

**STUDENT DEBTORS MANAGEMENT AND FINANCIAL SUSTAINABILITY OF
PUBLIC SECONDARY SCHOOLS IN ALEGO USONGA SUB-COUNTY, KENYA.**

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**A Thesis Submitted in Partial Fulfilment of the Requirements for the Award of
Degree of Master of Business Administration (Accounting) of Masinde Muliro
University of Science and Technology**

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DECLARATION

This thesis is my original work prepared with no other than the indicated sources and support and has not been presented elsewhere for a degree or any other award.

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CERTIFICATION

The undersigned certify that they have read and hereby recommend for the acceptance of Masinde Muliro University of Science and Technology of a Thesis entitled “***Student Debtors Management and Financial Sustainability of Public Secondary Schools in Alego Usonga Sub-County, Kenya.***”

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DEDICATION

I dedicate this research to my wife, Maurine Akinyi, and children, Joseph, Leticia and Felicia, for their priceless love, patience and encouragement during this academic journey.

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ABSTRACT

Financial sustainability in public secondary schools has been under test, with the disbursement of funds and school fee payments cited as significant issues. Coupled with substantial student debtors totalling KShs.3.1 billion, public secondary schools face financial sustainability challenges amid pressure to settle accounts payables. This study examined the relationship between student debtors management and the financial sustainability of public secondary schools in Alego Usonga Sub-County, Kenya. Its objectives were to determine the effect of funds disbursement on the financial sustainability of public secondary schools, the contribution of debt collection techniques on the financial sustainability of public secondary schools, the effect of socio-economic facets on the financial sustainability of public secondary schools, and the moderating effect of school factors on the relationship between debtors management and financial sustainability in public secondary schools in Alego Usonga Sub-County, Kenya. The study was founded on three theoretical pillars: Fund Accounting Theory, Debt Management Theory and the Agency theory, with Fund Accounting theory being the central theory of the study. The study employed a mixed research design, targeted all 50 public secondary schools in Alego Usonga, and purposively sampled the principal and bursar/accounts clerk in all the schools. Primary data was collected using a closed-ended questionnaire, while secondary data was extracted from audited financial statements from public secondary schools. Ten respondents (five bursars and five principals) were piloted in Kakamega County. Data analysis involved descriptive and inferential statistics. The study made findings which may be essential to public secondary school administrators, managers of various financial institutions and school suppliers wishing to deliver items to public secondary schools on credit terms. It may be important to researchers and future scholars who might refer to or build on this work for further research. The study established that funds disbursement account for 46.7% of the variances in financial sustainability of public secondary schools in Alego-Usonga Sub-County, Kenya ($R^2 = 0.467$, $p < 0.000$). Further, debt collection techniques accounted to 45.5% of the variances in financial sustainability in public secondary schools in Alego-Usonga Sub-County ($R^2 = 0.455$, $P < 0.000$), and socio-economic facets accounted for 52.3% of the variances in financial sustainability of public secondary schools in Alego-Usonga Sub-County ($R^2 = 0.523$, $p < 0.000$). The study further found a significant moderating effect of school factors. The study recommends that public secondary schools should have a timely fund disbursement by ensuring that government capitation and county and National Government Constituencies Development Fund are promptly transferred to the schools. Debt collection should be designed using cash and kind forms to ease the debt burden. Debts can be made in periodical proportion to reduce the debt burden. The study recommends that parents' household income be well considered to ensure parents manage fee payments to gear up financial sustainability. Equally, schools should adopt income diversification strategies to ensure they are financially sustainable.

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ABBREVIATION AND ACRONYMS

BOM	Board of Management
CS	County School
EFT	Electronic Funds Transfer
FDSE	Free Day Secondary Education
FPE	Free Primary Education
GOK	Government of Kenya
ICT	Information Communication Technology
KCSE	Kenya Certificate of Secondary Education
KMO	Kaiser–Meyer–Olkin Test
MFI	Microfinance Institutions
MoES&T	Ministry of Education, Science and Technology
NACOSTI	National Commission for Science, Technology and Innovation
NEMIS	National Education Management Information System
NG-CDF	National Government Constituency Development Fund
PFMA	Public Finance Management Act, 2012
PPADR	Public Procurement and Asset Disposal Regulations
PSASB	Public Sector Accounting Standards Board
SCS	Sub-County School
SDGS	Sustainable Development Goals

OPERATIONAL DEFINITION OF TERMS

Debt Collection Techniques	Methods adopted by public secondary schools to ensure that students settle outstanding fee invoices. This is measured by cash and kind form payments, periodic proportion payments, learning suspension actions, fee follow-up strategies, and fee reminders.
Financial Sustainability	Ability of a public secondary school to collect sufficient cash to cover all its recurrent expenses and fund budgeted development projects. This will be assessed through the rate of fee payment, student debtors' growth rate, and creditors' weighted proportion to recurrent expenditure.
Funds Disbursement	This refers to the actual transfer of funds from a government institution such as the National Treasury, NG-CDF, and County Governments to public secondary schools. It is measured through Ministry of Education funding, Constituency Development Fund funding, county bursaries, and student alumni.
Public Secondary Schools –	In this study refers to a duly registered school owned by the government of Kenya.
Socio Economic Facets –	The socio-economic facets refer to assessing household income patterns, parents' income diversion, and premium attachment.
Student Debtors Management -	This refers to the interplay of factors considered when examining the management of student debtors.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Financial sustainability describes an institution's ability to cover its annual budget without any constraints (Metto & Ombaba, 2021). It tells the ability of a public secondary school to collect sufficient cash from fees levied to students, amounts that can enable the learning institution to cover all its recurrent expenses and fund budgeted development projects. Achieving financial sustainability in public secondary schools is crucial in ensuring quality basic education (Kiure, Lyambatane & Ogoti, August 2023) while maintaining low accounts payables or creditors.

The sustainability of schools has been a challenge across the globe. In rural Germany, for instance, Rundel & Salemink (2021) established challenges in the adoption of ICT and digital literacy programs to financial unsustainability challenges due to school debtors and inadequate government funding. The researchers interviewed classroom teachers and school heads drawn from secondary schools across Baden Baden-Wurtemberg and Lower Saxony states during the Corona Virus Disease (COVID-19) period, during which lockdowns had been imposed across the country. The researchers recommended additional funding from development partners and fundraising to address the financial challenges experienced by the schools.

In Indonesia, challenges in the financial sustainability of compulsory education have been reported and have resulted in a shortage of teachers across the county (Suryahadi, Al Izzati & Yumna (2021). To address the funding challenges, the country encourages parent-teacher groups and school alumni to fundraise to fill the school funding gap.

Countries in East Africa face similar financial sustainability challenges in their public secondary schools. In Rwanda, for instance, the rollout of the Geographic Information System in public secondary schools as a practical learning tool failed due to limited financial resources advanced by the government (Mzuza & Van, 2019). As Shukia (2020) observed, the government of Tanzania has not only enacted policies and circulars to address financial sustainability challenges across public schools in Tanzania but has also entrenched parent-teacher platforms to supplement the government's capitation. Parents in Egypt decry the high cost of schooling for not enrolling their children in school (Mena, 2014). The inability of low-income parents to meet school expenses causes their children to be sent away from school, and such frustrations affect the schools' financial sustainability and the student's ability to attend school.

