steven whose encouragement gave me strength along the way?

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LIST OF ACRONYMS

AIDS :Acquired Immuno - Deficiency Syndrome

ARVs :Anti- Retrovirals

FAWEZA: Forum for African Women Educators of Zambia

HIV :Human Immuno- deficiency Virus

OVCs :Orphans and Vulnerable Children

SEBF : Secondary School Education Bursary Fund

SOS :Save Our Souls

UNESCO: United Nations

UNICEF: United Nations Children's Fund

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CHAPTER ONE

INTRODUCTION

1.0 Overview

In this chapter, the following will be included ; the background of the study, statement of problem, purpose of study, research objectives, research questions, significance of the study, delimitation, limitations, theoretical framework, conceptual framework and operational definitions.

1.1. Background of the Study

Zambia is one of the 164 countries world over which committed to the education for all (EFA) goal which was a product of Dakar 2000 conference with an emphasis on inclusion of all children including the orphans and vulnerable children (OVCs) in accessing education. This was to appreciate the fact that every child has the right to education (CRC. 1989). The major challenge that the OVCs face, however, is the inability for them to pay school fees which sometimes results in their dropping out of school or attending low quality schools.

In the year 2002, Zambia implemented the free primary education policy (FPE) for learners in grades 1 to 7 a move which has not only, to a certain extent, helped to relieve their parents and guardians financially but has also improved access to education for the OVCs. In this vein, UNESCO (2015) states the following:

“The access challenge has two key dimensions. The first is about getting more pupils into limited school places while the second relates to ensuring that disadvantaged children access education. In addressing both aspects, the government implemented the Free Primary Education Policy (FPE) in 2002.”

UNESCO (2015) further extrapolates the enactment of compulsory attendance of primary education for all as another way of improving access to education in that sector for all the school going children. It has also been reported that success has been scored in this area.

However, pupils in the secondary school sector (grades 8-12) are not covered by the initiatives which the government has put in place to increase access in the primary sector. Believed to have more private benefits than primary education, the secondary school sector has not been considered in the measures that the primary sector is currently enjoying such as free education and abolition of school uniform. In spite of this outlook, UNESCO (2015) maintains that secondary education requires attention given the reality of a pyramid like population structure of the school system that is broad at its base (millions at primary) but narrowing out practically to a pin-point at its apex (hundreds of thousands in secondary and even fewer still in tertiary). Indeed roughly, only 20 per cent of all children who enter the school system go on to complete secondary education (UNESCO 2015).

Since the subsidies on education provision were removed from secondary and tertiary sectors in 1992 the cost of education for the learners has increased and become unaffordable to most OVCs in the sector. This can be seen from the number and source of most learners that are admitted to most of the boarding schools especially Chassa, St. Monica’s and Chizongwe most of

whom are from Lusaka which does not have enough boarding schools but parents have the money. The local pupils fail to enter boarding school because they are not able to afford the required school fees and do not have stable financial assistance there by dropping out of school completely or, if they are lucky, end up at a day basic or secondary school.

In view of this, the government decided to be giving financial support to the OVCs in form of bursaries and scholarships. This was governments dream judging by its policy on the vulnerable which states that priority in educational provision and in the distribution of educational resources will be in favour of whatever is more likely to benefit the poor and vulnerable (MoE, 1996).The government of Zambia through the ministry of community development and social welfare is trying to help the OVCs by providing scholarships (MoE, 1996). Moreover, other organisations such as FAWEZA have partnered with government in the quest to have these children educated (remain in school). Hence the questions about how those beneficiaries are identified and selected for the scholarships as well as whether the members of the society are aware that there are some organisations that offer scholarships. It is hoped that by the end of this study the above concerns will be addressed.

Above all, it is imperative to make sure that the bursaries go to the eligible scholars through careful selection of the beneficiaries. In order to achieve this, the government of Zambia decided to entrust the identification process to the ministry of community development and social services and with traditional and local authorities and others paying attention to the plight of the girl- child and of orphans (MoE, 1996).Selection of beneficiaries of bursaries should be non- discriminatory. This means that it should not be based on religious inclination, political party tribe or race. Moreover, this selection should be done at the

right time with clear guidelines for the providers to follow if many OVCs are to be assisted. Government's role is to ensure that organizations responsible for this noble task work in a conducive environment and ensure that there is equitable distribution of the bursaries.

Case studies in Uganda, Tanzania, Kenya, Rwanda, Swaziland and Zambia were carried out on promoting quality education for OVCs in Eastern and Southern Africa which according to UNESCO (2009) needed to be multisectoral for the interventions to be successful as education is critical to the future of all children especially the poor and the vulnerable. Nevertheless, it has not been established whether or not the OVCs are aware of the providence or it is the right children who benefit from the gesture.

1.2 Statement of Problem

Bursary schemes have been designed to help the most vulnerable learners and families at large to enable them pay school fees for themselves in the case of learners, and their children in the case of parents and guardians at secondary school. However, it is not known how the bursaries are being accessed or whether the community is fully aware of the availability of such aid. It is for this reasons that the researcher decided to take up an investigation into how the bursaries were being offered and whether the beneficiaries were aware of the existence of these bursaries and the organizations offering the aid.

This study will therefore show how the providers of bursaries at secondary school level for the OVCs identify and select the beneficiaries for their bursaries. It also showed how knowledgeable the people in the community were concerning bursary

availability for the OVCs in their area. The research was also meant to investigate whether or not it was the really vulnerable individuals who were accessing bursaries in secondary schools of Chipata District in the Eastern Province of Zambia and to find out other challenges which members of the community faced in accessing bursaries.

1.3. General Objective

The purpose of this study is to determine how providers of bursary to secondary schools for vulnerable children and orphans select the beneficiaries as well as to raise awareness among community members about existence of bursaries and how they can be accessed. Furthermore, findings of the study may be used to improve provision process and access to bursary in the secondary school sector by OVCs.

Research Objectives

1. To investigate how beneficiaries for bursaries at secondary school are selected by the bursary providers.
2. To establish community awareness about the availability of bursaries at secondary school in their area.
3. To investigate the challenges that members of the community face in accessing secondary school bursaries for the orphans and vulnerable children.

1.5 Research Questions

This study was meant to answer the following questions concerning bursaries for OVCs at secondary school level:

1. How are beneficiaries for bursary at secondary schools selected?
2. Are members of the community aware of the existence of bursary in education of the OVCs at secondary school education level?
3. What are the challenges that members of the community face in accessing bursary at secondary school?

1.6 The Significance of the Study

Policy makers and providers of education aid may benefit from the information from this study on the need to revisit the mode of supporting the OVCs in terms of bursary provision for more OVCs to access secondary school education. Policy makers would also use the information from the study to work out means and ways of enticing more Non-governmental Organisations (NGOs) and private businesses to come on board in the provision of bursaries at secondary school which would enhance access to bursaries. The members of the community may benefit from the study by gaining more awareness about how and where they can secure bursaries for OVCs at secondary school which should increase access to bursaries thereby increasing their school completion rate. Finally, the study would also add to the body of knowledge about the state of bursary provision to OVCs at secondary school in Chipata for scholars and further researchers to refer to.

1.7. Delimitation

The study was done in Chipata District in the Eastern Province of Zambia. Due to some limitations, the study was only carried out at selected schools in Chipata Urban which included Chipata Day Secondary School, Anoya Boys Day Secondary School,

Chizongwe Boys Technical Boarding Secondary School and Hillside Girls Day Secondary School. In terms of providers of bursaries, only five were interviewed and these only included those within Chipata Urban as the names came up during the interactions with head teachers of schools and members of the community.

1.8 Limitations

Some limitations which were encountered during the research included difficulty in gathering literature as the literature particularly for secondary school bursaries in Zambia did not seem to be readily available and data about the study due to limited time availability. The other difficulty was access to the respondents some of whom were not ready to give any information while the members of the community thought that the researcher was going to provide education aid to them.

1.9 The Theoretical Framework

This study was done in line with the human rights based education theory adopted from Tomasevski (2001). Tomasevski views education as a right for all individuals and that the importance of the right to education goes far more beyond education itself. This theory guided the study in that as a right, education must be accessed by all the children regardless of whether they have parents or are parentless, whether they are rich or are poor. This is the reason why there is need to institute mitigation measures which get rid of impediments to access of education including secondary school for the OVCs since pupils do not suddenly cease to be human when they reach secondary school.

Tomasevski (2001) adds that education operates as a multiplier in that it enhances the enjoyment of many rights and freedoms where the right to education is effectively guaranteed. The author further observed that many individual rights were beyond the reach of those who have been deprived of education especially the rights associated with employment and social security. This means that without education, the quality of life for the affected OVCs would remain low since the more educated an individual becomes the better and more awarding their economic engagements such as employment or business. Hence the study meant to find out whether the OVCs and the community were accessing bursaries and what challenges they were encountering in accessing these bursaries.

