THE ROLE OF BURSARIES IN ADDRESSING PROBLEMS EMERGING FROM INJUSTICES AND INEQAULITIES.

A CASE STUDY APPROACH

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Abstract

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Aim: The study explores the extent to which bursaries offer solutions to problems emerging from injustices and inequalities in Malawian Secondary Schools. It examines how bursaries are implemented in secondary schools and explores how beneficiaries perceive bursaries in Malawi.

Theory: The study adapted the social justice theory from the perspectives of Griffiths (1998) to explore the extent to which bursaries offer solutions to injustices in Malawian secondary schools.

Method: The study took a qualitative approach based on interpretivist paradigm. The case study approach was used. Interviews and focus group discussions were used as the main sources of data collection. A total of seven one to one interview were used with four mentor teachers, one deputy headteacher and two bursary official administrators. A total of four focus group discussions were conducted each comprised of ten participants. Data was analyzed using an inductive analysis approach.

Results: The study found out that, bursaries in themselves have the capacity to address injustices yet in practice a number of issues hinder the progress of the bursary to effectively deliver the intended purpose.

Acknowledgements

Foreword

It is worth noting that the study was born out of my own interest in girl child education. Having taught for ten years in both single sex and co-education secondary schools in Malawi, it was astonishing to see how girls perceived schooling especially those from marginalized background. I have always wondered why and how? It was a privilege therefore, to conduct a study which among other sought the views of girls with particular attention to Malawi where few studies of such kind have been conducted. The study was not only meant to help me answer some of the questions I had but also to contribute to knowledge on the perspectives of the girls which has lacked in literature.

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Abbreviations

ACER   Australian Council for Education Research (ACER)

ADEF   African Development and Education Fund

AGS   Ambassadors Girls Scholarship

AP   African Parks

CAMFED   Campaign for Female Education

CARE   Cooperative for Assistance and Relief Everywhere

CBF   Constituency Bursary Fund

CDSS   Community Day Secondary School

CSS   Conventional Secondary School

FSP   Female Stipend Program

FOCCAD   Foundation for Community and Capacity Development

JFPR   Japan Fund for Poverty Reduction

MES   Malawi MDG Endline Survey

MOEST   Ministry of Education Science and Technology

MSCE   Malawi School Certificate of Education

NAR   Net Attendance Ratio

NER   Net Enrolment Ratio

ODSS   Open Distance Secondary School

PSLCE   Primary School Leaving Certificate Examination

UNICEF   United Nations Children Education Fund

WMS   Welfare Monitoring Survey

CHAPTER 1: INTRODUCTION

1.1 Background

On the road to improve gender equality in education as per the Millennium Developmental Goals (MDGs) many countries of the world have managed to significantly progress. However, a lot more needs to be done to achieve gender equality worldwide with particular attention to developing countries. Generally, girls have been underrepresented in education system in most developing countries, particularly at secondary and tertiary levels. Malawi is no exceptional. In a report by Australian Council for Education Research (ACER) for United Nations Children's Fund (UNICEF) and for Ministry of Education Science and Technology (MoEST), a general increase in secondary school enrolments by 39.7% between 2011 and 2015 was reported. However, it was observed that, there were more boys than girls for instance, of the 358 033 students enrolled in secondary in 2014-2015 academic year, 53% were boys and 47% girls (Robertson, Cassity, & Kunkwenzu, 2017, p. 15). In the same report, the Welfare Monitoring Study (WMS) showed that accessibility appeared to be lower among girls from rural areas as compared to urban areas. The data from WMS 2014 also revealed that, the Net Enrolment Rate (NER) for secondary school was significantly higher for girls in urban areas by 32.7 % compared to girls in rural areas 8.8 %. The same pattern was also observed in boys, 29 % NER for boys in urban areas, 5.9 % NER for boys in rural areas (Robertson et al., 2017, p. 16). Further, Malawi MDG Endline Survey (MES) 2014 disclosed that, the Net Attendance Ratio (NAR) at primary school level was 94 per cent for girls and 93 per cent for boys, this fell to just 18 per cent for girls and 14 per cent for boys at secondary school (Robertson et al., 2017, p. 16). Thus only 18 per cent of all girls in Malawi aged 14-17 attended secondary school while around 23 per cent of girls in this age group did not attend any form of schooling, around 60 per cent attended primary school (Robertson et al., 2017).

Such gender disparities are said to arise as a result of socio-cultural factors, school infrastructure and facility factors, and economic factor (Robertson et al., 2017). Recognizing that Malawi is one of the poorest countries in the world with 50.7 % of the population living below the poverty line and 25 % living in extreme poverty, addressing poverty is one of the developmental plans by investing in girl's education which is recognized as a pathway to both higher and longer term development growth (Berlinski, Manacorda, & Galiani, 2006). Therefore, in response to increase access and enhance participation of girls in school towards gender equality, the government and other third sector organizations have introduced bursaries to assist girls with both financial and material support to lessen the burdens of poverty thereby promoting education. It is in this regard, that the study aimed at exploring the extent to which bursaries offer solutions to such injustices and inequalities in Malawi.

1.2 The educational system, costs and bursaries in Malawi

The formal education system in Malawi is the 8-4-4 (Maluwa-Banda, 2004). The eight years of primary school is followed by four years of secondary school education. Public secondary students attend community day secondary schools (CDSS), Conventional Secondary School (CSS) and Open Day Secondary schools (ODSS). Depending on their scores in Primary School Leaving Certificate Exams (PSLCE) students attend one these schools. Those that score highly at PSLCE enter CSS while those with lower scores attend CDSS and ODSS. The CSS which includes boarding, spaces are limited based on PSCLE. In addition, more space for boarding in CSS is for boys than girls and fewer girls are enrolled in CSS (Ng'ambi, 2011; Samati, 2013). The CDSS are mostly located in rural areas while the ODSS are located within the existing infrastructures of secondary schools with learners attending part time. The educational system proceeds with tertiary level.

Cost of schooling, primary education in Malawi is free since 1994, (Kadzamira & Rose, 2003). The secondary school education costs include, tuition fee, general purpose fund, textbook fund, National Examination fees, Boarding fees, school uniform and in other cases transport expenses. The boarding fees, carters for food and other expenses associated with resident students which varies from one school to another. Despite the abolishment of tuition fees, and GPF, from September 2018, other related costs are much higher which would not lender bursaries providers less useful (Kadzamira, Rose & Zubairi, 2018). For instance, in a secondary school, where the boarding fee is 68 US dollar abolishing a tuition fee of 0.68 US dollar, GPF 0.68 US dollar and textbook fund of 0.34 US dollar per term what impact does it bring? Bearing in mind that in Malawi the average annual income falls between 100 -200 US dollars per year. Critically looking into this development, its implementation was rather questionable as in the first place it came at a time when the country was preparing for 2019 general elections suggesting a political move.

There are a number of organizations that provide bursaries to secondary schools in Malawi. Some of them include; Plan International Malawi, Campaign for Female Education (CAMFED), CARE Malawi, Girls Ambassador Scholarships Malawi, UNICEF bursaries, Social Welfare among others (Robertson et al., 2017). The package for bursaries varies from one provider to another and these range from school fees, cash, material as well as psycho-social support. Some of the common materials provided include, notebooks, writing materials, school bags, school uniforms, shoes, sanitary pads, soft covers, pair of socks, blankets, bags of maize, blankets; other organizations even include books, computers and science equipment (Obe,2010; Sineta,2012).

1.3 Bursaries and education overview

Bursaries have been used and are used across the world in both developed and developing countries. There is a significant literature on the relationship between bursaries and student success. Generally, it is argued that bursaries help relieve financial anxiety, promote retention and enhance academic success, faster completion of the studies in developed nations (Bettinger, 2004; Harrison, Davies, Harris, & Waller, 2018; Harrison & Hatt, 2012). In developing nations bursaries have been closely linked to increase enrollment and retention in schools. A number of studies have been conducted across developing nations to assess effectiveness of the different bursary programs. For instance, in India, Cambodia, Bangladesh, Kenya, Sierra Leone, Djibouti, Zimbabwe, Gambia and Malawi. Largely, the studies reveal positive impact of bursaries on retention (Filmer & Schady, 2008; Gajigo, 2016; Raynor, Wesson, & Keynes, 2006). However, through a critical analysis of such programs in other cases revealed that bursary programs are not without challenges. The challenges are in terms of quality, equality, equity, access, drop out and sustainability (Boit, 2015; Chapman & Mushlin, 2008; Chikwature, Oyedele, & Baswi, 2017; Mahmud, 2003; Sineta, 2012). From these studies, it could be drawn that, the programs are useful and relevant for development as it has helped to empower girls who would otherwise not made it in life. However, the studies have shown that, the programs are challenged in different ways. (These are discussed in detail in the chapter 2)

1.4 Aim of the study

Bursary programs are useful and relevant for development. However, the challenges from the reviewed studies are what pose questions to dig more on the topic. My impression is how do we explain such programs being challenged, to what extent then does it address the intended purpose? With reference to Malawi's scenario, few studies have been conducted on bursaries and even the project of girls' ambassadors was based on primary school girls yet from the study it was teenagers who drop out (Sineta, 2012). Further, the statistics from Malawi show that girls are underrepresented in secondary schools. For these reasons, the study sought to focus on secondary school girls who are basically teenagers and

forms the most critical stage of development. Based on this critical age group, the study therefore, aimed at exploring the extent to which bursaries offer solutions to the problems emerging from injustices and inequalities.

1.4.1 Major research question

- How does bursary offer solutions to problems emerging from injustices and inequalities?

1.4.2 Sub questions

- How do secondary schools in Malawi implement bursaries?
- What is the meaning of bursary to the beneficiaries?
- To what extent does bursary offer solutions to injustices and inequalities from the perspectives of teachers and official administrators?

It should be made clear that the study did not intend to target any organization in particular rather aimed at looking at the perspectives of bursary beneficiaries over the financial and material support given by the organizations in education and to what extent the help offers solutions to injustices and inequalities from the perspectives of teachers and bursary official administrators.

1.5 A statement of relevance

This study will be of importance since the world is currently trying to deal with issues of inequalities and poverty through educating girls using different kinds of support. The study in one way will assist to unveil the challenges facing implementation of bursary programs thereby an eye opener to stakeholders and other practitioners on how to achieve effectiveness in the implementation and sustainability. It will also help to unfold the interests or motives of the beneficiaries in the bursary programs which would be of use in executing plans for further admissions or recruitment in the bursary programs. Probably look into the future of bursaries and girl child education through perspectives of the beneficiaries. The study will also help to add to literature since in Malawi few studies of this nature have been conducted more especially from the perspectives of the beneficiaries hence broadening the understanding on the concept. Personally, I have always had interest in girls' education. My interest was raised more in the first five years of teaching at girls' secondary school. It was an experience to see how girls perceived schooling especially those from marginalized background. At times it seemed teachers were the ones willing to teach unlike the girls to learn. Was it our education or their education? Now is an opportunity to learn from them.

1.6 Theoretical framework

The study adopted the social justice theoretical framework based on the work of Griffiths (1998). According to Griffiths (1998a) there are three principles that govern the educational research. First is the principle that there is no right answer where she argues that, in establishing social justice is less about particular outcomes rather it is about the processes even those processes that may overturn themselves. Second is the recognition that each individual is valuable part of the community. Third is the principle that, we create ourselves in and against section of the community as gender, social class, race, sexuality and (dis)ability and argues that it is this principle that draws attention on structural injustices which again remain with individuals. The theory is relevant for the study in that, through its lens the injustices are unveiled through principle three. The theory acts as guide which can help

understand how social justice could be achieved in unjust society. Further, the theory opens up to societal divisions based on gender from which the issues of gender inequalities emerge. Again, the issue of girl education is one of the political agenda of the world hence the theory can provide a lens to help understand the genesis of the inequalities and how best to deal with them. Not only that but the theory has also been used in many developmental projects as with this topic under study is one of the topics meant to develop girls for betterment of society hence relevant for the study.

1.7 Methodology

The study is a qualitative one based on the interpretivist paradigm. A case study approach was used. The main data collection methods were interviews and focus group discussions. In total seven one to one interview were conducted with four mentor teachers, one deputy headteacher and two bursary official administrators. Four focus discussions were conducted each having ten participants from four centers. Further details on the choice of the methods are discussed in chapter three.

1.8 Limitations and delimitations

One of the challenges was funding. It was expensive to visit the four centers and the bursary offices, yet the data was collected which is of greater value worthy spending resources. The other challenge was that some of the targeted respondents were not cooperative, they refused to be interviewed, since participation in the research was voluntary, so they were not obliged to take part. The other limitation was time. Due to limited time in the field, the centers were visited once for data collection. If more time was found, multiple visitations would have enriched the data even more. Again, the study being a qualitative one, the findings are confined to the area under study that is, they cannot be generalized. However, the study gives a rich description of the phenomena under study and nuanced picture of specific cases. It should be noted that, bursaries are implemented in many districts in Malawi, the findings may differ. Further, as a qualitative research, it relies much on perspectives of the researched and also skills of the researcher and easily influenced by researcher biases. However, with triangulation of data sources, support from literature and interpretation based on the theory and concepts enhanced trustworthiness. In addition, the use of reflexivity, diary and the role of supervisor assisted to cross check to establish trustworthiness.

Structure of the study

This is chapter one, has given a brief background to the study aim, or purpose, the research questions, methods used and limitations. Chapter two will give an in-depth review of existing literature on the study and theoretical framework that guides the study. Chapter three gives a detailed methodological framework and accounts for the choice of methods used. Chapter four presents the findings of the study. Thereafter, chapter five discusses the findings and finally, chapter six concludes and give recommendation.

CHAPTER: 2 LITERATURE REVIEW AND THEORETICAL FRAMEWORK

This chapter reviews studies on the topic of bursaries. The other part of the chapter presents the theoretical framework that guides the study.

The review adopted the systematic approach. Systematic reviews are recommended for a number of benefits. The help deliver a clear and comprehensive overview of available evidence on a given topic, consequently, help identify the gap in the field of understanding (Eagly & Wood, 1994). Further, the highlight methodological concerns in research studies that can be improved in future work and also used to identify questions for which available evidence provides clear answers and that further research may not be necessary (Chalmers & Glasziou, 2009). The review was therefore, guided by the following questions: **What are bursaries**? **What are the justifications for bursaries? How are bursaries implemented? How effective are bursaries in promoting girls' education?**

Search strategy, inclusion and exclusion, sample size

The published studies were found through searching the electronic databases of Gothenburg University system and google scholar from different peer reviewed journal from 2000 to 2019. The choice of the years was to ensure wider coverage since it was noted that, most bursaries began in the early 1990's in different developing nations and became more pronounced in implementation in the early and mid 2000 and most evaluative articles or assessment of such programs followed thereafter. Though it is to the knowledge of the researcher that, the most recommended number of years for review is ten, yet most articles were found from 2000 therefore, the inclusion, was it was to ensure a broader representation and understanding of the study at hand. The search could not be said to be an exhaustive search. Though when conducting a systematic search, the characteristics of reproducible and comprehensive is what distinguishes a systematic review; however, in some cases especially with qualitative studies due to limited methods in locating them it is advised that reviewers may adopt iterative approach (Tong, Flemming, McInnes, Oliver, & Craig, 2012). By iterative approach, the available concepts rather than studies are sought until saturation is reached (Tong et al., 2012). Therefore, this review could be said to be an iterative one whereby the studies included met the requirements.