The financial sustainability of schools in Kenya has equally been adversely affected, as witnessed by the increasing number of court cases lodged by suppliers against school principles (Too, Chege, Abuga, Gikandi, & Imenza, 2023 May 24), unpaid workers' salaries and insufficient laboratory chemicals (Awange, 2022). Even though the ministry has designed a cash disbursement schedule for the capitation funds, Achieng, Nduku, and Njui (2021) observe that the government often delays the disbursement of the capitation funds. This situation affects the learning in public secondary schools. Too *et al.* (2023, May 24) contend that some principals have had to suspend other non-essential commitments and focus only on food items and electricity. The delay in disbursement of capitation funds to public secondary schools has persisted, and the government had not disbursed capitation funds to the public secondary schools a month after the learning institutions re-opened for the second term of the 2023 academic year (Muchunguh, Atieno & Matoke, 2023).

Public secondary schools adopt debt management strategies to ensure students settle their outstanding fee invoices within reasonable timelines. This can be achieved by authorising cash and kind form payments, periodic proportion payments, learning suspension actions, fee follow-up strategies, and reminders to parents and guardians (Tang, 2014).

Article 53 of the Constitution of Kenya 2010 lists free and compulsory primary education as one of the rights to which every child in Kenya is entitled. Moreover, parents in Kenya or whose children reside within the country must ensure that children of school-going age are enrolled for primary and secondary education (Basic Education Act, 2013).

The GOK introduced FPE and FDSE in 2003 and 2008, respectively, to encourage student enrolment in public schools (Awange, 2022). The introduction of the FDSE was meant to support learners from less privileged backgrounds who could not access secondary education upon completion of primary education. Through the program, the government initially allocated Kshs. 10,265 to each student enrolled in all public secondary schools. The amount was then increased to Kshs. 22,244 and Kshs. 57,974 per student per year in regular and special needs public secondary schools, respectively, as of January 2018 (Awange, 2022).

Further, the government has implemented a standardised fee structure and guidelines across the various categories of public secondary schools – with day secondary schools being entirely free, with parents only required to cater for the meals of the learners. Additionally, parents of students in category A boarding secondary school pay Kshs. 53,554 per year, whereas students in Category B boarding secondary schools pay Kshs. 40,535 per year, while students in special needs schools pay Kshs. 12,790 per year. Recent research has

criticised the government policy of allocating a standard amount of Kshs.22,244 to students in public secondary schools.

Despite the MoES&T issuing approved fee guidelines for public secondary schools, Chebet (2020) reported instances in which head teachers required parents to pay extra charges, sometimes totalling KShs.10,000 per student per year of study. The extra levies, which are neither documented nor listed in the formal fee structures, are communicated verbally or through circulars sent to parents and are meant to cater for the construction of dormitories, motivation of teachers and remedial classes, and additional cost of commodities as a result of the run-away inflation experienced in the country. Such extra levies are meant to supplement the insufficient capitation awarded by the government (Achieng *et al.*, 2021).

The parents' contribution to the fee needs of their students can either be settled directly by the parents or through bursaries from the NG-CDF, the county government and the MoES&T. Parents who wish to get assistance from the bursary funds apply to the respective funds or bodies, who then vet the applications and select the most deserving cases for the award of the bursaries based on the available budgetary allocation. The disbursement of the bursary funds to the benefitting schools is then actualised upon receipt of funds from the exchequer. However, the Auditor General has flagged several NG-CDFs for misusing bursary funds (Mwangi & Mwai, 2021). In the highlighted instances, NG-CDFs have had their audit reports qualified for issuing stale cheques to the benefitting schools and indicating similar admission numbers against the names of several beneficiaries in particular schools.

Government policy requires that government capitation be disbursed to public secondary schools in December, April and August in the ratio of 50:30:20, respectively. Notably, the

capitation funds are transferred to schools duly registered by the County Education Board. Further, the school must have accurately fed the details of its students in the NEMIS portal (Achieng *et al.*, 2021). Capitation funds are remitted to the schools' bank accounts through Electronic Funds Transfer (EFT). Further, the ministry's citizens' service delivery charter indicates seven days after receipt of the exchequer as the timeline for the MoES&T to disburse the capitation funds to schools.

The government's concerted effort to ensure that all children of school-going age attain formal and organised education has tremendously increased the number of students enrolling in secondary education to over 3.4 million in 2020 (MOES&T, 2020), up from 1.2 million in 2007.

Public secondary schools primarily rely on the revenues generated from exchange transactions (rendering services to students) and non-exchange transactions (government capitation) to finance most of their operations, both recurrent and development projects. Consequently, a delay or default in the disbursement of capitation funds by MoES&T, coupled with non-payment of school fees by parents or guardians, affects the financial sustainability and the liquidity of learning institutions (Oudia, 2023, May 30). As a result, public secondary schools require parents and guardians to promptly pay fees at the beginning of each term or year as stipulated in the fee payment policies. Such prompt payment not only enhances the ability of the school to develop its budgets and prudently manage its resources but also to settle supplier invoices within reasonable timelines and not later than sixty days, as stipulated by the PPADR 2020.

School-based factors impact debtors' management and financial sustainability across public

secondary schools. School categorisation into national, extra county, county, and sub-county, for instance, plays a key role in determining a school's financial sustainability. Similarly, community concerns and the board of management would determine a school's financial sustainability (GOK, 2021).

Given the foregoing, student debtors' management may be associated with disbursement of funds, debt collection techniques, socio-economic facets, and school attributes affecting the financial sustainability of public secondary schools in Kenya. The study, therefore, is interested in interrogating the effect of student debtors' management on the financial sustainability of public secondary schools in Alego Usonga Sub-County, Kenya.

1.2 Statement of the Research Problem

MOES&T (2021) reports that secondary schools have material student debtors totalling KShs. 3.1 billion, which is primarily a result of fee defaults by students. Many students complete Form 4 before clearing school fees. However, the GOK (2021) ordered the release of KCSE certificates to students who had cleared Form 4 yet had outstanding fee areas. Under this directive, several schools, including those in Alego Usonga Sub-County, released certificates withheld from the affected students. This nexus directly touches on the financial sustainability of public secondary schools nationwide.

Further, the delays and insufficient capitation grants to public secondary schools affect their financial sustainability. Ayako (2015) opines that late payment of school fees erodes a school's financial sustainability, while failing to pay the fees results in a total loss or deficits. The situation worsens because most parents in Alego Usonga pay fees in kind by offering services to the schools or supplying items such as firewood (Moringa & Job, 2017).

Previous studies had mixed results on the debt management and financial sustainability of various public institutions. Siele (2015) researched accounts receivable management and financial performance and established a positive relationship between accounts receivables and financial sustainability. However, Moranga and Job (2017) researched the relationship between debtors' management and financial performance among Nairobi City Council institutions in Kenya and noted a negative relationship between the level of debt management and financial performance. In summary, whereas Ayako (2015) established that proper management of debtors resulted in better financial performance, Moranga and Job (2017) found out that the debt management level resulted in poorer financial performance, hence mixed results. The described inconsistencies in past research and the state of unsustainability in public secondary schools validate the current research since it will address various gaps from earlier scholars and researchers.

1.3 Objectives of the study

1.3.1 General Objectives of the Study

The general objective of this study is to investigate the effect of student debtors' management on the financial sustainability of public secondary schools in Alego Usonga Sub-County, Kenya.

1.3.2 Specific Objectives of the Study

Specifically, the study sought: -

- i. To determine the effect of funds disbursement on the financial sustainability of public secondary schools in Alego Usonga Sub-County, Kenya.
- ii. To establish the effect of debt collection techniques on the financial sustainability of public secondary schools in Alego Usonga Sub-County, Kenya.