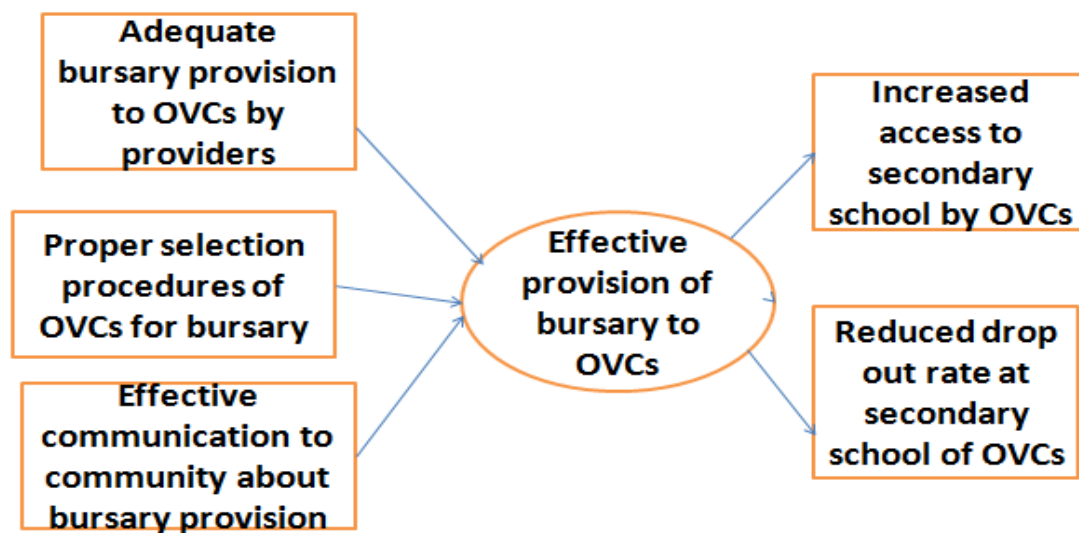
According to this theory the right to education further enhances accessibility to education through identification of and elimination of discriminatory denial to access such as fees; elimination of legal administrative barriers such as age; and elimination of financial barriers. In relation to this study, the elimination of financial barriers and fees would be effectively be achieved through bursary provision at secondary school to OVCs.

Government in this case is expected to take a leading role in this quest as it has an obligation towards its people to make sure that the Education for All policy, especially for the OVCs is achieved (MoE, 1996). In the same vein, vulnerable learners need to be given financial assistance in the form of bursaries if they are to become productive Zambians whose economic contributions will benefit the individual, family, community and the nation at large which borders on how seriously the right to education for the OVCs is upheld.

1.10. Conceptual Framework

The conceptual framework shown in figure 1.1 shows the causes and effects of effective provision of bursaries to OVCs at secondary school.

Figure 1.1. Factors Affecting Bursary Provision to OVCs



Adequate provision of bursaries to OVCs, sound selection procedures of beneficiaries of bursaries and effective communication to the community about bursary provision at secondary school are measures that are likely to bring about

effective provision of bursaries to OVCs at secondary school. Consequently, effective bursary provision would result in increased access to secondary school education and a reduction in the dropout rate of OVCs at secondary school.

1.11. Operational Definitions

Access: get opportunity for children who have passed primary to enrol in secondary school without being barred.

Beneficiaries: individuals who receive education aid from bursary providers.

Bursary: education aid provided to learners who need assistance.

Dropout: withdrawing from schooling before completing the education cycle for example, before reaching grade twelve.

Orphan: it is a child whose parents have died or abandoned them.

Scholarship: a grant or payment made to support a student's education awarded on the basis of academic or other achievement.

Vulnerablechildren: children whose survival, wellbeing is at risk and need protection.

Summary

In chapter one, the introduction to this study was presented. The introduction served to discuss the background to the study and the statement of the problem that the researcher was attempting to address was stated. Other items that were presented were purpose of the

study; objectives of the study; research questions the significance of the study; limitations and delimitation. The chapter also included the theoretical framework that guided the study and the conceptual framework. Finally the operational definitions of terms were given. In this chapter, therefore, the researcher attempted to establish a problem of whether the OVCs and community at large are able to access bursaries at secondary school and that there was need for a study to be carried out. In the next chapter, literature related to provision of bursaries has been reviewed

CHAPTER TWO

LITERATURE REVIEW

2.0 Overview

In this chapter, the researcher will highlight what other authors have written and what research has been done in line with financial assistance for OVCs in Zambia or elsewhere. The literature to be reviewed will include findings of other researchers concerning the subject in line with poverty and education, funding issues, cost sharing in education, HIV/AIDS and education, efforts in funding and interventions.

2.1. Poverty and Education

Due to poverty, many children are not able to access and complete school as their parents or guardians struggle to get enough money to enable them put something aside for the children's school requirements. Cardiff Council, (2013: 8) defines poverty according to the European Union as follows:

“People are said to be living in poverty if their income and resources are so inadequate as to preclude them from having a standard of living considered acceptable in the society in which they live. Because of their poverty they may experience multiple disadvantages through unemployment, low income, poor housing, inadequate health care and barriers to lifelong learning, culture, sport and recreation.”

It is important to note that the definition of poverty is relative meaning that it depends on the conditions prevailing in the area in question because what can be considered as an adequate income in Zambia may not be adequate in Thailand. However, poverty has a worse effect when the children lose their parents and become orphans.

Kelly (2000) observed that globally, children of poor families were less likely to enrol in schools while they were more likely to drop out of school. This is because the poor families fail to cope with the demands of education in terms of the high costs they need to incur. In her study, Penrose (1998) found out that health expenditure often substitute expenditure of education as families. Neglecting this reality entails a violation of the right to education for the children including.

Capra (2009) also opines that the United States of America is surprisingly one of the countries in the world which have a huge gap between the rich and the poor. In her findings, she indicated that the top 1% of the Americans had more money than the bottom 40% of the population where the poor mainly comprised African Americans making a population of 24.7% of them. This may not be easy to digest as the United States of America is perceived to be a very rich nation. However bitter this may appear to be, high school education of most young Americans lacked the value and attention that it deserves.

Suits, a researcher said that the only things that will halt increasing numbers of public school students living in poverty are profound and systemic changes in economic, social, and education policy as well as in their (American) educational practices (ASCD, 2015). Ensuring equitable funding of their nation's public schools, regardless of zip code or geographic location, and mounting national outcry against the normalization of poverty seem like good places to begin (ASCD, 2015).

It is true that OVCs usually pass through traumatic situations such as hunger, physical and psychological torture and uncertainty to name only a few (Mwoma and Pillay 2016). USAID and CRS, (2008) argue that attendance to school helps such children to get back to normal and to recover from the psychosocial impact of their experiences and disruptive lives. They also appreciate the fact that education serves as a major instrument for social and economic development for the individual and his family as well as the nation at large (USAID and CRS, 2008). It is therefore imperative for government to ensure that OVCs receive education in order for them to improve their economic status.

In a study by UNICEF which was carried out in Rwanda on community harnessed initiatives for children's learning and development, it was revealed that while the Child Mentoring Programme can be a powerful and effective means of helping orphans and other vulnerable young people access education and make their way out of poverty, the reality for many young people was that the poverty in which they lived prevented them from fully participating in the programme and reaping its benefits (UNICEF, 2009). In other words, poverty is a negative force in the quest to increase participation in education by the OVCs as they are often absent from school due to various reasons related to their poverty such as going to look for food especially for child headed homes. The study also revealed involvement in child labour for their and families' livelihood as another reason for absenteeism (UNICEF, 2009). In line with child labour, Tomasevski (2001) explains that creating opportunities for working children to 'learn and learn' has been considered as a necessity for the poor people so that children are made to work in order to survive. Tomasevski also observes that for such children, full time education did not appear as a basic right but as luxury. This is because they do not have to go to school as survival becomes paramount.

In the same vein World Bank (2016) reported that in spite of an overall improvement in social indicators in Zambia, poverty still continues to prevail, especially in rural areas just as it is in many countries throughout Sub-Saharan Africa and around the developing world. The high poverty levels for the rural areas have been indicated by World Bank (2016) as follows:

In 2010, the moderate poverty rate in rural areas was 74 percent, more than double the urban poverty rate of 35 percent. Because roughly two-thirds of the population lives in rural areas, the countryside is home to 80 percent of Zambia's poor. Rural poverty is also far more severe: almost 90 percent of Zambians living below the extreme poverty line are concentrated in rural areas.

The result of this high level of poverty is reduced access to education especially secondary school. Reddy and Vandemoortele (1996) observed that for the poorest households, this may have long-term adverse effects on welfare. The social welfare includes health services, food and education to name but a few.

Kelly (2002) pointed out that formal school education is a powerful tool for transforming poverty arguing that growth in education may positively influence growth out of poverty. However, Tiongson observed that it was poverty which was preventing the learners from accessing and excelling in education stating that poverty limits a person's opportunities for completing education and becoming adequately productive.

2.2. Human Rights and Education

Human rights are claims, entitlements or demands which individuals have against the state. They are lawful claims every human being can expect from the state or community. Tomasevski (2001: 17) defines human rights as “safeguards against abuse of government’s power, which leads to restricting human rights to protections against torture, summary executions or disappearances.” Every individual in society has rights and claims to goods and services which are legitimate, valid and justified. Education is one of such demands that governments must meet. According to FODEP (2000), human rights are important for various reasons such as fairness, justice and decency, preservation of human dignity, self-fulfillment and promotion of individual well-being.