The inclusion criteria required that, articles to be included were published in a peer reviewed journal, be in English language whether a book chapter, and use keywords such as bursaries or scholarships, discuss bursary or scholarship as a main topic, either quantitatively or qualitatively, be an empirical study that is not an essay, letter, literature review, editorial opinion, journalistic or anecdotal article. Some studies were included through examining the bibliographies of the sources identified through the second screening in accordance to inclusion criteria. It should be acknowledged that the inclusion was not an easy task especially for qualitative studies. It was noted that, qualitative research is often found in grey literature such as technical reports, working papers (Tong et al., 2012). It was a bit hard as the per course we were not required to include any other reports apart from formal academic reports yet, most work on bursaries appeared to be in form of reports especially from bursary providers or for the purpose of policy development. Using the key terms stated in the inclusion and exclusion, after deleting the duplicate searches a total of 41 peer reviewed article were identified and recorded. Through a second screening process, a sample size of 30 studies were obtained. After retrieving full texts articles, an additional 8 studies were excluded after further examination they did not satisfy the second screening criteria. Finally, a sample size of 22 studies were found quantitative, qualitative and mixed methods. (Benjamini, 2017; Bettinger, 2004; Boit, 2015; Callender, 2009; Chapman, & Mushlin, 2008; Chen, & DesJardins, 2010; Chikwature, et al 2017; Filmer, & Schady, 2008; Gajigo, 2016; Harrison, & Hatt, 2012; Hatts, et al., 2005; Kisebe, et al 2015; Mahmud, 2003; Musee, 2013; Mwangi, 2013; Ndung'u,

2016; Onuko, 2012; Raynor, 2006; Seeberg & Zhao 2002; Sineta, 2012; Wachiye, 2010; Wambungu, 2013) These studies were from different journals as can be seen in the reference section which includes dissertations and articles.

Quality of studies

Debates still exists on the criteria to assess quality in research to an extent that there is little consensus as to how quality should be assessed, this is even worse when it comes to qualitative studies (Thomas & Harden, 2008). However, there are guidelines for assessing good practice for conducting social research. For the purpose of this review I used the existing guidelines by Elliot et.al and Rocco (Elliott, Fischer, & Rennie, 1999; Rocco, 2010). The choice for Elliot et.al (1999) was that it includes criteria common to both qualitative and quantitative empirical study as they share the guidelines. However, this does not underestimate that qualitative studies are often designed from a different philosophy of science than quantitative hence the inclusion of Rocco's was necessary to further ensure adequate analysis of the studies especially qualitative ones which often face criticisms. I grouped them into three main quality issues as suggested by Thomas (Thomas & Harden, 2008). Firstly, those related to quality of reporting of study aims, context, rationale, methods and findings. Secondly, those related to the strategies employed in the study to establish reliability and validity of data collection tools. And thirdly, the criteria for assessment of the appropriateness of the study methods. Therefore, for quality quantitative studies, it meant the study used quantitative data analysis. It was clearly focused study with sufficient background, well planned, methods were appropriate, measures were validated, applicable and constituted adequate number of participants. In terms of data analysis, it was sufficiently rigorous with adequate statistical methods and that the findings were clearly stated. For quality qualitative study, it meant the study used qualitative data analysis. The purpose of the study was clearly stated, relevant background literature was reviewed, the design was appropriate, there was an identification of researchers theoretical or philosophical perspective. It also meant, the selection of sample was relevant and well described according to the context, procedural rigor in data collection strategies and analysis were done.

Data analysis

The articles which finally met the quality criteria were used for detailed review. The review used a thematic synthesis which involved the systematic coding of data and generation of descriptive and analytical themes (Thomas & Harden, 2008). Being a three staged process, line by line coding of relevant text was done to form descriptive themes which were used to generate analytical themes in accordance with the review guideline questions.

Reviews

The overall review shows that bursary is being researched across the globe in different contexts. The sample included a total of 22 studies, 6 qualitative, 14 quantitative and 2 mixed method studies all empirically focusing on bursaries. The review, therefore, entails bursaries are being explored both qualitatively and quantitatively and the topic is an international one as studies from across the globe were found.

2.1 Meaning of bursaries

The concept of bursary is not new yet by definition it appears more problematic as mostly it is used interchangeably with the term scholarship. The reviewed studies unfortunately have not emphasized on the meaning of bursary yet have used the term to imply financial support given as need to support education. For instance, studies in England, USA at higher education, the term bursary has been used either to mean financial assistance to aid students form low economic background to persist in school or to support already capable students (Harrison & Hatt, 2012). On the other hand, in developing

nations, the context of poverty has urged for bursaries as a tool to promote education of those who could not afford the same. Therefore, defining bursaries in the first place would entail clearing a distinction between the bursaries and scholarships. From a traditional perspective, the term bursary has been described to include financial assistance given to students based on financial need while scholarships have been understood to mean financial support awarded solely on the basis of merit (Callender,2009). In real life however, it is noted that, some scholarships are awarded purely on financial need while others are awarded both on merit and financial need (Callender,2009). It is with this regard that it becomes quite confusing to clearly distinguish scholarships from bursaries. However, what is clear from the variation is the element of financial assistance, the basis on which it is given and what constitutes the bursary. Literature shows that, some bursaries could include both financial and material support. For instance, Ambassadors Girls Scholarships (AGS) and CAMFED bursaries include both materials and financial support. Therefore, basing on the available literature reviewed, I would propose bursary to mean financial (monetary) and material resources given to the needy (or poverty stricken) children or students with the aim to persist in school, thereby dealing with poverty and promoting development. In a way this definition includes most of elements and considers the different context.

2.2 Implementation of bursaries

The reviewed studies have shown that, the implementation of bursaries differs depending on the providers and the composition of bursary from one country to another. Some bursaries which are coordinated by the government in Gambia for instance, are not directly given to the beneficiaries rather they are remitted into the regional office of ministry of education where the fund administrator controls the disbursement between the program and schools (Gajigo, 2016). On the other hand, in Cambodia, the Japan Fund for Poverty Reduction (JFPR) scholarship does not directly subsidize the fees paid by parent for their girls' education rather families receive cash transfers provided the girl is enrolled in school, maintains passing grade among others (Filmer & Schady, 2008). As the case of AGS, which largely constitutes of materials, implemented in Malawi, Sierra Leone and Djibouti, the package was said to be distributed directly to the beneficiaries in public to ensure transparency and accountability and it was reported to involve a number of actors (Chapman & Mushlin, 2008; Sineta, 2012). It is evident from the studies that the implementation process is well connected from the providers to students with a number of actors in the community whom some of them are involved in mentoring process. With these variations from the reviewed studies it can be tentatively concluded that bursaries are implemented either directly or indirectly. Though these ways as will be noted later have their own pros and cons in the effectiveness of bursaries.

2.3 Justifications for bursaries

From the studies reviewed, the need for bursary is everywhere at different levels of educations that is primary, secondary and higher levels of education. Literature has it that, in institutions of higher learning bursaries have been used to relieve financial anxiety, widen participation, promote access, retention, academic success and reduce tuition costs from the disadvantaged students. Studies conducted in UK, USA, Germany affirms this (Bettinger, 2004; Chen & DesJardins, 2010; Harrison & Hatt, 2012; Hatt, Hannan, & Baxter, 2005).

Bursaries in developing nations have been justified to alleviate poverty. It is generally understood that, lack of access to schooling is strongly affected by the macro-economic environment, family social economic status and also cultural practices (Sperling & Winthrop, 2015; Unterhalter et al., 2014). From the literature reviewed the studies largely confirm this statement. For instance, in Bangladesh and Cambodia the Female Stipend Program (FSP) and the JFPR projects respectively were meant to address poverty issues by ensuring girls access to education. Studies conducted in Malawi and Kenya showed that, the girls who were on bursaries were from poor background either from single parent headed

families and big families depicting a need for financial assistance (Musee, 2013; Ndung'u, 2016; Sineta, 2012).

Furthermore, in developing nations, bursaries have also been justified to increase access, promote retention and ensure persistence in school. Due to provision of bursaries it is argued that, financial burdens are relieved on the families and students ensuring increased access, retention and persistence. Studies conducted for instance, to assess the effectiveness of bursaries on access and retention revealed that there is relationship between financing of education access and retention. The study conducted by Mwangi (2013), revealed that, bursaries promoted secondary school education in the district witnessed by increased access through new and expanded school facilities such as classrooms, science laboratory, school water and electricity projects. The study further revealed that retention rates were enhanced in the district through bursaries and expanded funding in young schools.

From the review it is also evident that, girls are given a preference to boys in allocation of bursaries, (Musee,2013). In relation to this, research internationally and nationally, has provided evidence that there are factors besides poverty that bar or keep girls from school such as child marriages, patriarchal norms, sexual harassment, menstruation issues, poor quality of education (Seeberg & Zhao, 2002). Actually, it is with this regard that other organizations specifically target girls in providing bursaries such as the FSP, JFPR and AGS. Such programs are not only intended for increasing access, but also controlling fertility levels (Raynor et al., 2006). That is to say, by ensuring access and persistence in school, girls are delayed in marriage consequently fertility levels are controlled.

All in all, literature has it that, bursaries are implemented in developing nations such as Bangladesh, Cambodia, Kenya, Gambia, Malawi, Zimbabwe, Djibouti and Sierra Leone for the purpose of relieving financial burdens on poor families who cannot afford paying the cost of schooling for their children and the justification for bursaries it is clear that, bursaries are meant to relieve the beneficiaries from burdens of schooling costs such as school fees, books among others thereby ensure access, retention and persistence in school thereby promoting the development of the developing nations. Therefore, from the review of studies, it can be tentatively concluded that, poverty largely stands as a driving force behind the problems of girls' schooling which leaves them helpless or in hopeless to situations which justifies the need for more support for girl education especially in developing nations.

2.5 Effectiveness of bursaries

Studies have been conducted across the globe on effectiveness of different bursary programs. Mixed findings or result have been reported. Largely it can be drawn from the studies that, the different programs of bursaries have been effective in increasing access, widening participation and promotion of retention rates. However, to some extent the programs have been challenged.

On one hand, studies agree that bursaries are capable of widening participation, increasing access, and retaining girls to school. As already pointed out, bursaries help relieve financial anxiety, promote retention and enhance academic success. The reviewed studies affirm this for instance, in USA the receipt need-based aid, helped to equalize graduation rates for students from minority ethnic communities (Alon, 2007; Bettinger, 2004; Chen & DesJardins, 2010). In UK studies showed that bursary led to higher retention rate in first year, persistence in second year, better degree outcomes and also less financial anxiety (Harrison & Hatt, 2012). Not only in UK, Harrison & Hatt (2012) further reported that, in Germany, the beneficiaries completed their studies faster than students relying on parental support. These studies therefore, revealed that bursaries have been effective in promoting or increasing access, persistence in schools and show a definite link between bursaries student success in developed nations hence it can be tentatively concluded that bursaries are effective to promote education in general. Though, Callender (2009), noted that, in some cases there was a mismatch between bursaries providers and the institutions on the actual use of bursaries and reports that bursaries have been used more to the advantage of Higher Education Institutions especially when the aid is used in advancement

of shaping the composition of the student body rather than serving those who are otherwise undeserved (Callender, 2009). This could be one of the debatable issues worthy noting as who are "the deserving".

In developing nations, studies have been conducted to assess effectiveness of the different bursary programs. Largely, the studies reveal positive impact of bursaries on retention. For instance, the FSP in Bangladesh which targeted enrollment and retention it was seen nationally and intentionally as a success especially with the use of the media the program was viewed as the model in the world (Raynor et al., 2006). In a study to estimate the impact of girls' scholarship program in Gambia, the results revealed a success (Gajigo, 2016). Similarly, results from Cambodia and Kenya proved successful (Filmer & Schady, 2008; Kisebe, Owano, Simatwa, & Kikechi, 2015; Onuko, 2012).

On the other hand, some of the studies revealed that bursaries are challenged in a number of ways. For instance, through a more critical analysis for instance, the FSP in Bangladesh revealed that, there was a considerable move towards gender parity of enrolment at secondary school level and strong community support of the program however, equality, and sustainability were compromised, and argued that the program was more political to meet the social justice and equity demands (Mahmud, 2003). In a study to examine the extent to which scholarships programs increase girls' persistence in basic education in Sierra Leone and Djibouti, despite being successful, it was reported to have created tension between recipient and nonrecipient to an extent that some of the nonrecipient who qualified were demotivated and drop out (Chapman & Mushlin, 2008). In Kenya, nepotism, insufficient and untimely disbursement of funds have been reported which consequently has resulted into dropouts (Mwangi, 2013; Wachiye & Nasongo, 2010). Furthermore, in a study of who benefits from bursary in Kenya, it was reported that, the bursaries had little impact on equity and access at secondary school education in the sense that, the allocation mechanisms did not effectively target students from poor and vulnerable socio-economic grounds (Boit, 2015). Similarly, a study in Zimbabwe showed that, regardless of girls being on prominent bursary they drop out (Chikwature et al., 2017). Malawi is no exceptional, despite reports of success of bursary programs, challenges have also been reported. For instance, in a study on examination of a girls' scholarship program cases of drop out were reported (Sineta, 2012). Actually, the overall findings showed that the majority beneficiaries persisted yet there were substantial numbers of beneficiaries who failed to persist despite the scholarship. In the analysis of findings, it was established that, out of 108 scholarships given, a total of 22 beneficiaries had dropped out between 2005 and 2010 representing 20.4 % drop out (Sineta, 2012).

Arguably, the challenges revealed to some extent will affect learning thereby hindering access, retention and transition from one level to another or complete drop out as already noted in other cases. Actually, that would imply defeating the whole purpose of bursary. Therefore, this is what brings a lot of question on the issue of bursary. Of course, from a certain angle, it is evident that some of the challenges stem from the implementation process, or policy matters while others are in accordance to the learners themselves. Putting aside the challenges related to policy or implementation process or putting them at a constant, what is it that is in learners dropping out regardless of the provision of bursary. Could it be that they have other justifications for bursary? What does bursary actually mean to them? Or is it related to the other challenges mentioned? Or there is more? Borrowing from Callender (2009), could it be beyond success or capabilities? This is what called for a further exploration into the topic to unveil the hidden truths of bursaries may be draw relationships from them.

Discussion and conclusion

The studies reviewed indicates there is strong evidence from work across the world that bursaries are being explored more quantitatively than qualitatively. In African countries it is revealed that, largely studies have been conducted in Kenya as compared to other countries. Moreover, the reviewed studies have shown that poverty is major justification of bursaries and that education is considered as one of the pathways to development hence by supporting the needy students the likelihood for furthering development process. The reviewed studies further showed that, girls are given more priority as

compared to boys as a number of programs have specifically, targeted girls with the aim of bringing them back to school. It has also been revealed that, the interventions to promote girls' education through bursary is the work of both government and third-party organizations. The studies reviewed indicate that programs focusing on girl education have potential benefits to individual girls and worked positively to a larger extent to widen participation, persistence and success.

It is crystal clear from the reviewed studies that, to a certain extent the bursary programs are challenged. However, there is a gap in literature as there are few studies that have been conducted to particularly examine the extent to which bursary offers solutions to the intended purpose. As noted, most studies just assessed a specific bursary program, yet no study has thoroughly examined to what extent bursaries address the intended purpose from different perspectives. Further, girls have been underrepresented in the education system, as in the background information as well as in the reviewed literature they are given a preference to boys hence it would be necessary that this study focuses on girls. Most of the studies reviewed showed they concentrated on primary school programs yet those who were largely challenged were teenagers who fall in the secondary school age group. Again, the study be done in Malawi because it is one of the developing nations in Africa which has programs of promoting education through bursaries both by the government and third-party organizations, yet few studies have been conducted. Further, in terms of methodology, most of the reviewed studies used quantitative approach. Therefore, by exploring from a qualitative approach will assist to get in depth and unveil the complexities from the perspectives of the beneficiaries who are the living experiences, teachers and bursary providers.