- iii. To examine the effect of socio-economic facets on the financial sustainability of public secondary schools in Alego Usonga Sub-County, Kenya.
- iv. To assess the moderating effect of school factors on the relationship between student debtors' management and financial sustainability of public secondary schools in Alego Usonga Sub-County, Kenya.

1.4 Research Hypothesis

Ho₁: Fund disbursement has no significant effect on the financial sustainability of public secondary schools in Alego Usonga Sub-County, Kenya.

Ho₂: Debt collection techniques do not significantly affect the financial sustainability of public secondary schools in Alego Usonga Sub-County, Kenya.

Ho₃: Socio-economic facets do not significantly affect the financial sustainability of public secondary schools in Alego Usonga Sub-County, Kenya.

Ho₄: School factors do not significantly moderate the relationship between student debtors' management and the financial sustainability of public secondary schools in Alego Usonga Sub-County, Kenya.

1.5 Significance of the Study

The study findings may inform policy decisions among the educational stakeholders, such as the national government and even private investors in the education sector in Kenya. This may be with respect to fee collection techniques to be adopted, capitation disbursement guidelines as well as capitation allocation per student.

Second, parents and guardians may find the study findings valuable in injecting some concern on their role in prompt fee payment, which could lead to financial sustainability and

may, in the long run, determine their children's academic performance.

The third significance of the study may be on the lessons extracted from the study findings by the Board of Governors of learning institutions on their input in schools' management by developing appropriate fee payment or collection policies and techniques to spur fee payment among the parents and guardians.

The fourth significance relate to the community stakeholders whose attitudes towards the school, willingness to support the school's projects, paying school fees to needy students, and good-mouthing the school has an impact on the school's financial sustainability. The study findings may persuade the community to be optimistic about the schools established within their communities.

This study may add to the existing literature on student debtors management and financial sustainability of the public secondary schools. This may be evidenced due to limited literature on the subject area not only in Kenya, but even in other Sub-Saharan Countries.

1.6 Scope of the Study

This study was conducted in Alego Usonga Sub-County within Siaya County, Kenya. Alego Usonga Sub-County was selected for the study due to the pockets of poverty exhibited through a high poverty index ranking and a high dependency ratio. In the Ministry of Education documents, Alego Usonga Sub-County is commonly referred to as Siaya Sub-County but refers to the same geographical area.

The study targeted school bursars/accounts clerks and principals for the 50 public secondary schools in the area of study, hence 100 respondents in total. This is for the primary data

collected from December 2023 to March 2024. However, secondary data was obtained from the schools' audited financial statements for the 2018, 2019 and 2020 reporting periods. This period was selected because there are no publicly available audited accounts for the schools for the period after 2020 due to audit backlog.

Under the debt management techniques, the study examined funds disbursement, socio-economic facets, and debt collection techniques. In measuring the financial sustainability of the targeted schools, the study relied on the rate and time of fee payment, creditors weighted proportion to recurrent expenditure as well as student debtors growth rate.

The study investigated school factors unique to the different targeted schools in Alego Usonga Sub-County, such as community concern, school category, and the board of governors' input on the management of public secondary schools in Alego Usonga Sub-County.

1.7 Limitations of the Study

The research involved fifty secondary schools drawn from one sub-county, implying that the study findings may not be generalised to public secondary schools in other areas. It is further based on public secondary schools leaving out privately owned. This study hence suggests further studies in other regions in Kenya and even in private schools to offer solution to the research problem.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The study avails literature on the management of student debtors, the financial sustainability of public secondary schools and the role of school factors in moderating the relationship between the two variables.

2.2 Theoretical Review

The fund accounting, agency and debt management theories are basis of theoretical framework.

2.2.1 Fund Accounting Theory

The theory was postulated by economist Vatter in 1947 in his book “The Fund Theory of Accounting and Its Implications for Financial Reports” (Pavan, Dessalvi & Paglietti, 2017). The Fund Accounting Theory states that public sector entities can enhance their financial

sustainability by adopting the concept of fund accounting, which constrains specific payments of funds from certain specified annuities or taxes and guards the funds from use in unauthorised use or expenditures.

This is in line with the first specific objective of the study, which attempts to determine the effect of funds disbursement on the financial sustainability of public secondary schools. The national government operates several funds under the standard chart of accounts through which capitation funds are disbursed to public secondary schools. Furthermore, public secondary schools run vote heads under which specific payments are made. For instance, Capitation funds from the Ministry of Education largely comprise funds meant for the tuition vote head from which learning materials are procured. Only tuition expenses can be applied to offset expenses under tuition-related expenditures.

2.2.2 Agency Theory

Meckling and Jensen propagated this theory in 1952 (Jensen & Meckling, 1976). An agency relationship is based on two-sided transactions with a mutual understanding of the core business of accountability and financial sustainability between the sides with conflicting interests. In most agency-principal relationships, each party pursues its interests and welfare, which largely conflict with those of the other party. This requires striking a middle ground at which the competing interests merge to ensure that each party achieves its goals and objectives (Hengje & Frank, 2021). As agents to the government, school accountants and administrators are required to effectively apply the funds in a manner that promotes the government's interest.

The theory justifies credit approval procedure practices to minimise bad debts. Moreover,

even though the government owns the public secondary schools, the day-to-day management is bestowed on the BOM, which approves the policies and manuals for running the schools. The policies and manuals approved by the BOM should promote the government's objectives and strategic goals.

The theory also speaks to the debt collection techniques used by public schools, which are expected to be in accordance with government policies regarding fee payments.

2.2.3 Debt Management Theory

Donna Leong postulated the Debt Management Theory in 1999, as opined by Taru and Zenah (2020). The theory explains the need to regulate and monitor the impact of borrowing on a firm's performance. It is key for schools to ascertain the need for debt and consider the rules and policies that guide the level and type of debt to hold in its books of accounts.

An institution that effectively manages its finances and critically limits debt levels will benefit from financial sustainability and high performance (Hengje & Frank, 2021). Proper debt management builds proper relationships between an institution and its customers.

The theory asserts that minimising cost is key for debt management. This leads to the thinking that public schools would tend to be financially crippled if the debts were not effectively managed.

2.3 Conceptual Review

The conceptual review examined fund disbursement, fee collection strategies, socio-economic facets, and school factors.

2.3.1 Funds Disbursement in Public Secondary Schools

Sharma (2017) defines disbursement as the transfer and delivery of funds from one party's bank account to another. The researcher explains that in business accounting, a disbursement is a cash payment during a specific period and is recorded in the business's general ledger. Funds are disbursed to an individual account for purposes and within agreed timelines. Public secondary schools receive funds from the Ministry of Education accounts purposefully to aid in the smooth operations of the individual schools (MoES&T, 2017). The study measured the fund's disbursement through the Ministry of Education capitation, constituency development funding, and county bursaries. The funds disbursement from MoES&T is guided by circulars and policies approved by the ministry. In contrast, disbursements by the county and NG-CDF bursaries are meant to aid students in fee payments for needy learners and are largely unpredictable.

2.3.2 Debt Collection Techniques

In close collaboration with the staff and relevant stakeholders, school heads should be mindful of the various debt collection techniques (Dorsey & White, 2018). Proper debt collection techniques facilitate uninterrupted learning in public secondary schools if properly implemented. Further, material debts might hinder the successful operation of a learning institution if not adequately addressed. Notably, cash techniques tend to work, especially in avoiding most doubtful debts (Bich, 2016).

Suspension of learning, periodical proportions, follow-up, cash and other forms of fee payments are some significant approaches that schools can apply to recover fee arrears. Further, individual school heads can adopt diplomacy and negotiations with the relevant guardians (Gweyi, 2018). The study measured debt collection techniques by cash and kind form payments, periodical proportion payments, learning suspension actions, fee follow-up

strategies and provision of fee reminders.