On the global scene, the Convention on the Rights of a Child recognized education as a basic human right for all children (Committee on the Rights of the Child, (CRC) 1989). Article 28 of Part I of the CRC (1989) reads in part as follows:

States Parties recognize the right of the child to education, and with a view to achieving this right progressively and on the basis of equal opportunity, they shall, in particular:

(a) Make primary education compulsory and available free to all;

(b) Encourage the development of different forms of secondary education, including general and vocational education, make them available and accessible to every child, and take appropriate measures such as the introduction of free education and offering financial assistance in case of need;

- (c) Make higher education accessible to all on the basis of capacity by every appropriate means;*
- (d) Make educational and vocational information and guidance available and accessible to all children;*
- (e) Take measures to encourage regular attendance at schools and the reduction of drop-out rates.*

Equal opportunity meant that since education is a basic right, then all learners, regardless of status, deserve to receive quality education which will equip them with knowledge, skills and competencies that will help to increase earnings and contribute to economic productivity (Baxen, Nsubuga and Botha, 2014; Robeins, 2006). It is therefore imperative for governments to ensure that the OVCs are adequately supported in order to enhance their access to education including secondary school.

Article 28 of the CRC also declared in favour of free primary education to all while it advocated recommended free secondary school education as well but gave an alternative of provision of financial assistance to secondary school learners in a bid to cater for the needy who include the OVCs (CRC, 1989).

The United Nations (UN) (2012) advocated for the human rights approach to education which has been described as promoting human rights through education and human rights in education. Promoting human rights through education is where human rights are incorporated in different aspects of learning including school curricular, teaching materials like books and various kinds of training.

On the other hand, human rights in education involve ensuring that human rights are practiced within the education system and that all members of the school community enjoy their rights (UN, 2012). These rights include the right to education which all governments are supposed to uphold for all their citizens.

Adhered to seriously, human rights in education would enable states to provide the kind of education that would allow for increased participation and access to education for all UN (2012). This would also allow for learners to acquire their education with dignity for example the abolition of corporal punishment in schools in many countries which consented to the CRC.

However, Tomasevski (2001) observed that for poor children, education is viewed as a luxury rather than a basic right for the children as they are often times forced to work in order for them to survive. These children can only enjoy their right to education with availability of political and financial commitment.

In a bid to promote human rights in schools, the ministry of education has introduced civic education as one of the compulsory subjects at senior secondary school while civics has been compulsory at junior secondary school. In addition, Zambia has signed a number of protocols on human rights showing its commitment to upholding human rights for its citizens. Some of these have been implemented such that schools have become a better place for pupils to learn from as the pupils have freedom from torture for example corporal punishment.

2.3. Funding Issues

Tomasevski (2001) pointed out the various ways in which a government can choose to run education and stated several models as follows: government funding diverse schools but not operating them; operating a network of state and/or public schools without funding any non-state school; have public schools only or only private schools.

The last option, however, digresses from human rights based education as public education accommodates diversity and is inclusive while non-public education only relieves government in terms of funding and provides a wider choice for beneficiaries. Private schools are an economical activity for the operators as they gain an income from them as well as help government by providing employment and paying tax. Tomasevski (2001) maintains that governments' obligation to provide education to their citizens is demonstrated by funding or providing subsidies to schools without necessarily running them.

Analyzing the situation in sub-Saharan Africa, Teferra (2013) observed that, the quality of education in the region is recognized as being far below the rest of the world. In addition, UNESCO (2011) argues that governments in this sub-region face a challenge on how to expand opportunities, improve quality as well as increase equity with inadequate financial resources due to increased social pressure for the expansion of post-primary education. Post primary education is the sector where secondary school education falls.

This is in line with UNICEF (2009) which maintains that as the number of OVCs increases, the communities' incapability in addressing all their basic needs diminishes and that includes their ability to go to school. This is regardless of the fact that

interventions to overcome educational challenges are being undertaken. It is therefore imperative to institute the interventions as education equips the child with hope for life and work (Mwoma and Pillay, 2016). In other words, the community, the parents and the state realize the importance of post primary school and the need for it to be provided but the system simply cannot cope in terms of funding.

The free primary education policy has its own drawbacks one of which is inadequate school places at secondary school. Fewer pupils cross over to grade eight (8) while even fewer get to grade ten (10). World Bank (2015) extrapolates that the current capacity of the secondary education system can accommodate only 30 percent of the students currently enrolled in grades 1–5. Therefore, the thought of expanding the secondary school sector is cardinal in order to reduce the number of dropouts at grade seven (7) level. While the government is investing in school construction, a rapid expansion without strategic preparations could compromise the quality of education.

In Zambia, the situation is true even for secondary school education. Johnstone and Marcucci (2010) added that the cost-sharing agenda is necessary because higher education yields private returns and so the ones who benefit are the ones who must pay for the education. It is for this reason that government and society at large needed to come up with initiatives that would help the less privileged such as the OVCs.

The importance of providing financial support to OVCs cannot be overemphasised. The reason why OVCs should be assisted financially in accomplishing their secondary education is a matter of policy. Callender and Wilkinson (2013) pointed out that

the policy response in England (and elsewhere) has been to reduce higher education public expenditure and shift costs from government and taxpayers towards students and/or their parents. This has made it difficult for OVCs to pay for their education.

Zambia, being a signatory to the CRC, committed to provision of free primary education which was implemented in 2002 (UNICEF, 2015). However, most primary schools do not receive the intended amount of school grants, and nearly 30 percent of primary schools do not receive school grants at all (World Bank, 2015). The reason that was forwarded was failure to meet the allocation budget rule for the disbursement of primary school grant. This has resulted into primary school pupils paying a lot of fees thereby creating a barrier to access of primary education by OVCs.

Private schools in Zambia are not funded by government but that government ensures that all the education being offered by the private school complies with the law of the land for instance the approved curriculum being offered (MLA, 2011). Tomsevski (2001) argues that according to European Commission on Human Rights, governments have no obligation to fund private schools.

2.4. Cost Sharing in Education

Government has an obligation to provide education to its citizens as it is a social issue and a human right which can be guaranteed to citizens by the state in which they live. However, many countries, especially in the third world have failed to cope with the cost of education for their citizens as they struggle to find resources enough to serve their people accordingly

hence the introduction of cost sharing policy in education. Capra, (2009) in the introduction of her paper on cost sharing in education in the third world observed as follows:

“The basic thesis of the paper is that financial barriers are the main reason for the failure of many countries to provide education to their children. Financial barriers are of two sorts. First, the cost to parents and children is often too high, particularly when economies are in trouble. Second, public finances are in most cases inadequate: however, the financial management of education systems is frequently neither efficient nor effective, so that the state's resources derived from taxes in many cases cannot finance basic learning inputs which they would otherwise be able to do if those resources were managed better.”

The result of this high level of poverty has reduced access to education especially at secondary school. Reddy and Vandemoortele (1996) observed that for the poorest households, this may have long-term adverse effects on welfare. They said that there is evidence that user fees, as typically implemented, consume a dis-proportionate share of the incomes of the poorest households. This in turn causes the parents and guardians to fail to take their children and wards through secondary school which may result in a number of them dropping out of school at this level hence the need for bursary provision. The World Bank (2016) report clearly indicated that secondary school education require a pro- poor approach where the very vulnerable learners are given direct education aid such as provision of scholarships while the remaining get subjected to cost sharing.

A study in Ghana by Penrose (1998) revealed that cost sharing in education did not result in an increase in enrollment nor did it result in improved performance in education. In this study, Penrose (1998:18) concluded that “Where economies are in trouble, cost sharing will affect enrolments and that is what indeed most evidence suggest.” In other words, the cost sharing policy has reduced access to secondary education and unless adequate education aid is provided to the OVCs, most of them may not have access to secondary education.

Whereas cost sharing in education is usually associated to secondary and tertiary education, the primary school has not been spared. World Bank (2016) observed that free primary education in Zambia is ‘cosmetic’ and refers to the policy as malfunctioning. While tuition is officially abolished, schools continue to collect various fees from students, which could hamper poor students from accessing schools (World Bank 2016). These extra fees may be enough to limit access to education by OVCs.

2.5. HIV/AIDS and Education

The HIV/AIDS pandemic has claimed potential men and women. Skilled and productive professionals have died from it thereby robbing families of bread winners which has impoverished many families and has led to an increased number of orphans. On the other hand, the government is spending huge sums of money on ARVs and other related drugs instead of channelling the money towards national development which includes education.

Mwoma and Pillay (2016) captured the joint report by the United Nations Program on HIV and AIDS (UNAIDS), United Nations Children's Fund (UNICEF) and the United States Agency for International Development (USAID) (2004) which maintained that HIV and AIDS was the major cause of the increase in the number of OVCs out of the other causes that were stated as the effects of illness, poverty, conflict, disease and accidents in the recent past. These problems cause millions of children to be vulnerable.