2.6 Theoretical Framework

The study is based on the social justice theory. The theory is broad with growing variations as well as critiques. In education, the standard modern theories of social justice follow orthodox, political philosophy which is largely concerned with distribution of resources within a framework of individualism. According to Griffiths the central categories of these modern theories are 'merit', 'right' and 'need'. Arguably, these are difficult to use when making decisions about assigning resources in education. For instance, Griffiths (1998b), argues that, as regards to 'merit' it is hard to agree on what counts as merit in the circumstances like aptitude, effort or results. Griffiths (1998b) further, argues that, 'rights' may not be straight forward as they provide little help in deciding between competing rights in conditions of limited resources. As regards to 'need' she states that it is equally hard to agree on what could be said to be need for example, in other situations, could be anything out of ordinary while in other cases it could be an obstacle to learning (Griffiths, 1998b). As such the applicability of modern theories of social justice are said not to directly apply to the education system. For such reasons Griffiths suggested for a new theoretical framework to suit in the educational field.

This study, therefore, employs the social justice theory from the perspective Griffiths guided by the three principles for educational research. The first principle is that there is no right answer (Griffiths, 1998a, p.93). According to Griffiths establishing social justice is less about particular outcomes rather it is a process which includes even those processes that may overturn themselves. Regarding a just society Griffiths (1998a) argues that it is that society which is characterized by a continuous checking and adjusting. It is not static perfect system where utopia is not found (Griffiths, 1998a). In as far as education is concerned, the idea behind this principle is that, each community and each generation involved in education that is children, teachers, parents, lectures, advisors, policy makers can remake their society even the education (Griffiths, 1998a). In order to accomplish this, they not only need a sense of their own worth and significance but also a sense of their responsibilities to each other and that society.

The second principle is that, each individual is valuable and recognized as an important valued part of the community as a whole (Griffiths, 1998a, p. 93). Under this principle is the recognition that, no individual exists apart from her communities. According to Griffiths (1998), this implies that, the good of the community inevitably has implications for the good of the individual and the good of the individual has implications for the good of the communities. Further, implies that justice is for individuals and not for groups, neither which can exist without the other (Griffiths,1998). Citing the example of groups Griffiths states that the groups may be formed by school or be defined in social terms such as girls, boys, rural children (Griffiths, 1998a, p. 94). It is through these groups that children present themselves in the school and help them to identify themselves and the other way around.

The third principle states that, we create ourselves in and against sections of that community as persons with gender, social class, race, sexuality and (dis)ability (Griffiths 1998a, p.94). According to Griffiths (1998), the third principle consciously considers the groupings from a more political viewpoint such that it includes the groups identified by their political concerns like sexuality, feminism, racism and socialism. This principle draws attention to the importance of structural injustice yet keeping with the second principle it remains with the individuals (Griffiths, 1998a).

One more thing, as earlier stated, the modern theories of social justice have been widely identified with distributive justice and is becoming more influential. Commenting on distributive justice, Griffiths (1998a) states that, education is central to distributive justice and cites two points in defining it:

1. It is the good of the common interest, where what is taken to include the good of each and also the good of all, in an acknowledgement that one depends on the other.
2. The good depends on there being a right distribution of benefits and responsibilities (Griffiths, 1998a, p. 89).

The definition depends on the ethical and other evaluations since it depends on interpretation of the terms like 'good' and 'right'. Griffiths further acknowledges that, there is plenty of room for interpretation and disagreements which again depends on views of human nature and community. Such an openness gives room for further scrutiny and use.

From Griffiths perspectives to the theory of social justice, the aspects of the society not being a static one which requires continuous checking and judgements. The remaking of the society being an individual issue, the recognition of self-worthiness, significance and responsibility. The dimension of politics which basically influence the dimensions of life and reveals the structural injustices. These aspects underline critical aspects if justice is to be achieved in the community as it calls for individuals understanding of their own sense of self worthiness, significance and responsibility in the community while the political aspects identifies the injustices in the societies. Hence in remaking the society, begins with an individual who is the valued part of the community whose, good will be equally good for the community and vice versa. At the same time bearing in mind that achieving social justice is a process hence adjustments and amendments may occur on the way. All these aspects form an important component in understanding social justice issues in as far as this study is concerned.

CHAPTER 3:   METHODOLOGICAL FRAMEWORK

This chapter presents the research paradigm, design, study area, sampling, data collection methods, validity and reliability, ethical considerations and data analysis for the study.

3.1 Research paradigm

This study took a qualitative approach based on interpretivist paradigm. This paradigm assumes that meaning of human action is inherent in that action and that the task of the inquire is to unearth that meaning (Grove, 2011). The interpretivist epistemology is based on multiple truth and the ontology of interpretivism is "experienced world" (Grove, 2011, p. 13). In a way, interpretivism seeks meaning by exploring and analyzing the perspectives of the researched. Actually, it entails the researcher attempts to find more than one explanation for phenomenon under consideration thus the researcher may come up with surprising findings from the context being studied (Bryman, 2012). In essence the participants understandings, values, beliefs, reasons and subjective beliefs all contribute to knowledge. Therefore, for the purpose of this study, the interpretivists paradigm was necessary since the study sought to explore the extent to which bursaries offer solutions to problems emerging from injustices by getting into the participants lives through interviews and focus group discussions from which the researcher unveiled the multiple realities. However, it should be noted that, the interpretation was not simply based on the social group rather multiple interpretations were used that is, use of concepts, theory, and literature discipline (Bryman, 2012). Hence, the interpretivist paradigm guided the methodologies, design of the study and analysis of findings.

3.2 Research design

The study used a case study approach design. A case study approach is an in-depth examination of a particular case or several cases which may be limited to study behavior, characteristics or trait, or study a particular program or situation that are often special or unique (Grove, 2011, p. 90). Case study are used to explore a phenomenon about which not much is known or to describe something in detail or explain what is happening (Coe, Waring, Hedges, & Arthur, 2017). They are appropriate when focusing on contemporary phenomenon within real life context over which the researcher has little control (Yin, 2014). Therefore, for this study the case study was appropriate since the focus was on girls and the bursary programs which in this case formed the specific or unique group required in case study. In addition, the study sought the views of the participants to understand their real-life experiences by exploring in depth, probe and drill down hence case study was desirable (Check & Schutt, 2012). Moreover, the topic under study is one of the contemporary issues that affect the world today especially developing nations concerning issues of poverty, inequality and right to education making the case study appropriate.

3.3 Study area

A qualitative research is mostly restricted to a small number of geographical, community, interest or organizational location to make sure that the context in which the research is conducted is known (Ritchie & Lewis, 2010). Further, the locations are selected on the basis of importance to the subject under inquiry such as the nature of community, the sitting of specific organization or service (Ritchie & Lewis, 2010). Therefore, this study took place in Malawi, Nkhotakota district. The area is familiar to me and I have access to data and network. In addition, the place has specific type of bursaries that target girls. Four secondary school were involved for the study which included three CDSS and one CSS. The difference between CDSS and CSS is well explained in the chapter one.

3.4 Sampling

The study employed purposive sampling. According to Bryman (2012), in purposive sampling units are chosen because they have particular features or characteristics which will enable detailed exploration and understanding of central themes and question which the researcher wishes to study. In purposive sample the members are chosen with a purpose aimed at ensuring that all the key constituencies of relevance to the subject matter are covered and also ensure diversity reached (Canesqui, 2010). In other words, the sample element is selected because of unique position it holds (Check & Schutt, 2012). As such the study drew its participants from secondary school mentor teachers, girl beneficiaries and bursary official administrators. These formed a satisfactory sample needed since the mentor teachers were the ones knowledgeable and directly involved in bursaries. The girls formed a satisfactory sample because they are the living experiences of bursaries. In total the study involved of forty-seven participants which included four focus group discussions of ten participants each and seven one to one interview with four mentor teacher, one deputy head teacher, and two bursary official administrators.

3.5 Data collection methods

Data for this study was collected through interviews and focus group discussions.

3.5.1 Interviews

Data for the study was collected through interviews with the teachers and bursary official administrators. One of the basic strength of interviews is that, it reaches into the lives of people and therefore, more compelling (Gillham, 2005). The kind of interviews used were semi structured. According to Gillham (2005), the semi structured interviews promotes a strong sense of discovery at the same time its structured element assists in data analysis. In addition, the semi structured interviews enhance a room of flexibility as follow up questions, leads, probes and clearance of inconsistencies are acceptable (Bryman, 2012). The semi structured interviews assisted in getting in depth of the topic and follow up on the subtopics not dealt with accordingly. Although, semi structured interviews are limited in that often times researchers turn the interview into a "kind of structured" (Bryman, 2012). However, in this study flexibility was employed as follow up questions, leads, probes were used. Clearance of inconsistencies and participants were permitted to give what they thought was more appealing.

3.5.2 Focus group discussions

Another method used to collect data was focus group discussion. Focus group technique is a method of interviewing that involves more than one, usually at least four interviewees in addition to a moderator or a facilitator (Bryman, 2012, p. 502). According to Morgan (1998) a typical group size of a focus group discussion is six to ten members (as cited in Bryman, 2012, P. 507). Some researchers view focus group discussion as a group interview while other researchers draw a contrast between the two. For instance, a focus group discussion purposely emphasizes a theme or topic that is explored in depth while a group discussion span very widely; a group discussion may be carried out to serve time while focus group discussion is not used for such but interested in ways in which individual discuss certain issues as member of the group rather than simply an individual (Bryman 2012). Therefore, focus group contains elements of two methods that is the group interview in which several people discuss a number of topics and a focused interview in which interviewees are selected because they have been known to have been involved in a particular situation and are asked about that involvement (Merton, Fisk, & Kendall, 1956).

In agreement with Merton et al. (1956) and Bryman (2012), the study used the focus group discussion as data collection method since the individual group members were girls who were purposely selected for the discussion, they were all on bursaries, and the topic under discussion concerned them directly.

In addition, it was in the interest of the researcher through the study to construct meaning from the group members of their understanding of bursary hence the method was desirable since that formed one of its prime use (Bryman, 2012). According to Bryman (2012), the method in itself also encourage for more diverse views since it involves more than four people, for this study diversity was achieved since each focus group comprised of ten participants. In addition, it helped the individual participants what one would not have thought of without the opportunity of hearing it from views of others hence more details were gained. Furthermore, the method encouraged participants to bring issues that they thought were of importance concerning the topic hence encouraged diversity (Bryman 2012). With this method, arguments were inevitable between and among participants over an issue, this assisted to end up with more realistic accounts because participants were forced to think about and revise their views in the process of argument. It also made sure that what was said was reliable. Lastly, the method nowadays is being commonly used by feminist researchers to allow the voice of highly marginalized groups of women to surface than in tradition interview (Bryman 2012). Actually, this assisted in openness as the participants could not feel like they were targeted rather it was an issue at hand under discussion hence free participation.

3.6 Research settings

The data through interviews and focus group discussions was collected from 12th to 27th February 2020 and were audio recorded. Four schools were used for the study henceforth will be called centers and each center is labelled by number for easy reference in this research. The data in which the findings are based constitutes of 7 one to one interview which lasted between 22 minutes to 45 minutes. The focus group discussions lasted between 40 minutes to 1 hour 10 minutes. The table 3.1 below summarizes the participants. It should also be noted that, in the presentation of findings the focus was on the issue at hand rather than the individual participants. As such, the excerpts do not emphasize on who said what from which center, but general terms are used as one student, one teacher and one official administrator to convey the findings. This again adds to ethical issues as discussed in 3.8 section.

Table 3.1 Participants in the study as per each center

CENTER NUMBER	CATEGORY	NUMBER OF PARTICIPANTS
Center One	Mentor Teacher D/H Teacher Students	1 1 10
Center Two	Mentor Teacher Students	1 10
Center Three	Mentor Teacher Students	1 10
Center Four	Mentor Teacher Students	1 10
Official Administrators	OFC 1 OFC 2	1 1
	TOTAL.	**47 participants**

3.7 Validity and reliability

The terms validity and reliability have often been used to assess research from the quantitative paradigm. Most researchers agree to the term trustworthiness to assess qualitative research as proposed by Guba and Lincoln the 1980's. According to Creswell (2018), affirms the same and simply names them

qualitative validity and qualitative reliability. By qualitative validity it implies the researcher is able to check for accuracy of findings while qualitative reliability shows that the researcher is consistency across different researchers and among different projects (Creswell, 2018, p. 199).

In order to ensure accuracy of the findings this study employed triangulation of data sources. By examining the evidence from the different sources, it assisted in building themes that were well established thereby adding to the trustworthiness of the study. In addition, the use of four schools enriched the data at the same time assisted from being misguided by one school thereby cross examination of findings validated the themes that emerge. To ensure respondents were answering to the same issues the researcher prepared an interview guide designed to answer critical research questions though no limit was placed on the participants rather guide as already stated in the methods flexibility was employed. The researcher also used thick description in conveying the findings. As stressed by Creswell (2018), the use of detailed descriptions assist in making findings realistic and rich thereby adding validity to the findings.

To ensure accuracy of the findings the researcher operated on the principle of reflexivity. Reflexivity is commonly viewed as a process of continued internal dialogue and critical self-evaluation of researchers' positionality as well as active acknowledgement and explicit recognition that this position may affect the process and outcome (Berger, 2015). Being aware of such position in research creates an open and honest write up which is highly recommended in qualitative studies (Creswell, 2018). To ensure maintaining reflexivity in this study, I used a separate diary for reflections where comments on autobiographies, doubts, fears, potential prejudices, frustrations and interpretation of the scene were documented. These assisted me to be honest in terms of evaluation and interpretation since biases, emotions were set out clear through reflections (Barada, 2013). The specific descriptions or themes were made available to selected participants that is teachers and the bursary official and they confirmed. It was difficult to reach out to girl participants since the time I had finalized data analysis I was in Sweden. It was again, the same time schools in Malawi had closed due to corona virus. As cautioned by Creswell (2018), it does not necessarily mean taking back the raw transcripts to check for accuracy but those areas that are polished or half-polished like major findings. This in a way helped to confirm whether the researcher has correctly understood the social world in question thereby establishing credibility (Bryman 2012). The researcher also informed the participants of member checking rightwhen seeking for consent before interviews and discussions as one way of confirming what was going to be said was true.

As regards to consistency, the study adopted the auditing record approach. The term auditable is used to describe the situation in which other researchers can clearly follow the decision trail used in the study (Barada, 2013). As such complete records have been kept at all stages in the research process such as problem formulation, selection of participants, interview transcripts and data analysis. Further, detailed notes are put in the appendix on which the themes were finally derived.

3.8 Research ethics.

This study involved people as such, it was in the purpose of the researcher to guard against the circumstances of violation of ethics from the start of the project throughout the process of data collection, storage, analysis and presentation of the findings. Again, the topic itself was a political one which was also sensitive at some point facing resistance to participate as the case of one benefactor who refused to participate completely. Therefore, ethics were of importance to ensure the participants were protected even now.

The study operated on the principle of voluntary informed consent. First the researcher obtained informed consent from authorities and participants. The researcher got permission from the university authorities to conduct research. Further permission was sought from the Education Division Manager to conduct the study in the division in the respective centers (Appendix 4). Thereafter, the researcher went to the centers to seek permission from the institution management to collect data. Before the interview or the focus group discussions the researcher gave letter of consent to the participants to read and sign.