2.3.3 Socio Economic Facets

Mensah (2018) described social-economic factors as those factors that affect the operations and functionality of an individual, group or institution and to which one has no direct control of their existence. Financially, they could include household income diversion, family distress, and premium attachments (Karadag, 2015). Such facets affect the availability of funds and capital and could interfere with the prevailing conditions that enable families to source funds. Family income is essential in improving the ability of parents to clear fees arrears. Furthermore, to be financially sustainable, schools should diversify their income and focus on other income or investment-generating activities. The socio-economic facets were measured by assessing the household income patterns, parents' income diversion, and premium attachment to education.

2.3.4 School Factors

The Government of Kenya categorises secondary schools into distinct categories of; national, extra-county, county, and sub-county schools (Gweyi, 2018). The categorisation determines the diversity of the student population, facilities arising from the infrastructural development in the schools and the number of teaching staff deployed to the learning institution. The school category determines the level of funding available (Gweyi, 2018).

School factors are matters arising from the location where the school is located. They include community concerns, school categories, and BOM input on management. Rundel and Salemin (2021) established the vital role played by donors and community members in bridging the funding gap in public schools in Germany. The researchers concluded that

public schools can be financially sustainable when community members fundraise to bridge the gap for additional funds. Suryahada *et al.* (2021) concluded that the parent-teacher associations in Tanzania played an essential role in financially sustaining public schools in the country. This research used the school factors to moderate the relationship between student debtors management and financial sustainability.

2.3.5 Financial Sustainability

This refers to the ability of a public secondary school to collect sufficient cash from fees levied to students, amounts that can enable the learning institution to cover all its recurrent expenses and fund budgeted development projects. Tang (2014) researched the effect of financial sustainability on school expenditure patterns, and noted that financial sustainable schools can meet their expenditure obligations as they fell due. The ability of schools to withstand financial obligations and meet obligations when they fall due is essential and clearly explains sustainability. It is upon such concerns that schools should withstand growth and sustainability by checking their financial status.

Financial sustainability was measured by student debtors' weighted proportion to total debts, creditor-weighted proportion to recurrent expenditures, creditor-weighted proportion to development expenditures, budget variance, rate, and time of fee payment.

2.4 Empirical Review

2.4.1 Funds Disbursement and Financial Sustainability

Government capitation, county bursary awards, and CDF awards are the primary funding sources for public secondary schools (Riegner, 2016). It is always the norm that after the award lists or various beneficiaries of the said funds have been identified, management must

ensure that a prompt disbursement is made to the individual school accounts. Unfortunately, the transfers are often delayed due to lack of sufficient funds, strict regulations and laws governing the disbursement of the funds (Riegner, 2016).

Available government policies and guidelines provide that the first disbursement of capitation funds to public secondary schools in Kenya is made in December. Subsequent disbursements are made in April and August each year or as resources flow to the National Treasury, and such disbursements are made in the ratio of 50:30:20, respectively (Achieng *et al.*, 2021). A news review in the Kenyan media indicates that this policy is rarely implemented, and public secondary schools do not receive prompt disbursements from MoES&T.

A scrutiny of the National Government Constituencies Development Fund Board (2023) website revealed that the constituency committees across the 290 constituencies awarded bursaries totalling KShs.57 billion to over six million students during the 2017/2018 – 2021/2022 financial years. However, as Mwangi & Mwai (2021) note, the Auditor General has flagged several NG-CDFs for misusing the bursaries.

UNESCO (2014) established that the FPE began as a desire by the government to fulfil the promises made by the then president during the 2002 general elections. During the campaigns, the president had promised to offer FPE to all Kenyans immediately after he took office. The government introduced the Free Day Secondary Education (FDSE) Program in 2008 (Muhindi, 2012) and has since been remitting funds to public secondary schools nationwide. Part of these funds are to cover operational expenses in the learning institutions. In contrast, the other part is meant to improve education quality by acquiring

capital assets and other educational materials. The allocation is made per pupil, making it easier for schools to determine the exact amounts they expect to receive in any given academic period. The Ministry of Education has enacted several policy documents which guide the utilisation of the FDSE funds.

However, UNESCO (2014) points to a lack of equity in the government's funding formula. According to the agency, the FDSE fund has not considered disparities among public school needs. Small and less-established schools are primarily disadvantaged by late and inconsistent disbursements (UNESCO, 2014).

As Muhindi (2012) noted, implementing the school grant policy in Kenya faces several challenges. The researcher unearthed the challenges facing the implementation of FDSE in Kenya. The researcher adopted stratified random sampling and selected 18 schools. The researcher issued questionnaires to the principals and relied on observation guides to collect relevant data. Data analysis using SPSS highlighted the need to review the budgetary allocation and ensure timely disbursement of funds to secondary schools to address the challenges bedevilling the FDSE in Kenya.

Ayako (2016) mixed desktop research and interviews to explore 'Financing Post-Primary Education in Kenya: A review of Structure, Trends and Challenges'. The researcher reviewed relevant policy documents and peer-reviewed literature and interviewed approximately 40 key informants in the educational sector and education financing, including senior government officials, development partners, academia, students, and head teachers. The study confirmed the inadequacy of funding for free education programs and doubted their sustainability.

Achieng *et al.* (2021) established that the delay in the disbursement of FDSE funds has infringed on schools' financial sustainability. The study used MS Excel and SPSS Version 21 to analyse the data collected using interviews, questionnaires, document analysis and focus group discussions.

Mueni, Kimiti, and Mulwa (2019) conducted a study on fund disbursement in secondary schools across Makueni County, Kenya. The researchers adopted a mixed research method design and relied on observation schedules to collect the data. The results established that delayed fund disbursement affected the financial sustainability of the schools.

2.4.2 Debt Collection Techniques and Financial Sustainability

In Nigeria, Kayonde and Hassan (2018) established that hire purchase arrangements affected the operations of SMEs in the county. A further discussion equally concluded that meeting the creditworthiness target by the companies could be realised if a proper system for credit management was entrenched into the companies' institutional policies and manuals. According to the researchers, having a structured way of recovering the debts arising from hire purchase agreements could result in more sustainable operations.

Abebaw (2016) observed that a debt management system is a leading indicator of a bank's credit portfolio quality in Ethiopia. The research established that an effective debt management system results in better financial performance.

Locally, management of debtors and receivables has been an issue of concern to several researchers who have reported varied outcomes. Some researchers have found empirical evidence linking debtor management to a firm's or institution's financial sustainability. Mbula, Memba, and Njeru (2016) conducted research in Kenyan schools amidst the

moderating effect of the political environment. The research established a moderating effect of the political environment on the relationship between debtor management and financial sustainability across Kenyan schools.

Gatuhu (2013) established a strong relationship between the financial performance of the MFIs and client appraisal, credit risk control, and collection policy. The study revealed that a more stringent debt collection policy would increase the financial performance of the MFIs. Further, the study revealed the benefits of using credit and the role of flexible repayment periods in improving loan repayment.

Moses (2018) studied SMEs growth based on debtor's management. In his study, he opined that debts have severe impacts on the sustainable growth of any SME sector and, hence, should be managed appropriately with lots of care to sustain the sector's growth. The researcher considered two vital elements of debtors' management; credit administration and collection policy.