A study by Skovdals and Mwasiagi (2011) unveiled the ordeal of care giving children, a group which is often left out of the OVCs because their parents are still alive. Such children spend a lot of time looking after their sick parents or siblings an activity which consumes a lot of their time which they are suppose to spend at school or doing school work. Skovdals and Mwasiagi, (2011) observed that care giving children often live in very poor circumstances and that while they require bursaries and scholarships, their scholarships and bursaries should not only cover school fees. They recommended that all the additional expenses, such as for school forms, exam fees and books, also need to be factored into the scholarships and bursaries. Whilst many care giving children, as a result of their vulnerability, may already benefit from a scholarship or bursary, Skovdals and Mwasiagi commended that there is a need to sensitise scholarship providing organisations about the plights of care giving children. Supporting Care giving Children in Kenya children so that they can consider care giving children at an equal level with other vulnerable children, such as those orphaned by AIDS.

In Zambia, the inability to prevent and reduce HIV and AIDS is still a huge challenge which has led to loss of many teachers and support staff in schools, (GRZ, 2008). This loss of teaching staff through HIV and AIDS pandemic and other reasons such as resignations due to poor conditions of service has led to poor quality education due to high teacher-pupil ratio which GRZ (2008) found out as being 1to57 in grades 1- 9

2.6. Efforts in Funding

Something is being done to ensure funding of education in institution in spite of the economic hardships. Teffera (2013) explains that Zambia was only able to disburse 20% of the budgets of institutions and that the level of funding remained almost constant from 2009 to 2011 in spite of high increase of inflation in the nation. For example, the value of the Zambian currency against the United States dollar shot up from 4000 kwacha in 2010 to 5000 kwacha in 2012 while funding of the institution remained the same (Teffera, 2013). This therefore meant that institutions were not able to meet their budgets by far because of the recession.

2.7. Awareness about Bursaries

For the existence and provision of bursaries to be meaningful or effective, Callender and Wilkinson (2013) argued in the case of England that knowledge about the availability of these bursaries by those in need is paramount. They added that for the provision of bursaries to be effective, Knowledge of the existence of bursaries is fundamental for the promotion of student choice, provider competition, and protecting access.

In the same vein, Dynarski and Scott-Clayton (2006:320) commented in relation to the US, that ‘potential college students cannot respond to a price subsidy if they do not know it exists’. In the survey that the two undertook, it was revealed that a quarter which translated into 24% of the students who were surveyed had not heard anything about availability of bursaries, even though all were just about to enter higher education. It is not known how knowledgeable the learners and the parents or wards of OVCs at secondary school are in terms of existence of bursaries or scholarships in Chipata.

Callender and Wilkinson (2013) observed that the categories that do not have adequate awareness about the bursaries were those from well to do families who were not likely to need financial assistance for them to enter high school. They also found out that the most knowledgeable group was that which needed the service the most.

To improve on the awareness, Callender and Wilkinson (2013) proposed that simplicity is needed in terms of eligibility, determination and logistics and that transparency was also key in order for the students to easily understand what they need to do to qualify for the bursaries as well as what they will get if they do. They added that students needed to be notified early enough which would enable the students to know what to do next as they would know about their education costs and financial support well in advance. Referring to higher education, they argued that those who were unsure of affordability of the education were most likely to reject it altogether.

2.8. Interventions.

To effectively cater for OVCs, a number of interventions are necessary in the provision of education. Conducive policy direction, allowing pupils to repeat grades, devolution, provision of bursaries and review of implementation of grants in education are some of the measures that could be taken in order to help OVCs participate in education adequately.

GRZ (2008) cited conducive policy direction on private, Non-Governmental Organizations (NGOs), Faith Based Organizations (FBOs) and Community Based Organizations (CBOs) participation in the provision of education contributes to growth in the provision of universal primary school education. However, the involvement of these organizations in the secondary sector is also cardinal in order to improve access to secondary schools by OVCs. In addition, government should lobby these organisations to come on board in the provision of bursaries to secondary school going OVCs as it cannot manage to cater for everyone on its own.

The decision by government to integrate the community school (funded from community meagre resources) into mainstream educational system means that the schools are assured of stable and increased funding (GRZ, 2008). These schools have played a major role in providing education to Orphans and Vulnerable Children in rural and urban areas. Allowing children who are disadvantaged and held back in progression by various drawbacks to repeat some grades has increased numbers of children attending and completing primary and basic education (GRZ, 2008).

Decentralisation involving devolution of responsibilities from the centre to the District Education Boards and the involvement of parents and communities is increasingly leading to prompt action on issues that have otherwise taken long to resolve. The affirmative action of establishing bursary schemes for excelling girls who cannot afford to pay for requisites at tertiary level serves to promote education for girls (GRZ, 2008). GRZ, (2008) explained that twenty five per cent (25%) of the bursary scheme at the University of Zambia has been set aside for the education of girls so that they can compete favourably with males for opportunities in political and technical jobs.

World Bank (2015) argues that GRZ should review implementation and disbursement of school grants as the study showed that school grants do not reach 30 percent of the schools in the country, so the ineffective school grant system seems to result in the revival of student fees. School and district grants need to be more transparent, pro-poor allocated, and properly executed to make free primary education policy functional. The budget execution of District Education Board Secretaries (DEBS) grants varies across provinces (GRZ, 2008).

SUMMARY

This chapter presented a review and analysis of related literature which was from within as well as outside the country. Of significance was literature related to poverty and education, human rights and education, funding issues, cost sharing in education, HIV/AIDS and education, efforts in funding, awareness about bursaries and the interventions being taken to

improve access to education by the OVCs. These are areas which bring out the rationale for provision of bursaries as well as making education accessible to all. The next chapter describes the methodology that was employed in carrying out this study.

CHAPTER THREE

METHODOLOGY

3.0 Overview

This chapter deals with the methodology that was applied in carrying out this study. It discusses the research design, population sample and explains what sampling procedure was used. The chapter further describes the mode of data collection, the instruments which were utilised for data collection, how data was analysed and how data quality was ensured. In addition, ethical issues that were considered as well as appendices and references were included.

3.1. Research Design

In this study, descriptive survey was used for the simple reason that there was a great deal of information that needed to be collected as recommended by Kombo and Tromp (2006). The information was collected using interviews and questionnaire. The head teachers of the selected schools and bursary providers were interviewed. In addition, a questionnaire was administered on some members of the community who were the parents and guardians of OVCs. Interviews were appropriate in order to collect detailed data from participants in order to explore their feelings, impressions and judgments as recommended by Kombo and Tromp (2006) and compare these results with those found in questionnaires completed in order to enhance validity and reliability of data.

3.2. Population Sample

The population sample included educators who included four (4) head teachers of four learning institutions which were secondary schools in Chipata Urban and 5 heads of the institutions that provide bursaries. Furthermore, 30 vulnerable members of the community in Navutika Compound of Chipata were included. The total sample was 39.

3.3. Sampling Procedure

In this study, the sampling procedure used was a combination of maximal variation purposive sampling and the confirm and disconfirm purposive sampling. Maximal variation sampling was chosen because of the various groups and levels that exist in the sample. These included the four (4) head teachers of the selected secondary schools, the heads of five (5) identified bursary providers and thirty (30) members of the community from a chosen compound called Nabvutika.

Confirm and disconfirm purposive sampling was employed because in certain institutions, the heads did not have adequate information in which case the researcher was referred to their subordinates who happened to have the required information. Furthermore, the heads of some institutions were not available and therefore delegated the interviews to their subordinates.

The head teachers were included in the sample because they were the chief representatives of the schools which meant that they had most of the information that was needed. These schools were selected because they were the most established secondary schools around. The others were only recently upgraded from basic schools.

3.4. Data Collection and Instruments

Data for this research was collected using structured interviews in a bid to enhance reliability of the information since it was obtained from the participants directly. The researcher designed an interview guide for head teachers of the selected schools and another interview guide for heads of provider institutions. The interviews were recorded and transcribed. In addition, data from the members of the community was collected using questionnaires which were administered to heads of families of OVCs in Nabvutika compound of Chipata town.

3.5. Data Analysis

Since the research design which was used in this study was descriptive survey which is a qualitative design, a qualitative technique of data analysis was employed. In terms of qualitative method of data analysis, the researcher used thematic analysis where themes were raised. The data in the answered questionnaires was organised, categorised, quantified and classified according to the objectives of the study. The data was then summarized into percentages and tables where it was necessary. This data was then presented using frequency tables, graphs and pie charts.

3.6. Data Quality

Quality of data collected was determined by triangulation of the sample. Similar data was collected from three different groups which were the head teachers of learning institutions, bursary providers and members of the community. Validity of the instruments was ensured by seeking the expert opinion of the assigned supervisor.

3.7. Ethical Issues

In terms of ethics, the researcher did not mention any real names of the schools or individuals that were involved in the study. The providers, for example, were referred to as provider A, B, C, D and E where results were directly linked to them. Furthermore, permission for study was sought from UNZA, Chipata DEBS and Eastern Province Social Welfare Officer to do the study in the various study sites which were the four schools the various bursary providers and one compound. In addition, informed consent was obtained from the participants before they participated in the study. The researcher further made sure that all the appointments were fulfilled.