In case of focus group discussion participants, the researcher read the consent letter and interpreted in Chichewa (local language) for the participants to clearly understand what it was all about. Upon agreement they signed. Thus the researcher informed potential participants about the study, its purpose, the procedures that were involved, the risks as well as the anticipated benefits that might come from the research and a signed statement was provided confirming they knew their involvement was voluntary and that they may withdraw at any point in the study at no penalty or cost (Bryman, 2012; Coe et al., 2017; Mears, 2009).

The study ensured that privacy of the participants was upheld through the principle of confidentiality. The researcher upheld the privacy of participants and the information given from unauthorized access, use, disclosure, modification, loss and theft. On the same confidentiality, names of school and organizations were not mentioned in the discussion. The teachers were told in advance on girls' participation and that whatever information was given would not be revealed to them. For effective participation in focus group discussions confidentiality was emphasized though the risk was that, the individual participants would not have complied, yet emphasis was made to reduce the risks. All this is in accordance to research principles as per (Wiles, Crow, Heath, & Charles, 2008).

The study also ensured that participants were not harmed by treating them in a fair and just manner regardless of their education and social status. It was to the knowledge of the researcher that harm could be physical, psychological, social as well as legal harm, as such tried as much as possible to refrain from harming the participants (Bryman, 2012). On psychological harm, the researcher refrained from questions that would press anxiety and dig unpleasant memories on the participants (Babbie, 2014). It should be acknowledged that research ethics in practice was not an easy task and the suggested principles were just guidelines which could not tell what to do or not in a particular situation since they were subjected to different kinds of interpretation which may conflict in their implications leading to dilemma (Bryman, 2012). Therefore, I made sure that I keep an eye open on the guidelines as they were determinants of potential risks and harms hence in so doing, I tried to avoid acting ethically unacceptable. In addition, the research diary was a mechanism of establishing ethical overview of the process ensuring trustworthiness and ethical engagement.

3.9 Data analysis

The goal of qualitative research analysis is to take a large amount of textual data that may be cumbersome and without any clear meaning and interact with it in such a manner that you can make sense of what you gathered (Grove, 2011). In line with this, the study used an inductive analysis approach as suggested by Thomas. Inductive analysis refers to approaches that primarily use detailed reading of raw data to derive concepts, themes or model through interpretations made from raw data by a researcher (Thomas, 2006, p. 238). The method emphasizes on allowing the findings to come from frequent, dominant or significant themes built-in raw data without any restrictions from structured methodologies (Thomas, 2006). The method summarizes the raw data and convey major themes in an easy and systematic procedures involving five steps. These are initial reading of the text data, identification of specific texts segments in relation to objectives, labeling the segments of the text to create categories or themes, reduction overlap and redundancy among categories and creation of a model incorporating most important categories (Thomas, 2006). Therefore, the data collected from the field through interviews and focus group discussions were transcribed, coded, categorized to produce concepts or themes. Coding was done to notice relevant phenomena in order to find commonalities, different patterns and structures (Basit, 2003). The creation of categories triggered the construction of a conceptual scheme that suited the data. The scheme helped to ask questions, to compare across data to change or drop categories in order to make a hierarchical order from them. Use of categories was further essential as it helped to identify the two phases to data coding which are meaning inside research context and the meaning outside audience (Basit, 2003).

CHAPTER 4: FINDINGS

This chapter presents the findings of the research. Data was collected through interviews and focus group discussions. The findings are categorized into three major themes; implementation of bursaries, meaning of bursaries and the extent to which bursaries offer solutions to problems immerging from injustices. Before the actual presentation of the findings a brief account of bursaries in the four centers is given. It should also be noted that, in the presentation of actual findings, the focus was at the issue at hand rather than individual participants. As such, the excerpts do not emphasize on who said what from which center, but general terms are used as one student or beneficiary, one teacher and one official administrator to convey the findings.

Bursaries in the four centers

Nkhotakota is one of the districts that benefits from different kinds of bursaries. The centers included for the study indicated the prominent bursaries being CAMFED (Campaign for female education), UNICEF (United Nations Children Education Fund), African Parks (AP), African Development and Education Fund (ADEF), Government Bursaries, CBF Constituency Bursary Fund (CBF) (which comes from constituency development fund), Foundation for Community And Capacity Development (FOCCAD), and Parish Bursaries. These bursaries vary in their goals and target in helping the needy learners in secondary schools. From the findings, it is evident that the major variation centers on the target group based on gender. Some bursaries specifically target the girls such as CAMFED and UNICEF while others are for both boys and girls. Further, from the centers it showed there were no special bursaries for boys. Yet in practice, even bursaries meant for both boys and girls, were reported prioritizing girls. It was brought forward that, girls are given a priority for three reasons. It was mentioned that, Nkhotakota being a lakeshore area fishing industry is more pronounced and using teenage girls for fish trade is common in the area and lucrative. As such most girls turned not to be in school. In addition, it was reported that, parents prefer educating boys to girls in the area with the fear that girls can marry before completing their studies and turns to be a loss on parents. Further, it was reported poverty compels parents to use the very little resources on boys other than girls. The given reasons explain the reason most benefactors tend to support girls whose chances of schooling are limited by such factors.

From this brief account of bursary in the district at a distance it can be seen that the issues of justice are really at work. The practice shows that help or bursary is offered on the basis of need as well as gender. It also shows that priority is given girls. Yet critically looking into it, as findings reveals in succeeding paragraphs, boys are equally need. This to some extent supports Griffiths (1998a), that such groupings by gender is what creates structural injustices such that it might be justice to girls while at the same acting unjustly towards boys.

Implementation of bursaries in the centers

Under implementation of the bursary this section is further divided into three sub sections which looks at identification of beneficiaries, who gets the help and why, and what constitutes the bursaries.

a. Identification of beneficiaries:

The findings of this research show that, the beneficiaries were identified in three main ways that is from a previous school, at the school and by the bursary providers themselves. Through the focus group discussions and interviews with teachers, it was reported that, some beneficiaries were identified while at primary school before being selected to secondary school. It was further admitted that due to other circumstances changes occurred. As mentioned by one beneficiary: *When I wrote my std 8 exams at first, I was not selected. But my friends who got selected that year, they told me that my name was being called to show I was considered for bursary.* It can be drawn from her explanation that the way could have indeed posed problems. Actually, being considered for bursary yet not selected in that particular

year could indeed be questionable.

The study through interviews with teachers found out that, some beneficiaries are identified at the school level. The findings show that, schools are largely master beneficiary identifiers. It was indicated by all the centers that they play an active role in identifying the beneficiaries especially at form one. However, the responses showed three different ways how beneficiaries were identified at school. One of the ways was through use of the form teachers. These are teachers who are signed a specific class apart from teaching in the class, they check class attendance and also look at the welfare of each individual learner even in connection to their homes. This puts the form teacher at an advantage to determine whether the student is needy or not and they rank the names. As described by one teacher: *…in their respective classes form teachers when registering the students often ask questions about their family background…, checks on the learner's daily attendance a lot of absenteeism also may suggest a need… So, when the bursary providers come, we provide the available rated names. However, one bursary provider does identify the beneficiaries alone from their homes they have a specific catchment area.* This puts the form teacher at an advantage to determine whether the student is needy or not.

The same teacher further pointed out that: *at school, the beneficiaries are also identified through parents. Sometimes parents come to the office expressing the problems of fees payment. Often, we advise that they should try their best as one way to control fake ones, otherwise some just come even if they know they can afford. So, we follow up on such learners with interviews and the genuine ones are listed awaiting the providers*

Contrary to use of form teachers, it was also found out that, some centers established bursary committee at school level. It was reported that the committee conducts a survey at school to identify the needy girls. Further inquiry is made on the girls who are identified, and they are ranked according to the degree of need. The names are later submitted to the benefactors. It was further reported that, for those bursaries that conduct assessment examinations as part of selection process, they are given the ranked names from which those who pass are considered.

Further, it was also emphasized that individual teachers also played a huge role in the identification of the beneficiaries. As put by another teacher: *I happen to be a committee member as well as a boarding mistress. Personally, when girls come at the hostels for example, I take a closer look at what they bring or how they bring their belongings you find some bringing their materials in plastic papers (bags) or torned suitcases, others without anything…just some clothes no soap, no other basic needs at all. It is such cases, that are treated with utmost priority.*

In spite of different ways used at school level, one common thing across the different ways used is that, the beneficiaries are ranked to the degree of need before being submitted for considerations. In as far as justice is concerned, the element of need in this case is subjective in the sense that it depends or defined by the identifiers that is teachers, committee members however the individual beneficiaries are not involved implying the beneficiaries do not take to themselves that they are needy or so to say do they understand they are in need. As will see in the coming findings such an element poses issues on their understanding of bursary. As emphasized by Griffiths(1998a), for justice to be achieved it requires individual understanding of themselves as worth part of the process to achieve justice.

Through focus group discussions and interviews with official administrators, the study found out that, beneficiaries are identified by the bursary providers themselves. The findings showed that, this is done through two different means that is use of community and public announcements or advertisement. As described by one official administrator: *The bursary is a response to the issues of poverty and illiteracy. We provide support to those children from vulnerable background, who have passed the primary school national examinations. In identifying them, we use a committee made up of community members to ensure that the ones identified are from within the area and also for transparency the community should confirm and agree. To further enhance transparency, we have extension workers who are strategically located covering the geographical area to verify that the ones identified by the community through committees are truly needy students from the specified area.* This was further confirmed from the beneficiaries themselves through stories on how they got the bursary from their home and that it is in harmony with the findings from one center that some beneficiaries are not identified at school. As

exclaimed by a student: *While at school, the officials came and told me they have considered me for bursary. I was very happy my uncle and mother were happy too. It was the grace of God!*

Other benefactors showed that, they publish advertisements for students interested to apply. The applicants are later called for assessment sessions so that the needy and capable ones are identified. Further, the sessions include parents so that they determine whether they will manage to pay the other half in case of boarding schools or not. Depending on the assessment, the benefactor decides to pay full payment or half. For those who qualify are shortlisted and their homes are verified from which if needs a rise they are referred to VCL's -village saving loans.

From the official administrator concerning public announcements or advertisements, this way to some extent seems encompassing in the sense that the needy identifies themselves and apply. That is no limitation is placed on the identifiers. However, the use of assessment test brings in merit which contradicts with need as per modern theories of social justice since out of the needy who applied those who do well are the ones considered (Griffiths 1998b). To some extent the question is whether such actions are meant to help the needy or the already capable by merit? This is one question worthy discussions.

b. Who gets the help and why?

The findings indicate that bursaries are for the needy. Depending on the provider goals or objectives both boys and girls benefit from bursaries in the centers. Poverty forms the very primary reason for bursary provision from the area. As findings reveal through identification process it is evident the primary target is those who are from poor marginalized grounds who are given the first priority. In addition, the findings are crystal clear that most benefactors, include the element of capability in selecting beneficiaries. This is evidenced through use of assessment examinations in order to be considered for bursaries. It was brought to the attention of the study that; some benefactors have just recently introduced the assessment tests. The reason put forward being most benefactors were not performing well, especially at form four, the results were poor. Such being the case, the assessment tests are used to come up with learners who are needy at the same time capable.

The study also found out that, in all the centers the girls have an upper hand as compared to boys. However, that does not imply that there are no or few boys who are needy, yet from the policies of bursary provider it was found out that most prominent benefactors targets girls as compared to boys. Even in case of those bursaries which target both boys and girls, girls are given a higher priority than boys. On the same, it was further reported that, some boys who are needy when they take an initiative to seek help on their own from the benefactors are clearly told if only, they were girls they would have been helped.

Further the findings indicate that, special priority is also given to those with disability who come from poor families. As explained by one teacher: *... in other cases those who are more vulnerable like the disabled at the same time needy are given higher priority...*this entails there is much more to identification of the beneficiaries.

c. What constitutes bursaries

From the findings, variations occur on what constitutes bursaries in centers depending on the providers. Largely the composition can be grouped into two main categories that is (1) those that provide school fees only and (2) those that provide school fees alongside other entitlements

As already mentioned, the bursary providers vary in their goals so do what they provide. From the findings it is evident that those in category (2), apart from school fees they also provide the following to the beneficiaries (girls) bursary providers; exercise books, hardcovers, pens, school bags, sanitary pads, blankets, school shoes, pair of socks, sugar, soap (See appendix 5). From the findings, those in category (1) could further be divided into two: those which pay full school fees and half of the fees. It was also found out that, most bursaries that target both boys and girls mostly offer school fees without other entitlements except few which also give some selected things directly on class work such as school bags, exercise books. The other things are not included such as school uniform, shoes, soap, sugar. Such

variations to some extent are what has brought pros and cons as will look in the coming sub-sections.

Further, the study also found out that, some bursaries constitutes termly follow ups on beneficiary school progress. It was mentioned that, school reports are directed to the benefactors. Based on the performance of the learners they are either withdrawn from the bursaries upon failure for two consecutive terms or continued support with appraisal letters. It was emphasized that, the withdraw of students is not just spontaneous but it is a process which involves issuing of warning letters, sometimes counselling sessions. If no improvement is made, they are then withdrawn. It was however, stressed that, to reach the withdraw stage it would mean the case is very extreme. As put by one official administrator: *...actually, it happened that some learners were not doing well and others not attending classes...hence the new approach of assessment and follow ups on termly progress. All our beneficiaries end of term results are directed to our office. Each beneficiary has a file upon scrutiny of the results appraisal letter is written to the beneficiary or if he or she has not done well we call for counselling and advises. Upon failure for two consecutive terms the beneficiary may be withdrawn but it is not spontaneous we try as much as possible to look into the case with utmost care.*

On the same, another official administrator had this to say: *our bursary has conditions attached, those who do not work hard, underperform they are withdrawn. It is a process, it is not done once you fail, warning letters are given and follow ups made.*

The implementation process which includes, identification of the beneficiaries, who gets the help, why and what constitutes bursary, the discussants and respondents cited issues that arise. It was mentioned that, delay in entitlements and in appropriate use, stigma or jealous and limited funds arise with bursaries.

Delay of entitlements and inappropriate use.
Through discussions and interviews with teachers from all the centers, delay in entitlements and inappropriate use of the same was mentioned as one of the issues that affect bursaries. It was observed that being the sixth week of the term during data collection, most schools had not received the entitlements for the particular term. Emphasis was made in one center that, delay was a serious problem such that, in a particular term the entitlements were disbursed in the following term. It was admitted having inconvenienced the beneficiaries since most of them rely on the provisions. However, it was stressed that even if they delay, they are still given. In their words one beneficiary had this to say: *up to now we have not received the entitlements. Some of us our parents cannot afford buying these things. It is hard.* One teacher also explained, *this is the sixth week the students have not yet received their entitlements. Some of them they struggle a lot they come even without soap they solely rely on what they are given by the bursary during such times it is hard on them... even if they delay one good thing is that they are given anyway but the problem is during such times of delay it is tempting especially to girls.*

As regards to use of entitlements the other issue raised was misuse of the materials given especially school shoes and uniform[1] It was reported that girls reluctantly used school shoes and uniform. In trying to compel them to put on, some centers charged them a fee for not putting on. As lamented by one teacher: *the girls are very reluctant to use the school shoes given. Often times they tend to use their plastic shoes. Sometimes we confiscate their plastic shoes, as one way to compel them putting on the given shoes. Sometimes we charge them a fee for not putting on shoes once found as a punishment.* However, such actions to that may be drawn from the idea of not wanting to look too different which is later discussed in more detail in the discussion section.