2.4.3 Socio-economic Facets and Financial Sustainability

Afza and Nazir (2019) studied the impact of school fund management practice on the financial performance of public secondary schools in Ethiopia. In selecting the schools, the researcher sampled schools that attracted learners from diverse social backgrounds. Whereas some learners came from wealthy families and could meet their fee payment obligations with ease, others faced fee payment challenges and struggled to meet their fee obligations and ended up with huge fee balances. The study established that students from poor backgrounds experienced challenges clearing their fee obligations, and relied on scholarships, grants, bursaries, or school fee waivers from the school administration. Many

students might even transit through, leaving considerable debts in their respective institutions.

Owala (2014) found that many poor households had challenges admitting their children into Form One, even when the students scored sufficient marks that earned them placement into high-ranking and prestigious secondary schools. The students ended up admitted to local day schools. Such schools reported financial challenges, and the BOM teaching and non-teaching staff became frustrated due to the delayed payment of salaries and allowances, while the suppliers of various essential commodities were frustrated due to the non-settlement of invoices within agreed timeframes.

Income diversion occurs whenever households have limited financial resources and opt to attend to matters they consider more urgent and pressing than school fees. Such matters may include more basic needs such as medication and food.

According to (Mena, 2014), the high poverty level in rural and urban areas hinders the ability of parents to clear outstanding fee arrears. In addition to paying school fees, households are expected to provide infrastructural materials and physical activities in schools, further requiring additional funds. Further, low-income communities cannot contribute to education effectively by providing physical facilities, leading to secondary education inequalities. Parents in Egypt also decry the high cost of schooling for not enrolling their children on school (Mena, 2014). The inability of low-income parents to meet school expenses causes their children to be sent away from school, and such frustrations affect the schools' financial sustainability and the student's ability to attend school.

2.4.4 School Factors and Financial Sustainability

A newspaper article review by Wanzala and Wasilwa (2020) revealed that national schools were the greatest beneficiaries of the KShs2.5 billion infrastructure grant advanced by the Government of Kenya during the 2020/2021 financial year. Despite hosting a large number of students, the extra county and sub-county schools received amounts as little as KShs. One million, while some national schools received as much as KShs. Seventy million during the same period.

Further, there exist differences in the amounts of school fees paid by parents across the different categories of secondary schools. Nyamai (2022) asserts that the government pays fee accounts for students based on school category. The difference in amounts received depending on the categorisation of the schools, the researcher believes, will impact the level of financial sustainability among the schools. A study by Mugo and Nagasuz (2015) elucidated that schools face conspicuous financial challenges, and school factors play a key role.

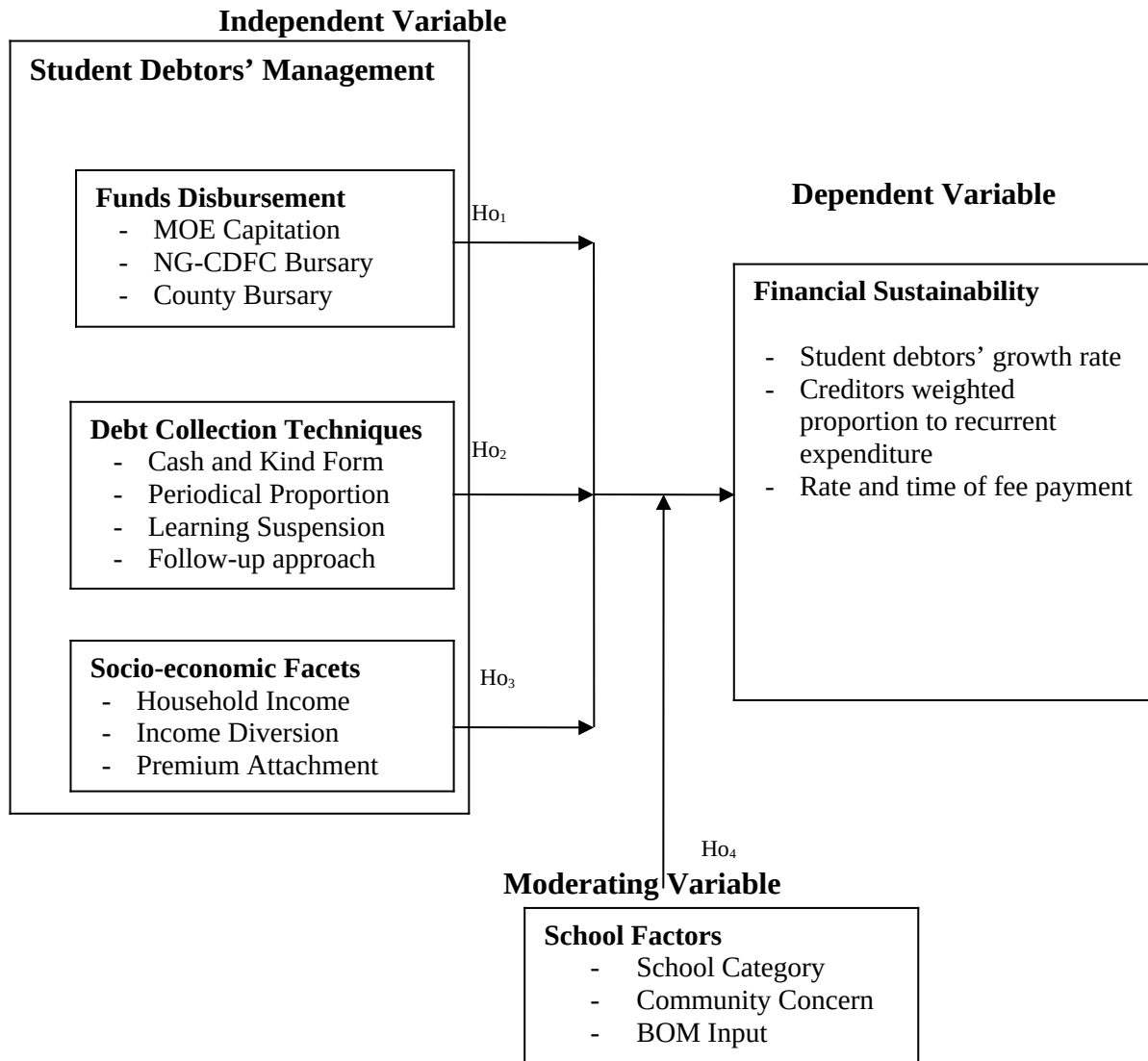
2.5 Summary and Research Gaps

Table 2.1: Summary Table of the Research Gaps

Researcher: Author (2024)

Author / Year	Focus of study	Research Design	Findings	Filling the gap
Rundel Salemink (2026)	& Bridging funding inefficiencies in Germany schools	- In-depth structured interviews, which were transcribed and thematic and analytical coding applied	semi- - Difficulties integrating ICT among rural schools and are linked to inadequate government funding.	This study focuses on developing countries.
Achieng Njui (2021)	& Disbursement for FDSE Funds affects Migori County Schools	Disbursement has a significant role of financial sustainability	- There is no statistically significant relationship between disbursement intervals of FDSE funds	- This study introduced a different dependent variable in a bid to assess further the impact of delayed disbursement of funds to secondary schools
Mzuza & Van, 2019	Students debtors attributes in Southern African Region secondary schools	- Case study methodology	A significant statistical relationship exists between the adoption of GIS in secondary schools and financial support to the schools.	- The study explores broader aspects of financial sustainability

2.6 Conceptual Framework



Source: Self Conceptualization (2024)

Figure 2.1 Conceptualizing the relationship between student debtors' management and financial sustainability

Figure 2.1 presents a hypothetical relationship between student debtors and financial sustainability of the public secondary schools in the Alego Usonga Sub-County. The constructs of the independent variable are funds disbursement, socio-economic facets, and

school debt collection techniques.