SUMMARY

Chapter three has presented the design and methodology of the study. It has described the research design, sampling procedures, sample size and the study area site. A description of data collection instruments and data analysis procedures has further been given in the same chapter. In addition, ethical considerations were presented. The next chapter presents the findings of the study.

CHAPTER FOUR

PRESENTATION OF FINDINGS

4.0. OVERVIEW

This chapter comprises the presentation of findings of the study. The findings were presented according to the specific objectives which were as follows:

1. To investigate how beneficiaries for bursaries at secondary school are selected by the bursary providers.
2. To establish community awareness about the availability of bursaries at secondary school in their area.
3. To investigate the challenges that members of the community face in accessing secondary school bursaries for the orphaned and vulnerable children.

Before presentation of the findings, some demographic data of the respondents is provided.

4.1. Demographic Information of the Respondents

The demographic information of the respondents was based on the categories of the respondents which included members of the community, head teachers of the selected secondary schools in Chipata Urban and heads of institutions that provide bursaries.

4.1.1. Distribution of Bursary Providers

Respondents, in this respect, were drawn from five (5) institutions which were providers of bursary. Heads of these institutions or their assistants after delegation were interviewed. These were selected on account that they were mentioned during the interviews with head teachers or in the questionnaires by members of the community.

Table4.1. Shows the Provider Institutions and the Respondents who were Drawn from there.

Name of Institution	Respondent	Frequency
Save Our Souls (SOS)	The director of education.	1
Catholic church	Director of education,	1
Reformed church in Zambia	Senior pastor	1
Chipata district social welfare department.	The assistant district social welfare officer.	1
Smiling kids	Assistant director	1
	Total respondents	5

From table 4.1., the respondents in this category were five heads of bursary provider institutions or their assistants to whom they had delegated the task of information provision.

4.1.2. Demographic Information of Head Teachers

Respondents in this category were head teachers of the selected schools. These schools included Chizongwe, Chipata Day, Hillside Day and Anoya secondary schools. However, in one school, the careers teacher was delegated to provide part of the information while in another the deputy head teacher complemented the head teacher in the provision of information for the study. The total number of respondents was four (4).

4.1.3. Demographic Information of Members of the Community

The respondents from the community were drawn from a slum called Navutika. Questionnaires were administered on thirty (30) households in this community which by nature was considered to be vulnerable. The heads of the households answered a questionnaire each.

4.2. Selection of Beneficiaries by Bursary Providers

The first objective was to investigate how beneficiaries of bursaries at secondary schools are selected. In order to find out how beneficiaries of bursary at secondary school are selected by bursary providers, the following questions were asked: when is the selection of bursary beneficiaries conducted in your organization?; State the procedure for selection of bursary beneficiaries at secondary school; State the criteria that your organization uses in order to select bursary beneficiaries; and what are the

challenges that you face in selection of the beneficiaries for secondary school bursaries? The responses from the five providers regarding the above stated questions are presented below.

4.2.1. Findings on When Bursary Beneficiaries at Secondary School are Selected by Providers.

Table 4.2 Presentation of Responses of Bursary Providers about when Selection of Beneficiaries is Done.

TIME FOR SELECTION	FREQUENCY
After five years	1
As need arises	5
Beginning of first term	3

One provider stated that they recruited beneficiaries for aid for OVCs which includes secondary school education after five years. This was because their aid involved even empowering the whole family so as to enable them become economically strong and be able to support their children after they have graduated from the aid. They are left to be independent after graduation. In addition, three (3) of the providers responded that they carried out recruitment at the beginning of term; one when grade nine examination results are released and another when grade seven examination results come out. However all the providers indicated that they were recruiting the beneficiaries as need arose in spite of them having specific time for selection.

4.2.2 When Selection of Bursary Beneficiaries is Done from Head Teachers.

Heads teachers, being custodians of all the pupils at school, were asked when bursary providers recruited beneficiaries from experiences in their schools. Three (3) of the four (4) head teachers said that they usually start at the beginning of the first

term. Expressed in percentage, it translates to 75%. 25%, which was one (1) head teacher stated that teachers submitted names of OVCs to the head teacher’s office at the beginning of every term.

4.2.3. Criteria of Selection by Bursary Providers.

Still in a bid to determine how selection of beneficiaries of bursary is done, the providers were asked the criteria they used for the selection. The findings were that all the bursary providers (5) cited vulnerability of the beneficiaries. They also indicated that they considered results for entry into secondary school or evidence of being at secondary school. All the providers mentioned that the beneficiaries needed to have reference or recommendation from the community leaders, the church, the headman or the provider representatives. However one provider added that it concentrated on street kids. These findings were presented in figure 4.3.

Table 4.3. Criteria for Selection of Bursaries Beneficiaries

Criteria for Selection	Frequency	Percentage of Respondents
Vulnerability	5	100
Evidence of results	5	100
Recommendation	5	100

Street kids	1	25
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4.2.4 Procedure for Selection of Beneficiaries by Bursary Providers

Concerning the procedure for bursary provision, the following questions were asked: the different organizations had different procedures that they were following in the selection of bursary beneficiaries. To present this finding, the providers were allotted letters A, B, C, D and E. The responses were then tabulated and compared as shown in table 4.4 below.

Table 4.4. Table Presenting Procedure for Selection of Bursary Beneficiaries Followed by Bursary Providers.

PROVIDER	SELECTION PROCEDURE
A	<ul style="list-style-type: none"> i. Community based representatives recommend OVCs/or OVCs report themselves. ii. Provider investigates. iii. Selection and adoption of would be beneficiaries.
B	<ul style="list-style-type: none"> i. School is chosen (primary), head to school appoints representative who recommends beneficiaries/ would be beneficiaries report themselves to provider. ii. Provider then interviews would be beneficiaries. iii. Selection of beneficiaries who are supported through secondary

	up to tertiary level/ others supported as need arises.
C	<ul style="list-style-type: none"> i. Deacons in sections recommend would be beneficiaries or beneficiaries report themselves to church. ii. Deacons and charity committee investigate and recommend to executive committee (church board). iii. Church board sits to decide on selection. iv. Support given as affordable.
D	<ul style="list-style-type: none"> i. Provider seeks would be beneficiaries from streets/ report themselves/referred by social welfare. ii. Provider investigates iii. Remedial teachers identify those interested in school. Provider enrolls them and supports them through secondary to tertiary.
E	<ul style="list-style-type: none"> i. Community welfare committees identify the OVCs. ii. Provider assesses and physical inspection of home for OVCs is done iii. Report made iv. Selection and support instituted.

One of the providers stated the following procedure which they used to recruit their present beneficiaries:

“But the pastor does not work in isolation. So, I had to ask him where they come from. Then the deacon had to investigate if at all they really deserved to be assisted. And the deacon passed the recommendation to the executive

committee. Then we also have a committee that works on charity. It works in collaboration with the deacons. So they sat down and they passed a recommendation to the elders' council. So when it was adopted, so that is how we adopted them."

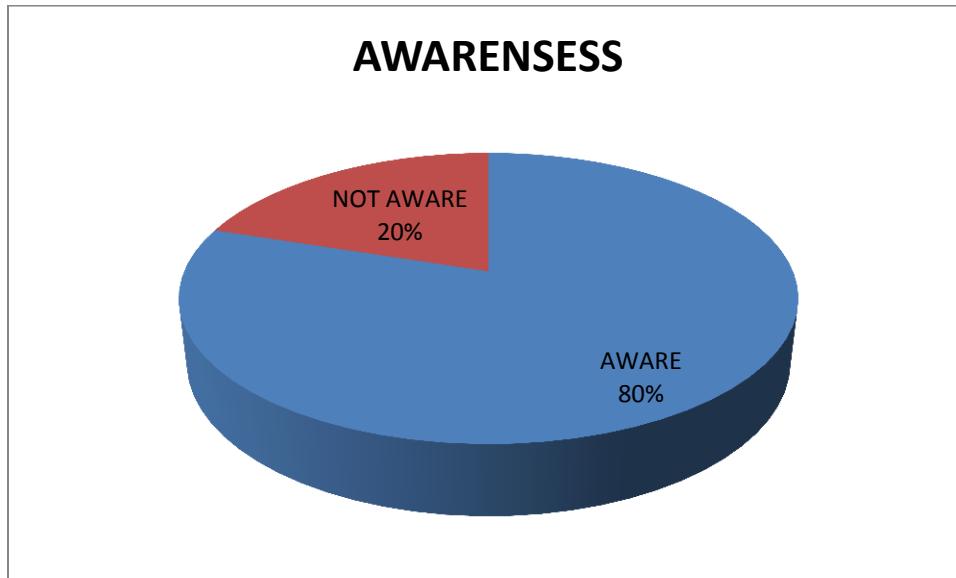
4.3. Community Awareness about Existence of Bursaries at Secondary Schools.

The second objective was to establish community awareness about the availability of bursaries at secondary school. To get the information about the objective, the respondents who were members of the community were asked whether or not they were aware about the existence of bursaries at secondary school and how they became aware about the existence of secondary bursaries. The other question was about how bursary providers made the community aware about the existence of the providers of bursary.