Personally, in the 7th week of the term I witnessed the distribution of the entitlements. This is in support of the above that some benefactors delay in distributing the entitlements. I managed to capture pictures from one center and the very day most of the form two, three and four happened not to be in the said school shoes as expected (see appendix 5).

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[1] These are strong shoes considered as of high class as part of school uniform. It is a requirement not a must in secondary schools

Stigma or jealous

The study also found out that, the beneficiaries experience a certain attitude from their fellow students. From the findings to some extent, it can be drawn that their actions are also influenced by how their friends at school perceive them or behave towards them. It was spoken out by one teacher that: *the feeling of being needy demotivates some of the beneficiaries and not work hard.* Further, *the needy girls feel sidelined since they appear too different from their counterparts, the school uniform, shoes and other entitlements makes them look of a certain class different from their friends. This somehow creates an attitude from their friends. On the other side, since they appear very different no wonder maybe that is why they resort not to putting on the school uniform and shoes. Otherwise, why should they fail to put on?*

From the girls themselves one voiced out: *Often times we are mocked by our friends that we do not have to boast with the free things.* Such an attitude from their friends to some degree aggravates the stigma on the side of beneficiaries. They feel rejected, probably may even affect their schooling.

Limited funds.

It was a common problem across the centers under study that there were many students needy as compared to the providers. This was from both the teachers and administrative officers. As lamented by the administrative officers, the bigger challenge is to solicit funds to ensure sustainability of the programs. It was again reported during discussions that, some beneficiaries were informed the very term that they will not be sponsored henceforth. As lamented by one beneficiary: *At the beginning of this term, the officer responsible for this bursary told us (belonging to the same bursary) that we will have to pay by ourselves this term things are not alright. In fact, I even don't know how my parents will manage…I am in form four this is my finale year at school.*

Across the centers it was equally pointed out by the beneficiaries that funds are inadequate more especially for the providers that assist in paying half of the amount of school fees. The beneficiaries complained that even the other half some parents could not afford. On the same, another concern was raised with regard to those who only pay for school fees that there was still need for entitlements if possible. As explained by one teacher: *Some learners much as they need school fees, they equally need other basic needs which directly affects their attendance at school. At times they help their parents to earn a living by selling some stuffs at market in order to find money for food to sustain themselves.* Such cases indicate the there is more to bursary other than school fees.

To sum up this section, the implementation of bursary is a process which involves the identification of the beneficiaries, who gets the help and why, it also constitutes the composition of bursaries. The study has found out that, beneficiaries are identified in three main ways from previous school, at school and by the benefactors. Further the study has shown that though within each way different means are used, yet a group of actors are involved at some point. This suggests that the identification of bursaries is not one person's show rather is a process through which individuals are involved. The findings have also shown that schools are largely responsible for identification of beneficiaries.

On who gets the help and why, the study has found out that, bursaries are for both boys and girls. However, the findings are crystal clear that girls are given a priority over boys. In addition, there are specific bursaries from the area which sorely targets girls yet none in particular targets boys. This can entail some sort of imbalance no wonder the expressions "if only they were girls". It can also be drawn from the findings that boys are equally needy. This could raise some questions which will be discussed further in discussion chapter. The findings have also revealed that, poverty is what justifies who should get the help, those who cannot afford school costs the 'needy'. Yet from the findings it cannot be denied that, the gender also plays a role, girls are given a priority. Besides the element of capabilities is also included which to some extent may conflict with the need base, equally worthy some discussions.

As regards to what constitutes bursaries the findings indicate two main categories depending on the providers, those that provide school fees only and those that provide school fees alongside other entitlements. The findings further, show that, some bursaries constitute termly follow ups on beneficiary

progress.

Finally, it has also come to the attention of the study that, the implementation process as a whole is found not to be as smooth, the findings indicate that there are issues that arise in the process such as delay in entitlements and inappropriate use, stigma and jealous, limited funds.

Figure 4:1 below summarizes the main findings on implementation process.
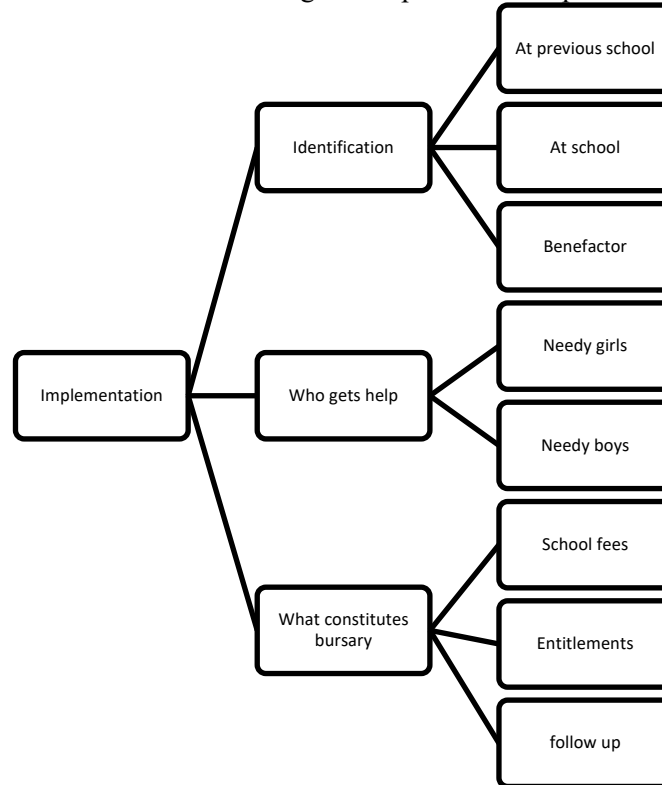
The meaning of bursaries to the beneficiaries

This section will focus on how the beneficiaries understand what bursary is and its meaning in their lives.

a. Meaning of bursaries to the Beneficiaries.

Through focus group discussions, the participants meaning of bursaries fell into two categories. One of the meaning was assistance or help rendered to the needy with the purpose of meeting the school needs for those who cannot afford the same. For those currently in school it is clear bursary is of much use, for instance one student explained: *we are three children in our family. My father and mother divorced. My mother left to her home place* [where we are now]. *I lived with my father for some time, before he remarried. I got selected to a good secondary school* [she meant CSS]. *My stepmother was hard on me I complained, and my mother came and took me to her place. I got transferred to a good school equivalent to the previous one yet, my mother couldn't afford paying for my school fees. That is why I later came to this school. It was still hard for her I would stay at home 5 weeks …I remember the other term I only came to write exams and did very well…the headteacher was surprised so when the bursary providers came, they considered me. Though I'm a day scholar I have managed now I'm in form four my finale year at secondary school…am happy!*

Another student also had this to say: *I have both parents. My sister and I were selected to this school. It was hard for my parents to pay school fees for both of us even as day scholars. When the bursary*

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providers came, they said they will just pay for one of us. I am now residing at school while my sister is still commuting. It is hard for her…but I thank God my parents are only struggling to pay for her fees alone. It would be very hard may be one of us would have not been in school at all. Thanks to the bursary providers!

Here it can be drawn that, bursary is of great importance to the beneficiaries, it means their availability in schools, a relief from the burdens of school fees. Otherwise, without the bursary some of them would not have been in schools.

However, the second category of meaning of bursary to the beneficiaries could be derived from actions of drop out, poor performance regardless of being on bursary. In other words, from the issues that arise with bursaries in the next subsection.

b. beneficiaries understanding of bursary

The focus group discussions showed that the participants understood bursary as an organization which helps the girls with school, others used the term "free help" an organization that gives free. One beneficiary said: *An organization that helps the needy children to continue with their education* while another said: *An organization that makes a girl child to move from a life of being looked down to a life of independence.*

From such an understanding, the elements of "free help" and "organization" were noted to have influenced other issues such as drop out and poor performance. Although such issues may arise even to those who are not on bursaries and that they may arise as a result of other factors, however, being on bursaries calls for further attention.

Dropouts.

A cross examination of the findings from both beneficiaries and the officials revealed that drop out was one of the most striking issues. The common reasons given for dropouts were pregnancy, marriage, spirit of containment, peer pressure and others did it out of their own will. Much as the notable grounds of dropouts were mentioned, yet the fact that one was on bursary school fees paid for in some cases entitlements given what exactly was the driving force behind? Further inquiries on drop out were made through probes. This is what came out across the centers:

Spirit of self-satisfaction. It was reported that, through the bursaries the girls have everything, they do not lack anything, apparently it seems all their problems are dealt with. They feel like just one of those. However, it was further reported that, it does not necessarily mean they are not aware that such actions are not right, but it happens anyway. Admittedly they acknowledged, that they are the problem and not the bursary. Further inquiries on whether they did not deserve the bursaries hence drop out, it was stressed that, they deserved the bursaries yet with passage of time, they tend to relax and care less about their problems. *There was a girl on bursary who used to say at the hostels that she will not get to form four. Actually, she ended up dropping before completing form 4. She fell pregnant. Do we say she really wanted bursary?* One student asked in the course of her explanation.

I further inquired whether they were not deserving, or they did not deserve the bursary, or they did not qualify? In their response one student explained: *Yes, they deserved the bursary, but when they start getting the help they relax, become less careful, they do not mind their past problems…now they do not have problems they feel satisfied.*

From this section it can be drawn that actions of the beneficiaries, to some extent, suggests lack of intrinsic motivation to purpose in school, being adolescents a period that is marked by emotional and physical changes contributing factor to some degree, yet from a social point could it be that familiarity breeds contempt? While in the times of lack the heart grows fonder? These will be dealt more in the discussion section. These are some of the notable things.

The "free things" mentality. It was found out that the girls considered bursaries as "free help". On one hand, such a spirit could be said to have induced the lack of responsibility from the learners as a result

they do not work hard after all it is not their parents who pay for them as commonly said during discussions. As put by one of them: *They do not feel the pain of paying school fees. They think their life is simplified as they are given everything, they do not have to worry all the stress is gone. Since school fees is fully paid for them, they do not feel the challenge of being sent back home to collect fees or not being given food at the cafe due to failure to complete fees balance. They forget all this!*

Such expressions as after all it is not my parents who pay for my school leaves a lot to be desired, it shows lack of respect and inward appreciation of the help rendered to them which largely explain their counterfeit behavior regardless of being on bursary. To some extent if such is not addressed, the future of bursaries is dim to such minds.

Peer pressure

It was also pointed out that peer pressure also leads to drop out. The desire to meet certain standards compels the girls to engage in sexual acts that they should receive something in return. In the wrong run some fall pregnant or get married in the process hence drop. The spirit of showing off to their friends that they also have something. As explained by one student: *normally when a girl looks at friends looking good, she becomes jealous and often seeks ways how she could have the same thing, so we resort to having sex to get what we want. The unluck ones get pregnant right then… After all it is not our parents who pays for us. It is like it's for free **za bungwe**[2], so we take it easy. They don't see what I am doing, some even don't know me. So, who cares?* Such a spirit may prove disastrous to the future of bursary if much care could not be put into.

 Poor performance.

Poor performance of the girls on bursary was one of the issues raised across all the centers from teachers, official administrators as wells as the beneficiaries themselves. Through interviews one teacher explained: *Most girls do not do very well in terms of performance in school. Of course, there are very few who do extremely well, but the majority do not do very well as the expectations of the providers and some of them even do not complete the school cycle.*

An official administrator also had this to say: *the biggest challenge is poor performance. Well remember as I said, we are dealing with students from the very remote areas of Malawi from primary schools which are not the best in the country even those who are selected to secondary schools are not as competitive as those from other parts. Our students are still lagging behind, yet we cannot leave them like that...* As the findings reveal poor performance is one of the concerns with bursaries, yet bursaries are provided with the aim that, the girls do well in school and become self-reliant through education. Though, from another angle, regarding the bursaries which offer assessment test, to check on the capabilities how would one who was initially considered capable to perform poorly beyond expectations? It can be suggested that other factors need to be looked into critically

This section has looked at the meaning of bursaries to the beneficiaries and their understanding of bursary. As regards to the meaning of bursaries, the study found out that, bursaries mean a lot to the beneficiaries as it has made it possible for them to be in school, it has helped lessen the burdens of schooling, others have access to the school as well as materials such as school bags, writing materials, sugar, soap, blankets, shoes, uniforms. The girls admitted that, if it were not for bursaries it would not have been possible for them to be in school and have the materials. The study also showed that the other meaning of bursaries could be drawn from their actions in understanding the bursaries. As regards to understanding of bursaries, the study established that, beneficiaries understood bursaries as an 'organization' that provide 'free help' for girls to do well in school. It was brought to the attention of the study that, the 'free help' mentality tend to detach the beneficiaries from the bursaries, they do not feel the sense of ownership and responsibility towards the help. To some extent this explains some of their actions which are without regrets such as drop out, poor performance. It was also reported that, with the materials girls tend to be satisfied. Such actions of beneficiaries with no regrets are in contrast to what is required of them if justice is to be achieved through bursary. As stressed by Griffiths (1998a),

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[2] Bungwe translates an organization. In this context za bungwe to lightly under weigh the value since its free.

justice requires individual sense of responsibility in this case to the help rendered. This also then goes back to the individual beneficiaries recognizing themselves as valued part of making the help yield fruitful results according to social justice theory.

The extent to which bursaries offer solutions to injustices and inequalities

Through interviews with teachers and official administrators the study found out different perspectives as to the extent bursaries offer solutions to injustices.

It was crystal clear from the respondents that, to some extent bursaries address the social injustices. It was emphasized that, it works with learners who make use of the bursary well. That is those who are goal or purpose oriented. As praised by one teacher: *Yes, it does! but I will explain to what extent. Generally, it gives an opportunity or chance to those who would otherwise not been able to pursue or continue with their studies. Here I am referring to those who are goal purpose oriented, those deserving for instance last year we had two girls from ...bursary who got 12 points each and other also did very well. However, there are others, the moment they are considered for bursaries they relax.*

An official administrator applauded the program: *we believe to a larger extent our bursary addresses injustices and intended purpose. For example, there are some students who are currently at university. We are doing much better and currently in total we support 216 students from Nkhotakota district alone of which 98 are girls and 112 are boys.*

To a larger extent, bursaries help deal with injustices such as poverty. Like last year we had five students who went to university. All made possible through the bursary and their lives will never be the same, another official administrator explained.

It was undisputable, that bursaries address the intended purpose. With the achievement of some students to university, it is an indication that someone's life has been transformed greatly which is no mean achievement worthy blowing a trumpet for. Yet as specified, only those who make use of it effectively is what brings the other side.

The study also found that to some extent, the bursaries do not address the intended purpose as desired to address injustices. As already made known, it is a handful beneficiaries who make it to university whose lives could be followed well after completion of secondary school education. The question is what about the considerable number what happens to them? The study found out that, there are issues that impede bursaries to meet the desired goals effectively. The following reasons were suggested to impede bursaries from addressing the intended purpose; limited numbers for support against the needy ones, sustainability of bursaries, the role of parents, gender inequalities, other problems than fees and entitlements, social cultural factors and the learners themselves.

Limited number for support.

The findings revealed that, most bursaries have specific numbers that they require from a school yet as found there are a lot of needy learners. As pointed out in the implementation process, upon identification of the beneficiaries by school, the names are ranked in waiting for the benefactors to get according to their required numbers of support in a particular year whether there are more needy than the number, that becomes less of benefactor problem. It was further admitted that, some benefactors are restricted by the donor conditions in terms of how many they should consider in a particular year. On the same, the different kinds of bursaries have been questioned whether they address injustice issues in totality. As earlier found, some bursaries offer school fees alone, others both school fees and other entitlements while others offer half of school fees. It was voiced out that, to some extent some bursaries fall short in addressing injustices based on what they constitute such as those that provide school fees only or half payment.