The fund's disbursement was measured through the Ministry of Education, National Government Constituency Development Fund funding, and county bursaries. The debt collection techniques were measured by cash and kind form payments, periodical proportion payments, learning suspension actions, fee follow-up strategies and provision of fee reminders. The socio-economic facets were measured by looking at the household Income patterns, income diversion of parents and premium attachment. The financial sustainability of the public secondary schools was measured by student debtors' weighted proportion to total debts, creditors' weighted proportion to school recurrent and development expenditure, budget variance, and the rate and time of fee payment. The conceptualised relationship is moderated by school category, community concern and BOM Input.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the research design and methodology adopted for this study. It outlines the study area, the research design, the target population, the sampling design and procedure, the data collection procedure, data analysis and presentation procedures, and the ethical considerations adhered to during the study.

3.2 Study Area

Alego Usonga Sub-County, Kenya formed the study area. This sub-county is located in Siaya County and borders Busia County to the West, Bondo Sub-County to the South, Gem Wagai Sub-County to the East, and lies 75 kilometres North of Kisumu City. The Sub-County has 50 public secondary schools spread across Kirindo, Awelo, Mwer, Bar Ogong'o, Dibuoro, Kowet, and Ulongi Zones. Regarding school categories, the sub-county has one national school, two extra county schools, one county school and forty-six sub-county public secondary schools.

The location was selected due to the pockets of poverty prevalent in the area and the below-average performance of the public secondary schools in the region. Consequently, the public secondary schools in this location could be experiencing the circumstances surrounding the variables that interest this study.

3.3 Research Design

The study adopted a mixed design comprising cross-sectional and descriptive designs. The

descriptive research design approach comprised means, frequencies, and percentages. According to Mugenda & Mugenda (2003), cross-sectional survey design helps explain the status of variables and enables the generation of new information directly from the respondents. This study looked at income level and income diversion as factors that determine the ability of households to settle fee arrears. The respondents were drawn from account clerks/bursars and school principals.

3.4 Target population

A study's target population refers to the group of people who meet the operational definition of the study's target population (Mugenda & Mugenda, 2008). The study population comprised the 50 public secondary schools in Alego Usonga Sub-County. In this case, two respondents were purposively selected from each school, thus the school principal and bursar/accounts clerk. The bursar was involved in instances where the school had both the bursar and accounts clerk, while accounts clerks were used where bursars were absent.

3.5 Sample size and sampling procedure

The study used the entire population, hence the census study. The number of schools is few and accessible, hence the census. Census eliminates sampling error cases, leading to a higher accuracy of results. Purposive sampling techniques were applied to sample the school principals and bursar or accounts clerk as respondents for the study.

3.6 Data collection instruments

Primary data was collected through a self-administered questionnaire, which adopted closed questions. Questionnaires were preferred since they allowed ease in data collection. The responses in the questionnaires aided the researcher in gaining an in-depth understanding of

the study variables since they relayed the exact perceptions of the respondents. Data collection involved the drop-and-pick later method.

The questionnaires had two sections: Section One collected data on the respondent's background information, while Section Two collected data on student debtor management and financial sustainability information. The study used 10% (10 respondents) of the determined sample for pilot purposes, as Mugenda (2003) recommended, with the pilot study being conducted in Kakamega County public schools.

3.7 Reliability and Validity of Instruments

Reliability was sought to ensure accuracy in respondents' responses. For a questionnaire to be reliable, the Cronbach's Alpha (α) threshold should be greater than 0.7.

Validity assessed the accuracy in formulation of data collection instrument questions (Ahmet & Emin, 2017). The study applied content and construct validity. In content validity, the questionnaires sought expert opinion, during which the questionnaire was discussed with one of the centre managers of public secondary schools in Alego Usonga Sub-County and the study supervisors to ensure that the questionnaires addressed all the research parameters.

Table 3.1: Reliability Results

Variable	Cronbach's Alpha	No of Items
Fund disbursement	.840	6
Debt collection techniques	.822	12

Socio-economic facets	.819	8
School factors	.712	7
Financial sustainability	.815	4

Source: Field Data (2024)

3.8 Data Analysis

This study examined the association between student debtor management and the financial sustainability of public secondary schools in Alego Usonga County Alego Usonga, Kenya. The descriptive and inferential statistical approaches were utilised. Linear regression was used to evaluate the effect of each independent variable on the dependent variable. Multiple regression assessed the combined effect of the independent variables on the dependent variable. In contrast, hierarchical regression was used to test the moderating effect of school factors on the relationship between the independent and dependent variables.

The following regression models were applied:

$$Y = \beta_0 + \beta_1 X_1 + \epsilon$$

$$Y = \beta_0 + \beta_2 X_2 + \epsilon$$

$$Y = \beta_0 + \beta_3 X_3 + \epsilon$$

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon \quad (\text{combined})$$

$$Y = \beta_0 + \beta_1 X_1 M + \beta_2 X_2 M + \beta_3 X_3 M + \epsilon \quad (\text{moderation})$$

Where;

Y = DV (financial sustainability of public secondary schools)

X= Aggregate influence on student debtors' management and financial sustainability within public secondary schools.

IV includes:

X_1 is Funds Disbursement

X_2 is the Socio-economic Facets

X_3 is Debt Collection Techniques

β_0 = the constant

M= school factors

β_1 - β_4 = the regression coefficient

ε = Error term

3.8.1 Linear Regression Assumptions

3.8.1.1 Heteroscedasticity

Homoscedasticity/homogeneity of variance implies that the dependent variables reflect equal variances across the range of values for an independent variable (Hair 2014). Levene statistic test was computed, and in cases where $p < 0.05$, the null hypothesis was rejected, and if $p > 0.05$ and the test is insignificant, the null hypothesis was accepted (Hair, 2014).

3.8.1.2 Normality

Kolmogorov Smirnov and Shapiro-Wilk test values that exceeded the 0.05 threshold were normal. This gave grounds for regression analysis to take place based on data meeting the threshold (Garson, 2012).

3.8.1.3 Multi-collinearity

In the context of multiple regressions, multicollinearity is the existence of strong correlation between a group of variables. In this scenario, the coefficient estimates of multiple regressions exhibit unpredictable variations in response to even slight alterations in the

model or the data. Replicating identical variables leads to multi-collinearity, typically when the components are strongly interrelated. This study employed the variance inflation factor (VIF) and tolerance value as analytical tools. Variables having a Variance Inflation Factor (VIF) greater than 10 or a tolerance value more than 1 indicate the presence of multicollinearity (Myers, 2021).

3.9 Ethical Considerations

Ethics is the most vital part of the research (Bryman & Bell, 2018). The data will be confidentially used. The researcher sought authorisation from NACOSTI and the Directorate of Post-graduate Studies at MMUST. Ethically cited work was acknowledged in the reference list.

CHAPTER FOUR

DATA ANALYSIS, FINDINGS AND DISCUSSIONS

4.1 Introduction

This chapter presents the data analysis results and then discusses these findings. It includes both the presentation and the discussions of the findings.

4.1.1 Response Rate

The researcher delivered two questionnaires to each of the 50 public secondary schools within Alego Usonga Sub-County, cumulatively 100 questionnaires. At each school, the bursar/accounts clerk and the principal were each required to complete a questionnaire and were discouraged from filling out the questionnaires jointly. The study achieved a response of 91% as all the school bursars/accounts clerks, 50 in total, were found, and 41 school principals completed the questionnaires. In other words, the researcher successfully obtained data from 91 of the 100 potential respondents (91%). Champion & Sear (2009) rate a response rate above 49% as appropriate and above 69% as extremely high. A very high rating was achieved since the response rate of 91% was higher than the required 69%. The findings indicated that this response rate was adequate for producing credible research

results from the intended and sampled populations. The researcher attributed the high response rate to the use of the effective questionnaire administration technique – the drop and pick technique whose use was based on its success during the pilot study. Further, the research authorisation letters from the County Commissioner and County Director of Education resulted in willing participation by the school heads and the accounts clerks and bursars. The authorisation letters indicated the purpose of the research and ensured that the respondents were comfortable with the study.