4.3.1 Awareness of Existence of Bursary at Secondary School by the Community.

The responses to the question showed that 80 % of the respondents were aware about the existence of bursaries at secondary schools while 20% did not know anything about bursary provision. This information is summarized as shown in figure 4.1 below.

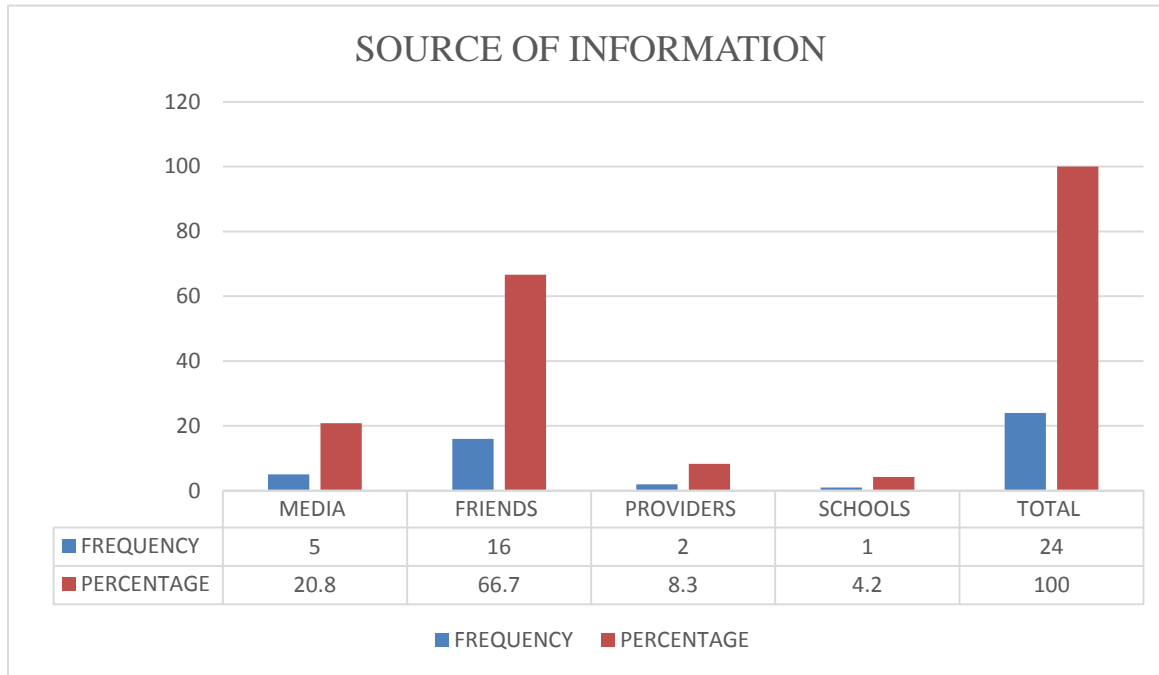
Figure 4.1. Percentage distribution of responses from the members of the community about awareness of bursary availability.



4.3.2. Response by Community Members about how they Became Aware of the Existence of Bursary at Secondary School.

Concerning how the members of the community heard about bursary provision, different responses were given which included the media, friends, providers and the schools as their source of information. The results are summarized in figure 4.2. below.

Figure4.2. How Members of the Community Became Aware about Existence of Bursaries.



The sources of information which the respondents mentioned were media, friends, bursary providers and schools. 28% claimed that they got the information from the media while only 8.3% heard it from the bursary providers themselves. 4.2% got the information from school while the majority, who accounted for was 66.7%, got the information from friends.

4.3.3. Response by bursary providers about how they made the community Become Aware about the Existence of Bursary at Secondary School in their Organisations.

Asked about how they made members of the community aware of their existence, the bursary providers had different responses which were as included, through radio programs, community meetings, community drama performance, football, visiting schools as well as through their representatives in the community. Table 4.5 presents the responses as given by the figure below.

Table 4.5. Awareness of Existence of Bursary

Method of Information Dissemination	Frequency
Radio	2
Visiting schools	1
Representatives for providers	2
Community meetings	2
Community drama performance and football	1
None	1

Two of the organizations stated that they advertised themselves to the community through the radio while only one did so by visiting schools. Another method of raising awareness about bursaries which was pointed out by 2 providers was holding meetings in communities as well as some drama and sporting performances which was registered by one provider. However, one stated that it was not willing to raise such awareness for fear of attracting many clients whom they would not manage to help. They preferred that the clients reported themselves.

4.4. Challenges that Member of the Community Face in Accessing Bursaries at Secondary School.

The third objective was to investigate the challenges that members of the community face in accessing secondary school bursaries for the orphans and vulnerable children. To find out the challenges, the members of one renowned compound were asked to mention the challenges that they were facing in accessing bursaries for secondary school. The respondents cited the following as their challenges: difficulty in accessing bursaries, inadequate providers, lack of transparency in selection, lack of authentic information and publicity about the provider organizations, and undeserving individuals being recommended and acquiring the bursaries. The findings on challenges were as indicated in the figure 4.3.1. below.

Table 4.6. Major Challenges in Accessing Bursary at Secondary School Level by the Community.

Challenges in Accessing Bursary at Secondary School	Number Of Respondents out of 30 respondents	Percentage
Difficulty in accessing bursary	16	53.0%
Inadequate bursary providers	5	16.7%
Lack of transparency in selection	8	26.7%
Lack of first hand information about providers and publicity	11	36.6%

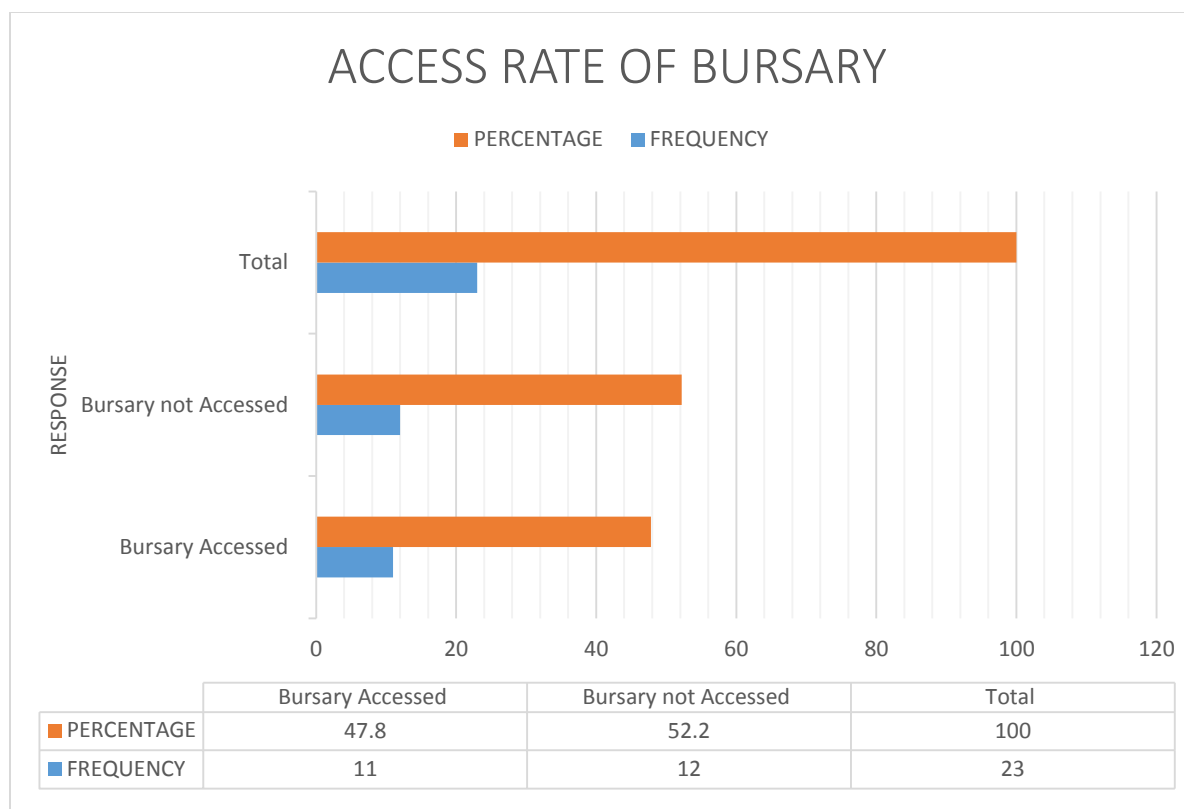
Undeserving individuals recommended due to nepotism.	10	33.3%
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The findings showed that out of thirty respondents, 53% mentioned difficulty in accessing bursary, 16.7% cited inadequate bursary providers while 26.7% cited lack of transparency in the selection process. Furthermore, poor publicity and lack of reliable information about the providers was stated by 36.6% and 33.3% said that it was undeserving individuals who were being recommended due to nepotism.