Sustainability of bursaries.

The study also found out that, most bursaries end at secondary school level. It was expressed that,

sometimes it becomes hard when the students get selected to university as lamented by an official administrator: *Last year we had five students who went to university. Unfortunately, our bursary does not focus on university, but secondary school. So, we discussed with the government how they may take care of such university student. There are very rare cases when we see that the student is very needy, we may come in however, the issue is still on the table under discussion in our offices.*

The role of parents.

The interviews with teachers stressed that, most parents of the beneficiaries do not have much to say on their children and tend not to make follow up on the performance or progress of the beneficiaries which to some extent counterfeit the purpose of bursary. Suggestions were put forward as to how such situation arise. One teacher explained: *…it can be traced back to the role of parents, once results are out they do not make up follow ups …for instance you will see parents who pay school fees by themselves they will come to office and call for their child, encouraging, advising…such acts motivates learners to work hard as they are aware that their parents are following up….On the contrary, those parents whose children are on bursary, they do not care whether their children have passed or not after all it is not their money they never sweat for it…it is given by an organization.* On the same parents, the findings indicated that bursary has created a dependency syndrome or lessened the sense of responsibility in parents towards the children. To an extent that, in one case, it costed a beneficiary not to write national examinations due to parent failure to pay for her examination fees. In her words one teacher explained: *the fact that we have free primary education expectations of some parents are that of free secondary schools as well. Last year we had a case where a girl failed to write national examinations because the parent failed to pay examination fees. One would wonder, were they hoping the bursary providers to pay for the exam fees as well? Definitely something is wrong somewhere, exams which come once a year!* Such experiences indeed pose questions on the side of responsibility and ownership in as far as bursaries are concerned.

Gender inequalities.

As earlier stipulated the findings show that boys' access to bursaries is limited as compared to girls, and that girls also have access to specific bursaries than boys. Further the findings indicate that, even bursaries for both boys and girls, girls are often favored. Emphasizing on the same, one teacher stated: *in as far as social justice is concerned, Nkhotakota being a lakeshore area girl child education has been at stake. Such that other benefactor targets girls as a deliberate move to deal with social and cultural influences which retards girls from school hence promotion of girl education. But there are few bursaries which targets boys in particular hence there still remain a gap or the gap is widened further. For instance, some boys when they seek for such bursaries are told if only, they were girls they would have been helped.*

In another scenario, the same teacher further explained that such disparities pose challenge at times lead boys to retaliate in a paradox. Citing an example from elsewhere (in bursaries area of influence) the boys retaliated by making love relationships to impregnate the girls deliberately to frustrate them so that all should suffer the same. As explained by one teacher: *...this has an impact like what happened in two areas* [names withheld, but she mentioned names] *the boys ganged up to impregnant girls on bursaries. Though it was put forward to the providers that maybe they include the boys as well, but they refused as the aid has strings attached which need to be followed. With the worsened situation, the donors were then forced to provide bicycles to both boys and girls as a means to reduce transport costs as well as showing care for boys and girls. All benefited this helped to stabilize the situation.*

There was a persistent criticism of bursaries which targets girls only not to address the social injustices. Boys were reported to be equally needy and in dire need of help, yet they could not be considered for bursaries which targets girls alone it is quite challenging. It was reported that during distribution of entitlements the boys murmur a lot showing being unhappy.

Other problems other than fees and entitlements.

The findings revealed that, the beneficiary problems are beyond mere school fees or the entitlements given. Through the discussions it was a common concern among the discussants that, lack of basic needs such as food at home pose psychological problems on individual learner. Those in day schools some

confirmed coming to school on empty stomach while those in boarding schools mentioned it was a pity to think over their homes who are suffering, at times they do not have a meal even for a day yet at school they have three meals per day.

The varying needs of the beneficiaries are also challenged. As narrated by one teacher: *Last term we had a form two girl who just got married. She was one of girls who used to work hard and was doing very well in class. As a school we banked the hopes that she would be one of those who would put our school on map. It happened that there was a young man who came from South Africa and he brought phones with him. The relationship started the same day and ended into marriage the very same day the young man gave her phone. The girl never reported for school that was the end. Hhmmmm, it is unfortunate that, this girl didn't know the man, we learnt that he was not even from her village just like that.* This to some extent entails how complex individual needs could be and the value placed on them.

Social cultural factors.

The study also found out that social cultural factors pose a threat to advancement of bursaries. As noted already, most beneficiaries come from typical rural or remote areas which consequently affects their value of school. It was reported that, some cultural norms put pressure on girls to marry at an early stage. According to the discussions it is believed that, there is a specific time for a girl to marry beyond that, the participants mentioned that their wombs would dry up for childbearing consequently, some get married in time. In addition, it was pointed that, lack of models from the very community undermines girls' value to further studies hence they copy the community trend. Further, it was cited that, parents largely contribute to society norms especially the uneducated parents who hardly see the value of education. One teacher explained: *Due to societal influence some parents especially, the uneducated ones who are not even exposed to other kinds of life, they see no value of education as such when confronted with the dilemma of letting their daughter to marry a man who goes to Johannesburg, they prefer giving their daughters in marriage so as to have an iron sheet roofed house.*

Such societal influence on the girls pose a tag of war on beneficiaries, on one hand, the school and the other hand, societal expectations and fulfilments. Such a war is more pronounced among day scholars as in their coming to school and going back home these are the realities they face, choices to make decisions to make on daily basis

The learners themselves.

It was further found that the learners themselves also pose a threat to addressing social injustices. It was observed that most beneficiaries come from typical remote areas they lack that self- motivation. It was further mentioned often times such learners look down at themselves. They are from poor backgrounds they feel there is nothing they can do to their fate. This is even aggravated by the social factors from the previous paragraph. As explained by an official administrator: *...and the value girls place on school is not as expected hence few girls. Even if deliberate steps are placed to favor girls...when you come from a poor background, there is that feeling that there is no much you can do about it. You get a child who gives up easily after all am poor.*

With these factors to some extent, it leaves a lot to be desired when it comes to reach to terms with bursaries that they address the social injustices in totality. This is not to completely deny that, bursaries are of importance and great transformers, indeed the study has established that bursaries are capable of transforming lives moving those who would otherwise not been able to make it in life to greater heights yet to overlook these factors that brings hiccups to effectively make bursaries effective in addressing the intended purpose would be an over exaggeration hence there should be a recognition of these if that better is to be achieved. These are more expounded in chapter five.

An extraordinary case

In the course of her responses to emphasize a point on what extent bursary address the intended purpose or injustices one teacher was reminded of an incident that happened just some few days before the interview. Here is what she said:

Just some few days ago, this very term last Friday, I had a case of a girl on bursary, whom we suspected pregnant. I called her as a mentor teacher to inquire of the case. It was hard for her to admit in the first place that she was pregnant. After my skills of inquiring she admitted being three months pregnant. I, thereafter, reported to the headteacher and was advised that she writes a letter so that we reserve a place for her. Since it was Friday and being a day school, I expected to do that the following week. Out of fear may be am not sure, she terminated the pregnancy using traditional herbs over the weekend. She came and reported to me that, the issue of Friday is sorted out I should not worry. Since I was in the office where there were other teachers, and being the only female teacher at the school, I decided to take her out under a mango tree behind the school blocks that is where she claimed having gone to herbalist with the boy responsible for the pregnancy and she was given herbs to take in the evening and at night the pregnancy was out. I was shocked! When I reported to the headteacher later, we advised that she should seek for medical attention we are yet to meet her parents on the same.

As shocking as the story may be, a number of things can be speculated from this case. Among others, element of peer pressure, at the same time a realization that school is important, the desire to still be in school, the fear of being withdrawn from school and the fear that the teacher knows. More is discussed in the chapter five.

CHAPTER 5: DISCUSSION OF THE FINDINGS

In the previous chapter, I presented the findings of the study. In this chapter, I discuss the findings. The findings are interpreted based on the literature reviewed and the theoretical framework. The discussion is arranged based on the broad themes that emerged from the chapter 4 in accordance to the research questions.

Research question 1: How are bursaries implemented in secondary school?

The study has found out that the implementation of bursaries in Malawian secondary schools is a process which involves, identification of the beneficiaries, who gets the help and why and composition of bursaries. The study has stablished that the beneficiaries are identified in three main ways that is from previous school, at school level and by the bursary providers themselves. The study has further noted that, different ways are employed in the school that is through form teachers, committees and individual teachers. It is to the knowledge of the study now that, some benefactors also employ different ways in identifying the beneficiaries that is through use of committees and advertisements. Further, the study shows that bursaries are for the needy both boys and girls though it is established by the study that there are specific bursaries that target girls while none specifically target boys. It has been brought to the attention of the study that girls are given a higher priority as compared to boys even to bursaries meant for both boys and girls. The giving of priority to girls is in consistence with the reviewed literature that often girls are given such a priority compared to boys and special programs target the girls like AGS and JPFR (Filmer & Schady, 2008; Sineta, 2012). Although, such being the case, this study further shows that boys are equally needy in need of support at times even more than girls. Under the same implementation of bursaries, depending on the providers, only school fee is paid in full or half while others in addition to school fees, they provide entitlements. The study has also established that, apart from giving the support, some benefactors follow up on individual beneficiary progress.

In spite of the different ways employed in identifying the beneficiaries one prominent thing is that, each way used, involved a group of actors at some point for verification, confirmation in other words it is not one person's show. This suggests transparency and accountability in the dealings ensuring a just identification of the beneficiaries. This affirms literature that, the implementation of other bursaries such as AGS involved a number of actors to ensure transparency and accountability (Chapman & Mushlin, 2008; Sineta, 2012). Much as there is involvement of various actors in identification of the beneficiaries for example teachers, community members, yet there is more to be desired when it comes to engagement of beneficiaries in implementation process. This study shows that, apart from benefactors who conduct assessment exams there is little involvement of beneficiaries in the initial process. Through the lens of social justice theory, if justice must prevail it requires active involvement of the members concerned to realize their self-worth and significance in advancement of better life in their education (Griffiths, 1998a). As valued members of the society, the beneficiaries also have responsibility to play which they should be aware from the beginning which in turn becomes the drive for the whole cause in this case of the bursary. As further stated by the theory the process needs to be continuously checked and adjusted (Griffiths, 1998a). That is, it should not be once and for all rather follow ups are necessary as well.

The study has revealed that, most beneficiaries are by now employing the assessment criteria to ensure the beneficiaries are not only needy but also capable of doing well in schools. The findings have indicated that, some benefactors have embraced the assessment criteria upon realization that the previous beneficiaries were not doing well. This suggests there is more to bursaries than mere addressing poverty issues. It indicates that the role played by the beneficiaries in advancement of the good of society cannot be overlooked. This is in accordance to the social justice theory. Through the lens of this theory, each individual is valuable and recognized as an important valued part of the community as a whole which implies that, the good of the community inevitably has implications for the good of the individual and the good of the individual has implications for the good of the communities (Griffiths, 1998a). That is why the theory stresses that, if the good of community is to be achieved the members (individuals) need not only sense of their own worth and significance but also a sense of their responsibilities to each other and that society. In this manner therefore, underlining 'responsibility', the capability of the beneficiaries being used to do well in school will entail a recognition or an appreciation of the good done to them

through bursary and consequently their good to society. Though to some extent that would place a limit since the benefactors would consider only those who do very well in the assessment exams due to limited numbers, they require. In a way this affirms the difficulties how the use of merit and need in modern theories of justice pose problems in as far as distribution of goods are concerned (Griffiths, 1998b).

At first glance, use of capabilities to recruit beneficiaries appears to hold water somehow, however, overreliance on the assessment in selecting the needy could be deceiving and end up defeating the whole cause of bursaries on the other hand. For instance, this study shows that, some of the girls who drop out or get married also underwent the assessment criteria. This to a certain degree, questions the credibility of assessment exam. Bearing in mind also that not doing well in the assessment test could be attributed to other factors while at the same time, the benefactors have specified numbers needed. Or could it be those who are selected to secondary schools said not capable? Then it will imply equally questioning the credibility of PSLCE. This to some extent, suggests that the problem could not only be capabilities hence I would maintain at this moment that assessment criteria is a good one, yet it should not be an end in itself other factors need to be considered if doing well is a priority in this case.

The study also found that the implementation process is challenged by delay of entitlements and inappropriate use, stigma or jealous and limited funds. These findings concur with the study conducted in Sierra Leone and Djibouti, it was reported to have created tensions between recipients and non-recipients to an extent that some non-recipients were demotivated and drop out (Chapman & Mushlin, 2008). Though for this study the stigma contributed largely to not putting on shoes and school uniform given by the providers unlike drop out as in Sierra Leone and Djibouti. Further studies conducted in Kenya also concurs with the findings in that untimely disbursement of funds and nepotism were also reported which again resulted into drop out (Mwangi, 2013; Wachiye & Nasongo, 2010). The findings of this study showed that, there was delay in entitlements yet contrary to nepotism, beneficiaries in this study, were identified purely based on need and at times capabilities no corrupt practices were reported based on power or influence.

The findings of the study showed that bursary funds are implemented either directly or indirectly this is in accordance to the reviewed literature. The study has established that most benefactors pay school fess directly into school accounts and the entitlements are given directly to the girls through officials in the presence of mentor teachers and fellow students. While some which base their bursary on learner's performance, they give the beneficiaries a cheque upon issuing the school report. Such a trend was also observed in Cambodia that the JFPR the families received cash transfers provided the girls are enrolled in school (Filmer & Schady, 2008). While in Gambia, the funds are not directly given to the beneficiaries rather through the ministry of education where the administrators control the disbursement between the program and school (Gajigo, 2016).

Research question 2: What is the meaning of bursary to the beneficiaries?

The findings have answered this question by looking at the meaning of bursaries and the beneficiaries understanding of the bursary. The study has found out that, bursaries mean assistance or help rendered to the beneficiaries with the purpose of meeting school needs and making it possible for them to continue with their education. Again, the study found out that, beneficiaries would not have been in school if there was no bursaries and they praised the bursary programs. On their understanding of the bursaries, the study found out that, they understood bursary as an organization which gives free help to girls for school in local language translates **bungwe** as they lightly associated it with 'free help' *zabungwe*. The study further, established that, their understanding of bursaries led to issues of dropouts and poor performance.

The findings indicate that bursaries are important in that they help those who would otherwise not been able to be in school to access education and to others it has encouraged persistence in school. The findings concur with a study conducted by Mwangi (2013), which revealed that bursaries promoted secondary school education in the district by increasing access. Further literature show that bursaries

leads to widening participation; with bursaries which targets girls, their participation in school has been increased like the case of AGS, FSP and JPFR (Filmer & Schady, 2008; Raynor et al., 2006; Sineta, 2012). The findings have also shown that, bursaries are capable of relieving financial burdens on families as most beneficiaries were from single parent headed families or big families with parents failing to meet their school needs. This supports literature that, lack of access to schooling is strongly affected by macro-economic environment, family social economic status (Sperling & Winthrop, 2015; Unterhalter et al., 2014). Studies in Kenya also confirms this as it was indicated that, the girls who were on bursaries were from poor background either single parent headed family or from big family (Musee, 2013; Ndung'u, 2016). This affirms the literature from developed nations in general that, bursaries are capable of relieving the burdens of poverty and offer access to schooling (Bettinger, 2004; Chen & DesJardins, 2010; Harrison & Hatt, 2012; Hatt et al., 2005).