4.2 Results on Reliability and Validity Testing

According to Kimberlin & Winterstein (2008), reliability analysis assesses how much research instruments agree with one another and ensures that the findings remain stable over time. The researcher assessed data reliability by looking at various aspects, including where it came from or the source, how it was collected, whether or not there was any bias during data collection, and how precise it was.

Cronbach's alphas varied from 0.712 for School factors to 0.840 for fund disbursement, as shown in Table 3.1. High internal consistency across questionnaire questions; the consistency of the questionnaire was well over 0.7. The instrument was thus not revised after being first adopted.

The purpose of factor analysis, a method of statistical dimension reduction, is to gain insight into the hidden relationships between a group of empirically gathered data. Unidimensionality is a fundamental premise of measurement theory, which states that all parts of measuring equipment should measure the same thing. The variables in question

must be unidimensional to investigate correlations, meaning that all underlying data items must measure the same characteristics. In addition to using exploratory component analysis.

Table 4.1. The KMO, a scale from 0 to 1, was applied to the fraction of the observed items' variation that may be attributed to their underlying causes. Because of the anticipated diffusions in the patterns of correlations, a very low KMO value suggests that factor analysis is not applicable (Tavakol & Dennick, 2011).

Table 4.1: KMO and Bartlett's Test

Variable	(KMO)	Approximate	p-value
		Chi-Sq (X^2)	
Fund disbursement	0.669	414.955	0.000
Debt collection techniques	0.647	292.110	0.000
Socio economic facets	0.637	134.566	0.000
School factors	0.789	341.418	0.000
Financial sustainability	0.819	381.466	0.000

Source: Field Data (2024)

For student debtors management, the KMO value was determined to be between 0.637 and 0.819, a high level closer to 1 and therefore acceptable. Bartlett's sphericity test looks for evidence of a statistically significant correlation between the variables of interest. That the indicators' correlation matrix is not an identity matrix, which would point to a lack of a link between them, is strong evidence of the existence of such a relationship (Pallant, 2010). The p-value of 0.000. An adequate factor analysis should provide a p-value below 0.05, indicating a statistically significant association between the indicators. The results are indicated in Appendix V. The construct factors had factor loadings between 0.637 and 0.819

that were above 0.4 and hence valid.

4.3 Background Information

This section provided general questions about gender, working experience, academic or professional qualifications and school category.

Table 4.2: Gender of Respondents

Gender	Freq	(%)
Male	62	68.1
Female	29	31.9
Total	91	100.0

Source: Field Data (2024)

Table 4.2 provides the gender of respondents: 62(68.1%) were male, and 29(31.9%) were female. This shows that both genders were represented or considered during recruitment.

Table 4.3: Working Experience of Respondents

Experience	Frequency	Percent
0-5 years	6	6.6
6-10 years	7	7.7
11-15 years	78	85.7
Total	91	100.0

Source: Field Data (2024)

Table 4.3 shows the time spent serving as either school principal, bursar or accounts clerk. 78(85.7% had served for 11-15 years, 7(7.7%) had served for 6-10 years as 6(6.6%) had served for 0-5 years. With the majority, 85.7% above, having 11 years of experience, respondents were better positioned to explain students' debtor's management.

Table 4.4: Qualification of Respondents

Level of education	Frequency	Per cent
Postgraduate qualifications	1	1.1
Degree	41	45.0
Certified Public Accountant	42	46.2
Certificate	7	7.7
Total	91	100.0

Source: Field Data (2024)

Table 4.4 provides the level of education of respondents: 7 (7.7%) had certificate qualifications, 42 (46.2%) had CPA- Certified Public Accountant, 41 (45%) had degree qualifications, and 1 (1.1%) had postgraduate qualifications. The study found that certified public accountants were school bursars or accounts clerks, as most of the degree qualifications were school principals.

Table 4.5: School Category

Category	Frequency	Per cent
Sub-County	84	92.30
National	1	1.10
Extra county	4	4.40
County	2	2.20
Total	91	100.0

Source: Field Data (2024)

Table 4.5 shows that 84(92.30%) of respondents indicated they were from sub-county

schools, whereas 1 (1.10% %) were from National schools, 4 (4.40) from extra-county schools, and 2 (2.20%) from county schools. Generally, according to the Ministry of Education (2021), there are 1 national school, 2 extra-county schools, 1 county school, and 46 sub-county schools in Alego Usonga.

Table 4.6: Designation

Designation	Frequency	Per cent
School principal	41	45.0
Accounts clerk	8	8.8
Bursar	42	46.2
Total	91	100.0

Source: Field Data (2024)

The participants were requested to indicate their designation: 41(45%) were School principals, 8(8.8%) were accounts clerks, and 42(46.2%) were school bursars. The accounts clerks were used in situations where the school lacked a bursar or the bursar for the respective school was not in a position to respond to the questionnaire.

4.4 Descriptive Statistics

The researcher could conclude the relationship between the independent and dependent variables by analysing these descriptive data. The research assessed the data about the goals to determine the connections between the factors. Notably, the questions each participant was asked aligned with the research goals. A five-point Likert scale was used to evaluate respondents' feelings about each survey item.

4.4.1 Descriptive Statistics for Funds Disbursement

Eight statements on technological advancement on a scale from strongly disagree (1) to agree (5) strongly were responded on. These findings are summarised in Table 4.4. Fund disbursement was categorised into three categories: Ministry of Education Capitation, Funds Disbursement NG-CDF Bursary, and Funds Disbursement County Bursary.

Table 4.7: Funds Disbursement Ministry of Education Capitation

Funds Disbursement (Ministry of Education Capitation)	5	4	3	2	1	Mean	STD
Capitation per student as allocated by MoES&T is sufficient to cater for the learner education	12 (13.2%)	42 (46.2%)	21 (23.1%)	16 (17.6%)	0	3.55	0.93
The MoES&T disburses funds as per the number of students registered in the NEMIS	16 (17.6%)	30 (33%)	32 (35.2%)	13 (14.3%)	0	3.54	1.11
The capitation received by my school is of the exact number of students registered in NEMIS	10 (11%)	33 (36.3%)	43 (47.3%)	5 (5.5%)	0	3.47	1.06
My school receives timely disbursement as per the school calendar – money disbursed each term	19 (20.9%)	23 (25.3%)	33 (36.3%)	14 (15.4%)	0	3.34	9.89
The ratio of disbursement (50:30:20) does not affect my school operations	14 (15.4%)	31 (34.1%)	28 (30.8%)	18 (19.8%)	0	3.77	0.72
The MoES&T disburses the entire ratio for each term	28 (30.8%)	19 (20.9%)	19 (20.9%)	23 (25.3%)	0	3.91	1.28

Basis: Field Data (2024)

Fund disbursement under the Ministry of Education capitation noted that capitation per student allocated by MoEST is sufficient to cater to the learner's education. Regarding this, 12(13.2%) of the respondents strongly agreed, and 42(46.2%) agreed with the same statement. Moreover, 21(23.1%) of the respondents moderately agreed, 16(17.6%)

disagreed, and none strongly disagreed that the capitation per student allocated by MoEST was sufficient to cater for learner's education. A mean of 3.55 and an insignificant standard deviation of 0.9 imply that capitation was insufficient.