4.4.1. Findings in Relation to how Accessible Bursary is at Secondary School.

To confirm the challenges in access to bursaries at secondary school, the number of children who completed grade 12 was 25 out of which 11 were on bursary. The results also indicated that 16 dropped out at secondary school and that 12 out of the 16 dropped out due to lack of money for school. Therefore the number of OVCs that had a chance to acquire secondary school education was 23. This information was used to calculate the percentage access to bursary at secondary school as presented in figure 4.3.

Figure 4.3. Access Rate of Bursary.



The finding showed that access rate was 47.8%.

In relation to access, one head teacher indicated that there were only two pupils who were on bursary in spite of having many OVCs in the school. This is what he said:

“There are double orphans and single orphans. By the time that we were filling in the annual returns, the picture we had was for double orphans, we had 150.... But the single orphans were 200.”

“Some organizations? No, no. Initially, we had some sponsors as FAWEZA, but they have since been out. So, we don’t have an organization that actually is sponsoring the students. Though there are about two who are sponsored by- one is sponsored by the priest, Catholic priest, and the other one is sponsored by RCZ Church. And these are typically the members of these congregations.”

Summary

In chapter four, findings of the study were presented according to the research objectives and questions. The responses from head teachers, bursary providers and some members of the community were presented in line with the bursary issues which were brought up in the study. These included time for selection, criteria for selection as well as the procedure. Others were community awareness about bursary provision, access to bursary and the challenges that members of the community encounter in order access bursaries at secondary school. The next chapter comprises discussions of the findings which were presented in chapter four.

CHAPTER FIVE.

DISCUSSION OF THE FINDINGS

5.0. OVERVIEW

In this chapter, findings of the study were discussed and interpreted in accordance with the research questions. The following were the research questions:

- i. How are beneficiaries of the bursaries at secondary school selected by the providers?
- ii. Are members of the community aware of the existence of bursaries for the OVCs at secondary school education level?
- iii. What are the challenges that members of the community face in accessing bursaries at secondary school.

5.1. How Beneficiaries for Bursaries at Secondary School are Selected by the Bursary Providers.

The discussions about the findings of the study about how beneficiaries of bursary at secondary school are selected were coined in line with the findings about when beneficiaries of bursaries are selected, the selection criteria and the procedure for selection.

5.1.1. When beneficiaries of bursary for secondary school are selected

According to the findings, one provider stated that they recruited beneficiaries of aid for OVCs, which includes secondary school education, after five years. This was because their aid involved even empowering the whole family so as to enable it to become economically strong and be able to support their children after the family has graduated from the program. They are

left to be independent. In addition, three (3) of the providers out of five (5) responded that they carried out recruitment for bursary at the beginning of term one when grade nine and seven examination results come out. However all the providers indicated that they were recruiting the beneficiaries as need arose in spite of them having specific time for selection. The findings were similar to those from responses by the head teachers where three (3) of the four (4) head teachers (75%) confirmed that bursary providers selected bursary beneficiaries at the beginning of the first term. 25%, which was one (1) head teacher stated that teachers submitted names of OVCs to the head teacher's office at the beginning of every term. These findings therefore suggest that selection of beneficiaries of bursary for secondary school took place at the beginning of the first term when grade seven (7) and nine (9) examination results have been released.

However, this is the time when some potential beneficiaries, especially the really vulnerable ones are still at home due to lack of fees as most of the schools require full fees upon arrival at secondary school. This was confirmed by the number of learners in grade eight (8) who shunned going to the selected fully fledged secondary schools but opted to go to basic schools near their homes because it was cheaper. Asked how many grade eights had not reported by the time data was being collected from the schools which was close to the end of the second term, the response was that 38.6% did not report for grade eight at the schools they selected to go. Only 61.4% managed to report to their respective schools. The study also showed that there were still grade eight vacancies at all the four secondary schools in grade eight even after replacements were made which further confirmed how poverty was hindering some children from entering secondary schools. In this manner, many OVCs

5.1.2. Criteria of Selection of Secondary School Bursary by Bursary Providers.

Still in a bid to determine how selection of beneficiaries of bursary is done, the providers were asked the criteria they used for the selection. The findings were that all the bursary providers (5) cited vulnerability of the beneficiaries. They also indicated that they considered results for entry into secondary school or evidence of being at secondary school. All the providers mentioned that the beneficiaries needed to have reference or recommendation from the community leaders, the church, the headman or the provider representatives. However one provider added that it concentrated on street kids. These findings were presented in figure 4.2. The three aspects actually were common to all the five providers. From the findings, it can be said that the providers used almost the same criteria for selection.

In addition, two head teachers confirmed assisting OVCs as schools. The selection procedure that was being utilised was similar to that of the bursary providers except that they dealt with OVCs already in the school. This means that it is those that have resources enough for them to report to school that succeed in accessing the aid as at the really vulnerable ones are usually still out of school.

Nevertheless, one provider added that they preferred beneficiaries of their own faith. This view was very unfair as partisan provision of bursary would affect the access to bursary by OVCs negatively. This is contrary to the rights based education theory which advocates for provision of education to all children. By choosing which group of OVCs to assist in terms of bursary provision, some will be denied access to bursaries and education.

5.1.3. Procedure for Selection of Secondary Bursary Beneficiaries

The findings in figure 4.3. showed that each provider had their own procedure which they were following in the selection of beneficiaries of bursary at secondary school. However the crosscutting issues concerning the selection included time for selection, recommendations before the individual could be considered and investigations carried out by the provider before and after provision starts. In line with this, four of the five providers stated that sometimes they took on undeserving beneficiaries because they were misled by their representatives.

However, this could be because the education act cap 134 of 2011 is silent about the procedure as Ministry of Legal Affairs (2011: 108) states the following:

“The minister might establish a bursary and scholarship scheme to assist orphans and vulnerable learners at any public, aided or community educational institution. The minister may, by statutory instrument, vest the control and administration of any scheme established under subsection (2) in an education board of management of an aided education institution..... the bursaries committee may establish any other bursary, grant or scholarship or loan scheme.”

Here no specific procedure has been specified to govern the selection of bursary beneficiaries in this regard.

5.2. Community Members' Response on Community Awareness about Existence of Bursaries at Secondary Schools.

In line with the findings presented about whether or not the members of the community were aware of the existence of bursaries at secondary school, the responses to the question showed that 80 % of the respondents were aware about the existence of bursaries at secondary schools while 20% did not know anything about bursary provision. These results were shown in figure 4.1. of the findings. These findings were contrary to findings by Njau (2013) in her study in Kenya on awareness about bursary provision at secondary school where only 44% were aware. However, the study showed that in spite of the large percentage of awareness about availability of bursary at secondary school, the members of the community did not get authentic information about the issue at hand. This was demonstrated by their sources of information which the respondents cited where 17 out of 24 respondents who were aware about the bursaries heard about it from their friends. As a result the information lacked authenticity which most likely led to low access to bursary.

5.3. Challenges that Members of the Community Face in Accessing Bursaries at Secondary School.

In terms of challenges that members of the community face in accessing bursaries, members of one renowned compound were asked to mention the challenges that they were facing in accessing bursaries. The findings in figure 4.3.2. showed that the major challenge which the community had was difficulty to access bursaries. It indicated that out of the thirty respondents, 53% mentioned difficulty in accessing bursary while 16.7% cited inadequate bursary providers and 26.7% cited lack of transparency in the selection process as challenges that they faced.

Furthermore, poor publicity and lack of reliable information about the providers was stated by 36.6%. These findings were in line with those of Callender and Wilkinson (2013) in their study in England on the perception of students of the impact of bursaries and institutional aid. They put it as follows:

However, the absence as well as poor information and marketing of the above attributes, explained the limited success of bursaries which were reported by the students surveyed.

In this study it was found out that where as the community claimed to be aware of the existence of the existence of bursaries at secondary school, the information which they had was not adequate to enable them to access the bursaries as 66.7% of the respondents got this information mainly from friends as indicated in table 4.6. of the findings.

In addition, 33.3% said that it was undeserving individuals who were being recommended due to nepotism. These findings were similar to the findings of Njau (2013) who reported the challenges facing the disbursement of secondary school education bursary fund (SEBF) among others as nepotism, inadequate information about the fund and corruption.

5.3.2. Accessibility of Bursary at Secondary School.

This study established that there was low access to bursaries by OVCs. The finding in 4.3.2. showed that the access rate for bursaries at secondary school was 47.8% which was similar to the findings by Njau, (2013) which was less than 50%. This scenario did not promote equity in the access to education meaning that many OVCs were not able to go through secondary school education in spite education being a human right.

In addition, the outcome of this study concerning access rate in relation to awareness did not correlate with that of Callender and Wilkinson (2013). In their survey, Callender and Wilkinson (2013) who observed that those who were familiar with the support of loans and grants from government had higher access rate while in this study the awareness rate was very high but only few were able to access bursaries. For Callender and Wilkinson's study, most of those who succeeded in accessing education aid managed due to simplicity in terms of eligibility determination, application logistics, transparency, predictability and early notification.