The findings have shown that, beneficiaries understanding of bursary is that of organization and free help. As an organization locally called **bungwe** to them it seemed an abstract thing which to some extent had no meaning in their lives besides emphasis on free help showed detachment of the beneficiaries from the help. In other words, it undervalued the importance. Though little or no literature has been made available on this, yet it is one of the areas that need much attention if bursaries are to be effective. Actually, this explains the need for this current study as among others it sought the perspectives of the beneficiaries on bursary. And as revealed it shows how complex the perspectives are on bursary. For example, such type of thinking **bungwe**, is what to some extent brings issues of poor performance, drop out or marriages with the expressions '**who cares?**', '**do they know me**', '**after all it is not my parents who pay for me!**'. All these to some extent suggests lack of understanding to the cause of the so called 'free help' on the part of the beneficiaries. Such a scenario can be referred again to the social justice theory, unless the purpose of bursaries is conveyed to the beneficiaries making them realize their sense of self-worth, and significance in making a better life, little will be yielded from the bursary. Although I grant that, other factors may also contribute to poor performance or dropouts I still maintain that, being on bursary makes it even complicated worthy taking into account.

Research Question 3: To what extent does bursary offer solutions to injustices from the perspectives of teachers and official administrators?

The study found out that, to some extent bursaries offer solutions to injustices the reasons put forward were; bursaries have made it possible for those who would otherwise fail to access secondary school education to have that opportunity. Further, some beneficiaries had made it to the university an opportunity that would have been hardly possible without bursaries. Bursaries were also praised for enhancing access to secondary education. It was however, emphasized that, the address of injustices goes hand in hand with the caliber of girls; those girls who are goal or purpose oriented. On the other hand, the study revealed that the extent to which bursaries offer solutions to injustices is limited by factors such as limited numbers for support, sustainability of bursaries, the role of parents, gender inequalities, the nature of bursaries and the learners themselves consequently argued not to address the intended purpose or aggravate the injustices.

The findings clearly show that, to a certain extent bursaries address injustice such as poverty. Through bursaries the study has established that, burdens of poverty are relieved on the beneficiaries consequently some end up to university. This concurs with studies on bursaries conducted in UK and Germany that, bursaries helped to relieve burdens and anxiety on the learners leading to persistence in school and successful completion of studies (Harrison & Hatt, 2012). The findings emphasized that this works for those girls who are goal and purpose oriented. This again indicates that for bursaries to be effective effort from the beneficiaries is required. According to language of Griffiths (1998), responsibility is demanded if justice is to achieve the intended purpose. To some extent, therefore, it can partially be concluded that bursaries are capable of addressing injustices like poverty through education, by creating self-reliant individuals, transformed lives and making them capable of changing other peoples' lives in turn.

Regardless of the differences in approach largely the benefactors work in accordance to the government policies to ensure a just society by bringing equal access to both boys and girls for those that target both while others are for girls alone to increase more opportunity for girls access to education against social cultural factors that impede girls from schooling. Nevertheless, the practical part of it is highly challenged. While it is true that girls have been underrepresented in secondary school education due to socio-cultural factors, school infrastructure and economic factors which justifies the special bursary programs for girls and a higher priority given them, the study shows that, with such treatment to girls to some extent boys access to bursaries is affected. The study noted that, boys' access to bursaries is limited. This observation to some degree, if overlooked may lead to creation of other injustices this time towards boys. As noted, some capable boys are deprived of bursaries because they are boys, yet some girls drop out or perform poorly while on bursary. As lamented from the findings, the boys are equally needy and in dire need of help as well. As noted from the findings, jealousy and stigma are aroused towards the beneficiaries. For instance, the case reported by one teacher of boys who on purpose planned love relationships in order to impregnate the girls on bursary so that all of them suffer the same. Such actions can speak more, was it out resentment? Such scenario needs to be considered carefully when handling bursaries. Otherwise it will be justice towards the other group injustice to the other.

The findings revealed that, most bursaries have specific numbers that they require from a school yet as already found, there are a lot of needy students hence many are left without being helped consequently, access to education is challenged thereby injustices prevail like poverty and inequalities as shown from the previous paragraph. These findings agree with the studies reviewed on assessment of AGS in Sierra Leone, Djibouti and Malawi that there were many needy learners as compared to the available help (Chapman & Mushlin, 2008; Sineta, 2012). This in turn, results, in deepening the injustices to some extent unlike addressing them since the numbers they consider are fewer against the population needy. Therefore, to argue largely that they address the injustice would be an exaggeration yet to deny that they do not would be underestimation. But while I recognize the crucial role bursaries play to address injustices, a consideration on the numbers should be made. Otherwise it could be said it is a partial address, the poor uneducated remain poor creating a vicious cycle. Rather would recommend the good job so far well done to make it possible for those who would not have had a chance to pursue their studies if it were not for bursaries. However, taking into account that there are more needy learners than the numbers they plan to help. In fact, such could again be related to negative effects of donor aid which come with conditions attached not as the community desires.

The study has also found that bursaries to some extent fail to address the injustice because of lack of sustainability of the programs. The study has revealed that, some bursaries end at secondary school level. In addition, some benefactors withdraw along the way even without prior notification to the beneficiaries. Further, most benefactors do not follow up the beneficiaries after secondary school education. Allow me to illustrate my point, given that the girls managed to complete their secondary school education, three groups are likely to emerge (1) those who do extremely well to qualify for university education, (2) others do well for vocational training or other colleges and (3) those who fail and do not qualify for either of the two. For those in group (3) the benefactors are less likely to follow such students. For those in group (1), it should be noted that university education is costly with limited places while private universities and colleges are very expensive. It follows therefore that, beneficiaries, inability to fund themselves at tertiary level though they qualify questions the injustices being addressed. Arguably it will create a certain class of individuals lost in the way to deal with injustices. For those in group (3) when they wish to repeat most benefactors do not sponsor such cases. Arguably the inequalities are not fully addressed so to speak they are partially dealt with. This to some extent raises the questions as to whether bursaries are meant for the gifted learners alone? Though bursaries are equally important as they provide access, to those who would otherwise not able yet, it should be emphasized the outcome is as equally important and crucial. This is more or less like baking bread, getting it out of oven halfway!

As regards to outcomes Griffiths (1998a) states that, it is less about outcomes rather emphasizes on the process. However, through the study in practice it shows that the outcome also matters a deal. As the outcomes to some degree determines the extent to which bursaries offer solutions to injustices. However, this does not underrate the process as discussed, it is evident that the process is very much important starting from the implementation process which should be participatory and involving especially the

beneficiaries and parents for them to understand as further discussed in the next paragraph.

The study shows that the extent to which bursaries addresses injustices is challenged by the role of parents. The study is crystal clear that, most parents of the beneficiaries do not follow up on the progress of the beneficiaries. The findings suggested that, parents seem to transfer their responsibility over their children to the benefactors. Technically it implies they no longer own the child that is to say bursaries have created a dependency syndrome on parents. This concurs with the findings in reviewed literature that, the community was reported to a habit of relying on others to help them and looked forward to more help (Sineta, 2012). As such, dependency syndrome turns to distance the parents from checking the progress of learner, yet some benefactors are equally yoked with many things to go down and check on the progress of the beneficiary. A beneficiary becomes a 'no mans' which partly explains the issues discussed in previous paragraphs. She is not answerable to anyone, who cares? Again, the dependency syndrome combined with the "free things mentality" to some extent implies, no or less attachment of ownership from parents to their children. Consequently, it pulls down the spirit of hardworking in learners and the value of bursary undermined. Though mentor teachers are in schools, it was found out that they are equally yoked with other duties as teachers, boarding mistresses at the same time. And they were meant for a specific bursary yet on humanitarian grounds they practically, mentor all the bursary beneficiaries including the boys. This creates a whole lot of workload on them which to some extent affects the efficiency of mentorship as well. Therefore, the extent to which bursary offers solutions to injustices is challenged by the parents who have a direct impact on girls schooling.

The nature of bursary is also said to impede the effective extent to which bursary could be said to offer solutions to injustices. As the findings revealed bursaries fall into two main categories those that provide school fees only and those that provide school fees alongside other entitlements. Further, the study established that those which offer school fees are further grouped into two the ones which pay half school fees and others pay half the amount of school fees. The findings showed that there were complaints or dissatisfaction for the ones that were on half payment and on school fees only. It was expressed that much as fees was paid but they lacked other necessities and was even worse with those that paid half of the school fees. This also matches well with earlier findings that, there other needs besides what is offered by the benefactors. Although, whether half payment or full payment that is in the nature of bursaries, yet as findings entail the beneficiaries have more needs apart from school fees leading to addressing their problems in a superficial manner. However, this does not overrule that regardless of the nature of bursaries a great job is done though these challenging parts need to be considered if effectiveness is to be achieved in solving the problems of injustices.

The learners themselves also have shown to defeat the purpose of bursaries in offering solutions to injustices to some degree. As the findings revealed, some of the beneficiaries come from typical remote areas who lack self-motivation that inner drive to school. It was again found that, such learners look down at themselves since they are poor, they feel there is nothing they can do to their fate. In addition, their immediate environment is not equally supportive to their education hence most girls are laid off or demotivated. These are aggravated by social cultural values as a result they turn to marriage as to comply social norms than schooling frustrating the bursary goals. This mentality, therefore, repeats the vicious cycle of poverty deepening the injustices other than addressing them to some extent. In a critical examination of AGS, it was reported that, girls who persisted in school were those driven by their own internal motivation (Sineta, 2012) This suggests that, lack of internal self-motivation yields less or no positive achievements in school. This is what Griffiths (1998a), calls sense self-worthiness, valued individual lack of such in an individual would not lead to developmental changes. In fact, this is one component that needs to be taken care of if bursaries are to achieve the desired goal without which disastrous outcomes are realized.

On the extraordinary story captured in the findings, as shocking as the story may be, a number of things can be speculated from this case. Among others, element of peer pressure, at the same time a realization that school is important, the desire to still be in school, the fear of being withdrawn from school and the fear that the teacher knows. Reflecting on this case, it can be drawn that, the girl in question realized the importance of school therefore she needed to continue her studies at all cost hence termination of pregnancy. Even being on bursaries showed an urgency of being in school. With the support of the boyfriend she gets the assurance of making it happen. This in a way, entails how complicated the issues

of bursaries could be. If less care is put, may even cost lives. Therefore, I would suggest for an emphasis on health and sex education to minimize such risks which can cost the lives. In addition, goal or value amplification be made while emphasizing on their responsibility towards actions they take.

CHAPTER 6: CONCLUSIONS AND RECOMMENDATIONS

This chapter gives a glimpse of the whole study, concludes and makes recommendations. The study aimed at exploring the extent to which bursaries offer solutions to problems emerging from injustices and inequalities. Three questions were asked; **How do secondary schools in Malawi implement bursaries? What is the meaning of bursaries to the beneficiaries? To what extent does bursary offer solutions to injustices and inequalities from the perspectives of teachers and official administrators?** The study was guided by the interpretivists paradigm which its epistemology is based on multiple truth and the ontology of interpretivism is "experienced world". Through this paradigm the researcher, looked for more than one explanation on the topic at hand. The case study design was used as the study tried to explore what is not much known and girls formed a case. Data for the study was collected through interviews and focus group discussions. The findings were discussed in the lens of the social justice theory based on the work of Griffiths (1998) and the literature reviewed. The conclusions, therefore, are made based on the study objectives.

The first objective was to explore how secondary schools in Malawi implement bursaries. From the study it can be concluded that there is no definite way how bursaries are implemented in schools. Different bursaries are implemented in differently ways depending on the providers. The school forms the major means through which the bursaries are implemented. However, regardless of the different ways used, the process involved a number of actors at some point for transparency and accountability such that no malpractice could be traced. About who gets the help, it can be concluded that, girls have an upper share in accessing bursaries as compared to boys, yet few girls use the bursary effectively. On the composition of bursaries, regardless of the variations depending on the providers bursaries are of great importance to the beneficiaries. It can be concluded that, most beneficiaries could not have been in school if it were not for bursary. This entails how crucial the help is to the beneficiaries.

From the second of objective which explored the meaning of bursaries to the beneficiaries it can be concluded that bursary programs are of importance to the beneficiaries as they help increase access to schooling to those who would otherwise not been able to be in school. Further, it can be concluded that, bursaries are capable of transforming lives when the girls successfully complete their studies and pursue their university education an opportunity which would have been lost if it were not for bursaries. Yet as the study revealed, such importance works for those girls who are purpose driven or goal oriented or are intrinsically motivated to do well in school. In this regard therefore, it can be concluded that, the effectiveness of bursaries also relies on the role played by the individual beneficiary and what is their understanding to the help that is given in real life. This is what Griffiths (1998a), calls a sense of responsibility towards the support given. Though, the issue of capabilities is equally important, yet I would personally maintain that, when a student qualifies for secondary education the capabilities to do well are already in her. What is more is to work on the attitude and raising aspirations as regards to purpose of the bursaries. This is where social justice theory emphasizes on the process, even those processes that may overturn themselves be strengthened and continued checking and adjusting (Griffiths 1998a). After all, in most cases it is not the strongest or the most intelligent who survive but those who can best manage the change. Therefore, much effort should be put on how best the changes that can be brought by bursaries could be utilized to make them more effective. It can also be concluded that, from the scratch the beneficiaries lack intense awareness of the understanding of the aim of the bursary programs. Yes, they are poor, identified in a transparent manner, then told you are on bursary paid for school fees, entitlements given for some bursaries it ends there. There is need for awareness of the bursary goals to the beneficiaries in that they should understand they are part and parcel of making things better, they are valuable and worthy in this process of making things better in an education system as put a sense of responsibility (Griffiths, 1998a).

The last objective of the study which explored the extent to which bursaries offer solutions to injustices from the perspectives of teacher and official administrators, it can be concluded that in itself bursary program is capable of addressing the inequalities of poverty, gender inequalities by giving girls opportunities to school which has been impeded by cultural factors, economic status thereby transforming the lives of the girls, in turn the community and nation as a whole. However, the practical part of bursaries in addressing injustices is rather complex than the theory of it. Actually, it can be concluded that it leaves some potholes to be filled if it could effectively address the inequalities. At this point it shows that

for justice to effectively be achieved it indeed calls for the principals as per Griffiths which according to the study have fallen short. The study revealed that, girls lack of intrinsic motivation, sense of ownership or appreciation diminishes the value of help rendered. As stressed by Griffiths if justice is to be achieved it requires individual participants to have sense of their own worth, significance, sense of responsibility towards the bursary. These are to be emphasized if bursaries are to offer solutions to injustices and inequalities. Further the study shows the individuals do not recognize their value in making good of bursaries especially the case of girls and parents to an extent that it creates a dependence syndrome. This explains why the theory stresses that individuals need to recognize their value in the process of remaking the society to a just one through bursaries. Without which the study revealed short falls. The study also indicates that boys in similar conditions as girls are equally needy, yet they are unjustly treated. Referring to social justices it calls for continuous checking and adjusting to the needs in the society since utopia is not found in a just society. The boys make one experience where such changes may also be considered.

I would, therefore, recommend the following for social practice if bursaries are to largely address the inequalities before I make the recommendations allow me to introduce another theory which to some extent explains how the poor lack the capacity for aspirations because of their specific orientation in society.

Appadurai (2004), cites conditions that prevent the poor from building a culture of aspirations among which is the lack of voice necessary to engage in civic action constrains the poor from participation. The other one is constraints on opportunities whereby pathways between aspirations and reality exist, they are likely to be rigid (Appadurai, 2004). In the lens of capacity to aspire, it is believed that, poverty reduction and development have everything to do with the future, strengthening the capacity to aspire can enable the poor to combat poverty. For instance, it is required that, whenever an outside agent enters a situation where the poor are a major concern, they are urged to identify the cultural rituals that perpetuate cultural consensus. The rituals of consensus production are believed to provide a place to change the terms of self-recognition that define the way in which the poor function in the society (Appadurai, 2004). In addition, capacity building should focus on local education that increases the ability of the poor to understand the links between aspirations and achievement (Appadurai, 2004). Furthermore, outside agents should encourage internal efforts to cultivate voice among the poor. Moreover, any development project or initiative must develop a set of tools for identifying the cultural map of aspirations that surround the specific intervention (Appadurai, 2004). Based on the findings of the study through the lens of social justice theory and bearing in mind how the poor lack the capacity for aspirations I would recommend the following for **social practice:**

⟹ In identification process there is a need to actively engage the beneficiaries by making them aware that they are part and parcel of the bursary stressing the importance to the success of bursary. This will help instill a spirit of sense of self worthy, sense of responsibility towards bursary it will further encourage to instill the value of bursary in their lives not as free help as in their "free help".

⟹ The involvement of parents. Many studies have been conducted on how parents influence children in different areas. Yet this study has established that most parents do not show interest in following up their learners' progress especially in this case of bursaries. Therefore, I would recommend in the process of informing the beneficiaries, it is equally important that parents are made aware of the bursaries intent and clearly put forward the expectations of benefactors from the parents towards their children. Actually, the conditions be put forward that the parents should equally be aware that being on bursary is not a right but a privilege, if misused their child may be withdrawn from bursaries. This will positively influence the parents to shoulder the burden of being responsible for their children through advice and emotional support. Though acknowledging that some parents may not be educated enough however, I believe that could not deprive the wisdom of parents to edge their children to work hard with the informed knowledge from the benefactors.

⟹ To the bursary providers I would recommend a constant mechanism that keeps on checking girls progress in school performance, though this may bring some costs or inconvenience but will be necessary if instituted to effectively yield the intended results. Of course, the first response from beneficiaries would be a fear of being withdrawn but with constant repetition it will turn into a way of life for the beneficiaries.

⇒ The study has shown that some bursaries follow up on their learner progress reports yet there are some which do not. Based on the findings it is crucial that, conditions should be put in place governing the bursaries to reduce the risks of poor performance, dropouts among others. Among others this could include the withdraw of beneficiary from bursary upon failing to meet the required scores. This will also encourage the learners actively participate in school.

⇒ Use of role models, real life lived experiences may revive and reform the beneficiaries towards school. This will encourage awareness that, they are not the only ones, others too were in similar situations managed to make a difference.

⇒ To effectively work at district level, I would recommend that bursaries work as a team. Forming one big body for identification, selection of the beneficiaries at secondary school. Much as they have different goals or target groups, yet the population targeted is within the boundaries of the district. This in a way would reduce risks of being considered in two or three different bursaries. It would encourage getting the real needy at district level and ranking would be a true reflection of the need at district level. It would also give specific figures of the needy at district level hence an eye opener to providers on how limited they are to the targeted population of the needy. Apart from that, it would provide a form of competition among the prospective beneficiaries at the same time once considered they will be encouraged to work hard knowing for sure they may be withdrawn at some point if conditions are not met. This will equally enhance the value of bursary in the minds of beneficiaries. As a process it should emphasize **awareness** (which should involve conveying the importance, expectation and conditions to both parents and potential beneficiaries), **identification** (work hand in hand with schools and community), **ranking, assessment exams, selection** (the selection process be grouped into three categories depending on the rank of needy - Group 1, those that may not afford other entitlement; Group 2, those that may at least manage to get other necessities but support them with school fees; Group 3 those that could pay half of the fees). The illustration below shows a proposed bursary framework at district level as explained.

Diagram 6.1: Proposed Bursary Framework
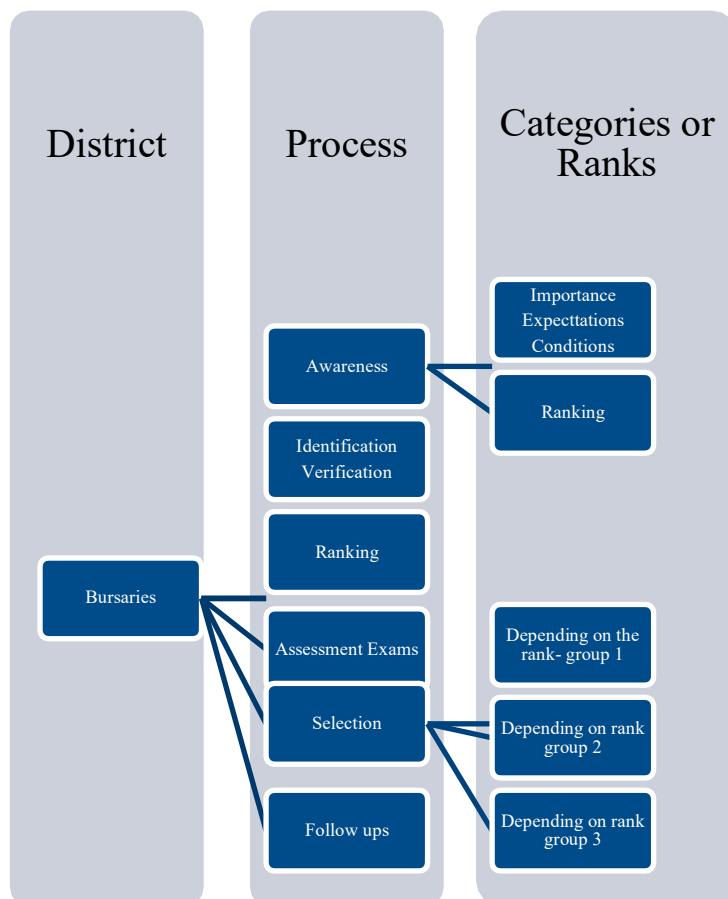
All in all, the study is loud clear that bursaries in themselves have the capacity to address injustices yet the practicality of it is hindered by issues to effectively deliver the intended purpose. The roles played by the beneficiaries and their immediate environment largely contribute to the extent bursaries offer solutions to injustices and inequalities. Though this does not overrule other issues associated with the help such as limited funds and specific numbers required by providers, but the key players at the center are beneficiaries. Unfortunately, many of them do not recognize their worth, significance and responsibility to the help rendered.

Based on these findings, therefore other areas need to be looked into for further study, I would recommend the following for **further study**:

- An examination of the transition of bursaries between secondary school and tertiary levels of education
- Examine the role of parents on bursaries.

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DEPARTMENT OF EDUCATION AND SPECIAL EDUCATION

APPENDIX 1 Notes

Notes of the findings for each category that assisted me to cross examine the findings and see what was common from them.

Implementation of bursaries

i. Identification of the beneficiaries:

Teachers:

- At school through committee which includes mentor teacher
- From previous school others are identified from their home areas
- Mostly at form 1
- Assessment are done for some bursaries

Officials:

- Community identifies- they are the ones who live in the villages they know best.
- Verification of the needy ones by extension workers
- Home visits to verify the need.
- Applications are advertised to those who are needy, assessment, shortlisting verifications in homes. Upon verification where necessary refereed to VCL's.

Girls:

- From primary school
- At school-
- From home church/mosque

ii. Who gets the help

Teachers

- The needy, poor girls are given upper hand.
- Girls main target group
- Special needs learners given a priority.

Officials:

- Needy, deserving, capable.
- Girls are given higher priority.

iii. Composition of bursaries

Teachers:

- Some include school fees and entitlements e.g school bags, uniform, school shoes, mathematical set, soap, blankets, exercise books, pens, sanitary wear.
- Others school fees only
- Others half school fees

Officials:

- Full school fees and other needs like school bags, writing materials, ……..
- Condition are given to work hard failure which withdraw.

Perceptions on bursaries (justifications & Issues)

The question of perceptions of girls towards bursary led to emergence of two thoughts that is justification and issues with bursaries views out of these the perceptions were drawn:

- Assistance to help the needy
- Free help mentality- (creates laziness, under performance, dependency syndrome, attitude)
- Personality of the beneficiary

Justification/importance

Teachers:

- Important as some would not have been in school, others at university
- Poverty affects schooling bursaries help those who are willing especially those with goals. (Successful stories told)

Officials:

- Helped a lot to be in school (stories told of successful students)
- Others are working right here with us
- Others are at university

Students:

- Without bursary could not pay fees. (Stories told)
- It would be hard

Issues with bursaries

Teachers:

- Girls not being appreciative by not working hard
- No proper use of the entitlement for instance not putting on shoes given
- Drop out -pregnancies, claiming illness, willingly
- Jealous from those who did not benefit from the village
- Other needs rather than physical such as psychological problems for instance given all the necessary school materials given yet no food at home…..
- Limited entitlements, not enough for every beneficiary, the size of the shoes
- Delayed entitlements
- Stigma- the entitlements makes them appear different attract unnecessary attention of their friends.
- The feeling of being needy demotivates them, no wonder they do not work hard.
- Lack of models,
- Lack of goals-purpose for schooling (lack of interest)- I call it lack of intrinsic motivation,
- Spirit of satisfaction …help more than necessary hence "am just like one of those,,,"

- Other bursaries pay half the amount, without other necessities, some parents cannot afford the remaining.
- Pulling out the bursary without notifying the beneficiaries in advance.

Officials:

- Limited funds- the number of the needy is higher compared to the resources
- The area is one of the very remote areas of Malawi of which girls see no value of schooling…no models to motivate them.
- When you come from a very poor background, there is that feeling that there is no much I can do about it. You get a child who gives up very easily. So with such children you still have to push them…
- Dropouts on grounds of marriage.
- Some do not do well, of course it is not there making it depends on the background where they come from.
- Delay of school reports though with the measures we put in place now it is better now than it used to be. Almost all school reports are now directed to our offices.
- Drop out- it is understood on valid reasons such as long distances to school, lack of school materials such as exercise books, uniforms.

Students:

- Dropouts regardless of being on bursary-*why* e.g peer pressure-pregnancy
- Untimely disbursement of entitlements.
- Being withdrawn from the bursaries
- Stigma, "we are often mocked by our friends that we should not boast for such.
- Some bursaries do not provide entitlements e.g school bags, uniforms, which is somehow challenging for us
- Pregnancies- due to spirit of self- satisfactory*; I further inquired that, does it mean they were not deserving? or they do not deserve the bursary/they did not qualify?…. "yes, they deserved the bursary, but when they start getting the help the relax, become less careful, they do not mind their past problems…now they do not have problems they feel satisfied…."*
- Peer pressure/ show off spirit
- Most of the beneficiaries do not do well – they do not feel the pain of paying school fees.
- Bursary providers withdrawing those who did not perform well… "*like last term those who did not perform 29 points below were withdrawn right away…."*
- The spirit of thinking about home while you have everything at school at home your siblings and parents are suffering, this disturbs/psychologically it distracts the girls leading to poor performance because of lack of concentration
- Most bursary beneficiaries also commit offences
- The thinking that, those who passed / already passed if God planned that I will be rich I will be rich (after all there are some who ae rich but didn't go to school..) they are not employed by the government yet they are rich …if God designed that I will be rich, I will be rich anyway…even if I fail at school it will still be known that I was at a good boarding school
- Not realizing the importance of bursary money not taking it seriously.

How bursaries offer solutions to injustices

In itself the bursary was noted to be a tool to address injustices in the society. Though some where depending on the nature of the bursary the extent to achieve a just society is challenged or encouraged. It varies with the type of bursary, the goals and the target group.

Teachers:

- Praised the different program for success to those student who cooperate in goals with beneficiaries intention…..(emphasis was on those who cooperate…)
- Commended the programs for a chance to those who would not afford. Some are in universities and colleges
- To some extent the intended purpose is not addressed
    1. Most bursaries have specific numbers required per year hence does not meet the need.
    2. Sustainability- most of them end at secondary school
- The role of parents hinders success- no follow ups, dependency syndrome, lack of responsibility.
- Boys access to bursaries is limited thus instead of achieving equality it deepens the levels of inequalities hence aggravating injustices.
- Bursaries which target girls only aggravates the injustices to some extent

Officials:

- Praised the program to be a success- stories of university student told, number of beneficiaries increased
- Injustices are addressed as the program targets both boys and girls- though girls are given a priority to some extent.
- For both boys and girls
- To some extent not achieved
    1. Learners are from typical remote areas they lack that self-motivation
    2. Spirit of looking down at oneself- from poor background they feel there is nothing they can do of their fate
    3. Socio-cultural factors value for other things like marriage other than school

APENDIX 2 Guiding questions

GUIDING QUESTIONS

A. TEACHERS

1. What bursaries are offered at this school

2. How are the bursaries implemented

   How are the beneficiaries identified?

   Who gets the help and why?

3. How are bursaries effective in addressing the intended purpose? To what extent?

4. To what extent does bursaries offer solutions to the injustices and inequalities in education?

B. BURSARY OFFICIAL ADMINISTARTORS

1. Tell me about your bursary

2. How is your bursary implemented

3. How is your bursary effective in addressing the intended purpose?

4. How does your bursary offer solutions to injustices and inequalities?

C. GIRL BENEFICIARIES

1. Tell me about your safe

   What kind of bursary do you belong to?

2. How did you get the bursary?

3. What is your understanding of bursaries?

4. What does bursary mean to your life?

5. Tell me your story

APENDIX 3 Consent letter

CONSENT LETTER

_____

_____

_____

Dear Sir/Madam

I am a graduate student at the university of Gothenburg in the department of Education and special education needs. I am currently conducting a research as one of the requirements to write a dissertation. In my dissertation I am looking at how the provision of bursaries offer solutions to problems emerging from injustices and inequalities.

You will be required to participate through face to face interviews which will be recorded in order to assist in data analysis. The focus area for interview is the implementation of bursaries, the meaning of bursaries to the beneficiaries and to what extent bursary offer solution to injustices and inequalities.

As you participate in this research be assured that, your identity will be kept confidential such that nowhere in the study will I mention your name. I will also make sure that you are respected. There will be no psychological harm on you as a participant. You will also be free to withdraw your participation at any point of study without being questioned.

The report that I will write will be made available to my supervisor, fellow students, and others from the department. It will be presented for assessment at Gothenburg University. It may also be published.

I have read, understood and sign the above and I am freely willing to participate in the research as long as the researcher abides to the promises set above.

Name_____

Position_____

Signature_____

Date_____

APPENDIX 5 Letter from education divisional office

Tel (265) 01253611/612 - 01253612
Fax(265)01253227

All correspondence to be addressed to
The Education Division Manager
Our Ref No. 144215

CENTRAL EAST EDUCATION
DIVISION, PRIVATE BAG 233,
KASUNGU

Date: 10th February , 2020

MINISTRY OF EDUCATION SCIENCE AND TECHNOLOGY

TO WHOM IT MAY CONCERN

LETTER OF IDENTIFICATION

I write to identify TIONE GONDWE employment no. 171241 to be a teacher from Chayamba Secondary School in The Central East Education Division.

May you kindly provide her permission to access information and data as regards to bursaries in Secondary Schools within Nkhotakota District.

She is pursuing her studies at Gothenburg University, Sweden.

Hope you will assist her accordingly.

MERVYN CHIRONGO
For: Education Division Manager (CEED)

APPENDIX 5 Pictures on entitlements