SUMMARY

Chapter five of the study report has discussed the findings of the study. The discussions were in line with the findings which were in turn coined in line with the objectives of the study. Findings about inadequate access to bursaries, poor information flow about bursaries and the methods of selection of beneficiaries of bursaries. The next and last chapter has presented the conclusion, recommendations and the area for carrying out further study.

CHAPTER SIX

CONCLUSION AND RECOMMENDATIONS

6.0. Overview

In this chapter, a conclusion of the study will be given. It will provide the highlights of the major findings in the study. Recommendations are also included as well as the area for further research.

6.1. The Main Research Findings and Conclusions.

From the findings of the study which were based on the first objective which was to investigate how beneficiaries for bursaries at secondary school are selected by the bursary providers. From the study, it can be concluded that the different providers of bursary at secondary school were being selected at the beginning of the first term, time which was not conducive as it left out the more vulnerable OVCs who were still at home at that time due to lack of resources. It was also found out that the criteria for selection of bursary beneficiaries was very similar which included vulnerability, recommendation from community leaders or provider representatives in schools or community and examination results for grades seven or ten which can be concluded to be fair if adhered to. Generally, it can also be concluded that the mode of selection of bursary beneficiaries by the various providers is not clear and not reliable.

The findings for the second objective which was to establish community awareness about the availability of bursaries at secondary school in their area led to the conclusion that members of the community were aware of the existence of bursary at secondary school in their area but that the information they have was not enough to help them access bursaries more easily.

The third objective was to investigate the challenges that members of the community face in accessing secondary school bursaries for the orphans and vulnerable children. From the findings, it can be concluded that the members of the community had a lot of challenges in accessing bursaries at secondary school which included difficulty in accessing bursary, lack of transparency in the mode of selection, lack of publicity and nepotism.

The general conclusion that can be given from the findings is that many OVCs are not accessing bursary at secondary school due to the many challenges they face in the community.

6.2. Recommendations

As a result of the findings in the study, the following recommendations were made:

- government should take an active role in coordinating operations of organizations that provide bursaries so as to enable them provide bursaries more effectively.

- bursary providers should institute more effective ways of educating the members of the community about the existence of bursaries so that they can become more informed about bursary provision enable more OVCs access secondary school bursaries.

-the government and civic leaders should take a deliberate move in trying to encourage the informal sector and the church to come on board in bursary provision in order to increase the number of OVCs accessing bursaries.

- government should a centre role in bursary provision to OVCs at secondary level of education as it has an obligation of providing education to all its citizens including OVCs.

6.3. Suggestion for Further Research

- The further research recommended in this study is the investigation of challenges faced by learners in completing primary education.

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APPENDICES

INSTRUMENTS

- In depth interview guide for head/deputy head teachers of participating school.
- Interview guide for providers of bursary.
- Questionnaire for bursary providers' representatives in secondary schools.

Appendix 1

Interview Guide for Head/Deputy Head Teachers of Participating School

Topic: Challenges Faced By Community in Accessing Bursaries in Selected Secondary Schools of Chipata District.

PART ONE: SCHOOL AND PERSONAL PARTICULARS

Date of interview:dd/mm/yy

School

School type (boarding, day school, co- education or single sex).....

Position of participant.....

PART TWO: SCHOOL INFORMATION

- 2.1.How many pupils do you have in this school?
- 2.2. How many of them are single and double orphans?
- 2.3. How many of them come from vulnerable families but are not orphans?

PART THREE: SUPPORT FOR OVCS

- 3.1.What organizations offer bursaries to the OVCs in your school?
- 3.2.How many OVCs are being sponsored by each provider organization?

3.3.What does the aid constitute?

3.4.What role does the school play in identifying the OVCs?

3.5.When are the OVCs selected?

3.6. How many grade eight and grade ten pupils failed to report to school on time in term one?

3.7. What could be the reason for some pupils not reporting to school on time.

APPENDIX 2: Interview Guide for Bursary Providers.

Institution

Interviewer

1.0. Information about the institution. I would like to ask you some questions about this organization.

1.1. When was the organization founded?

1.2. How many members of staff work with OVCs?

2.0. Support for OVCs.

2.1. How many OVCs does this organization sponsor at secondary school?

- Orphans
- From vulnerable families

2.2. What does this support constitute?

2.3. When is selection for the bursaries done?

2.4. State the procedure for selection of beneficiaries of the bursary in your organization.

2.5. State the criteria that your organisation uses to select the beneficiaries for your bursaries?

2.6. Are there any challenges that you face in selection of beneficiaries for the bursaries?

2.7. How do you inform the community about the existence of your organization and service?

a).....

b).....

c).....

d).....

2.8. Do you think that the measures above are adequate?

3.0. Suggest how the challenges you stated in 2.7 could be overcome?

Appendix 3: Questionnaire for Community Members on Challenges Faced By Orphaned and Vulnerable Children in Accessing Bursaries at Secondary School Level.

THE UNIVERSITY OF ZAMBIA IN CONJUNCTION WITH ZIMBABWE OPEN UNIVERSITY

Dear respondent,

You have been selected to participate in a study on Challenges Faced by orphaned and vulnerable children in accessing bursaries at secondary school level of education in selected schools of Chipata urban. You are free to decline or participate in the study. Do not write your name on this questionnaire.

The information collected will be used for academic purposes only.

Yours faithfully,

Sakala Malecy.

- Note that the researcher has not brought and is not promising any aid to you.

TICK THE APPROPRIATE ANSWER OR WRITE IN THE SPACE PROVIDED.

PART 1: RESPONCES CONCERNING ACCESS.

1.1. How many children and/or dependants do you have?

Number of children () number of dependants ()

1.2. Are any of the children/ dependants orphans? orphans () dependants ()

1.3. How many of your children and/or dependants have passed grade seven but have not completed grade twelve?

1.4. Give the reason to the answer above.

a). Failure to pay fees b) leave due to pregnancy c). Expulsion

d). Other(specify).....

.....

1.5. State the number of your children and/or dependants who have completed grade 12 level? Children

Dependants

1.6. State how their secondary education was funded? a). Paid for by you (parent) () b). Paid for by guardian () c).

Government () d). other organizations (specify)

.....

PART 2. QUESTIONS ABOUT CHALLENGES COMMUNITIES FACE TO ACCESS BURSARIES FOR SECONDARY SCHOOL.

2.1. Have you heard about a bursary before?

- a) Yes () b) No ()

2.2. If the previous answer is yes, how did you get the information?

Through a). Media () b). Friends () c). Being approached by provider ()

d) Other methods (specify).....

2. 3. How many providers of bursary do you know?

PART 3: QUESTIONS FOR PARENTS/GUARDIANS WHO HAVE ACCESSED BURSARIES AT SECONDARY SCHOOL.

3.1. What organization provided your child's/ward's/your bursary?

.....

3.2. How did you know about the existence of this organization? Through

- a). media () b). Friends () c). Being approached by provider ()

d) Other methods (specify)

3.3) How easy was it for you to get this information?

a) Very easily () b). easily () c) not easily () d) not very easily()

3.4). state the requirements (qualifications) which were demanded for by the provider.

.....
.....
.....

3.5). who were involved in the selection (not application)?

a). School () b). Church () c). Other ()

Specify.....

PART 4: RECOMMENDATIONS

4.1. State the challenges that you face in accessing bursary for secondary school.

.....
.....
.....

4.2. What do you think should be done to make provision of bursaries for secondary school going OVCs more effective?

.....
.....
.....

Thank you for your participation.

APPENDIX 4. WORK PLAN

S/NO	TIME ALLOCATION	ACTIVITY	EXPECTED OUT PUT
01	14/12/2016 - 21/08/2017	Write title and scan literature	Literature review
02	30/02/2017 – 30/04/2017	Write and submit research proposal	Research proposal
03	01/04/2017 – 20/04/2017	Design research instrument	Research instrument
04	25/04/20 – 30/06/2017	Collection of data	Data
05	01/07/2017 – 30/08/2017	Data analysis	Analysed data
06	01/09/2017 - /15/09/2017	Report writing, first draft	First draft
07	20/09/2017 – 10/10/2017	Final report writing	Final draft
08	15/10/2017	Submitting final research report	

BUDGET

S/NO	ACTIVITY	INPUT	UNIT COST	TOTAL COST
01	Designing research project report	Printing and photocopying Binding 1 ream of A4 paper transport	3.00 100.00 50.00	210.00 100.00 50.00 500.00
02	Designing research project report	Typing, printing and binding Transport		240.00 500.00
03	Collecting data	Transport cost Meals		1000.00
04	Analysing data and final report	Typing and Printing 70 pages Incidentals	1000.00	280.00 1000.00

		Binding 3 reports	250.00	750.00
		transport		1000.00
05		TOTAL COST		5, 630.00

APPENDIX 4. CONSENT FORM

THE UNIVERSITY OF ZAMBIA/ZOU

Dear respondent,

You have been selected to participate in a study on challenges faced by the community in accessing bursaries in selected secondary schools of Chipata urban by providing the information that is needed through an interview.

You are free to decline or participate in the study.

The information collected will be used for academic purposes only and your identity will be highly kept anonymous.

Yours faithfully,

Sakala Malecy