On whether MoEST disburses funds based on the number of students registered in the NEMIS, 16(17.6%) of the respondents strongly agreed, and 30 (33%) agreed on the same statement. Moreover, 32 (35.2%) of the respondents moderately agreed, 13 (14.3%) disagreed, and none strongly disagreed that MoEST disburses funds as per the number of students registered in the NEMIS. A mean of 3.55 and a significant standard deviation of 1.11 implies that funding was strictly as per NEMIS records.

On ascertaining if the capitation received by schools is of the exact number of students registered in NEMIS, 10(11%) of the respondents strongly agreed, and 33(36.3%) agreed on the same statement. Moreover, 43(47.3%) of the respondents moderately agreed, 5(5.5%) disagreed, and none strongly disagreed that the capitation received by schools is of the exact number of students registered in NEMIS. A mean of 3.47 and a significant standard deviation of 1.06 imply that capitation aligned with students under NEMIS.

On whether schools receive timely disbursement of funds as per the school calendar for each term, 19(20.9%) of the respondents strongly agreed, and 23 (25.3%) agreed on the same statement. Moreover, 33(36.3%) of the respondents moderately agreed, 14(15.4%) disagreed, and none strongly disagreed that schools receive timely disbursement of funds as per the school calendar for each term. A mean of 3.34 and a significant standard deviation of 9.89 implies that schools failed to receive funding on time from the ministry.

On whether the disbursement ratio does not affect school operations, 14(15.4%) of the

respondents strongly agreed, and 31(34.1%) agreed on the same statement. Moreover, 28(30.8%) of the respondents moderately agreed, 18 (19.8%) disagreed, and none strongly disagreed that schools receive timely disbursement of funds as per the school calendar for each term. A mean of 3.77 and a significant standard deviation of 0.72 imply that the disbursement ratio affects school operations.

Lastly, on whether the MoEST disburses the entire ratio for each term, 28(30.8%) of the respondents strongly agreed, and 19(20.9%) agreed on the same statement. Moreover, 19 (20.9%) of the respondents moderately agreed, 23(25.3%) disagreed, and none strongly disagreed that schools receive timely disbursement of funds as per the school calendar for each term. A mean of 3.91 and a significant standard deviation of 1.28 imply that the entire ratio for each term was not disbursed.

Table 4.8: Funds Disbursement NG-CDF Bursary

Funds Disbursement (NG-CDF Bursary)	5	4	3	2	1	Mean	STD
The amount disbursed by NG-CDF bursary is sufficient for the learner fee needs	28 (30.8%)	19 (20.9%)	19 (20.9%)	23 (25.3%)	2 (2.2%)	3.82	0.91
My school receives timely disbursement as per the school calendar	19 (20.9%)	23 (25.3%)	33 (36.3%)	14 (15.4%)	0	3.34	0.98
The students awarded NG-CDF bursary are indeed needy students	12 (13.2%)	42 (46.2%)	21 (23.1%)	16 (17.6%)	0	3.55	0.93
The NG-CDF help my school in reducing student debtors	10 (11%)	33 (36.3%)	43 (47.3%)	5 (5.5%)	0	3.47	1.06
The NG-CDF bursary significantly contributes to the financial facilitation of my school's operations	28 (30.8%)	19 (20.9%)	19 (20.9%)	23 (25.3%)	0	3.91	1.05
Some non-needy students do receive NG-CDF bursary in my school	12 (13.2%)	42 (46.2%)	21 (23.1%)	16 (17.6%)	0	3.55	1.03

Basis: Field Data (2024)

Fund disbursement under the NG-CDF bursary was widely responded to. Regarding this, 28(30.8%) of the respondents strongly agreed, and 19(20.9%) agreed that the amount disbursed by the NG-CDF bursary is sufficient for the learner fee needs. Moreover, 19(20.9%) of the respondents moderately agreed, 23(25.3%) disagreed, and 2(2.2%) strongly disagreed that the amount disbursed by the NG-CDF bursary was sufficient for the learner. A mean of 3.82 and an insignificant standard deviation of 0.91 imply that the amount disbursed by the NG-CDF bursary was insufficient.

On examining whether schools received timely disbursement as per the school calendar, the study found that 19(20.9%) respondents strongly agreed, and 23(25.3%) agreed with the same statement. Moreover, 33(36.3%) respondents moderately agreed, 14 (15.4%)

disagreed, and none strongly disagreed that schools received timely disbursement per the school calendar. A mean of 3.34 and a significant standard deviation of 0.98 implies no timely disbursement.

To ascertain whether the students awarded NG-CDF bursaries were indeed needy, the study found that 12(13.2%) of the respondents strongly agreed, and 42(46.2%) agreed with the same statement. Moreover, 21(23.1%) respondents moderately agreed, 16(17.6%) disagreed, and none strongly disagreed that students awarded NG-CDF bursaries were indeed needy. A mean of 3.55 and an insignificant standard deviation of 0.93 imply that some funded students were not needy.

The study found that 10(11%) of the respondents strongly agreed, and 33(36.3%) agreed on the same statement. Moreover, 43(47.3%) of the respondents fairly agreed, and 5(5.5%) disagreed, as none strongly disagreed that NG-CDF helps schools reduce student debtors. With a mean of 3.47 and a significant standard deviation of 1.06, the study implies that NG-CDF helps schools reduce student debtors.

On whether the NG-CDF bursary significantly contributes to the financial facilitation of the school's operations, the study found that 28 (30.8%) of the respondents strongly agreed, and 19(20.9%) agreed on the same statement. Moreover, 19(20.9%) of the respondents moderately agreed, 23(25.3%) disagreed, and none strongly disagreed that the NG-CDF bursary significantly contributes to the financial facilitation of the school's operations. A mean of 3.91 and a significant standard deviation of 1.05 implies that the NG-CDF bursary significantly contributes to the financial facilitation of school operations.

Lastly, on whether some non-needy students do receive NG-CDF bursary in their school, the

study found that 12 (13.2%) of the respondents strongly agreed, and 42(46.2%) agreed on the same statement. Moreover, 21(23.1%) respondents moderately agreed, 16(17.6%) disagreed, and none strongly disagreed that some non-needy students receive NG-CDF bursaries in their schools. A mean of 3.55 and a significant standard deviation of 1.03 imply that some non-needy students receive NG-CDF bursaries in their schools.

Table 4.9: Descriptive Statistics for Funds Disbursement County Bursary

Funds Disbursement (County Bursary)	5	4	3	2	1	Mean	STD
The amount disbursed by the County bursary is sufficient for the learner fee needs	16 (17.6%)	30 (33%)	32 (35.2%)	13 (14.3%)	0	3.54	0.90
My school receives timely disbursement as per the school calendar	10 (11%)	33 (36.3%)	43 (47.3%)	5 (5.5%)	0	3.47	1.06
The students awarded County bursaries are indeed needy students	14 (15.4%)	31 (34.1%)	28 (30.8%)	18 (19.8%)	0	3.77	0.72

The County help my school in reducing student debtors	19 (20.9%)	23 (25.3%)	33 (36.3%)	14 (15.4%)	0	3.34	1.06
The County bursary significantly contributes to the financial facilitation of my school's operations	16 (17.6%)	30 (33%)	32 (35.2%)	13 (14.3%)	0	3.54	0.9
Some needy students do receive county bursaries in my school	19 (20.9%)	23 (25.3%)	33 (36.3%)	14 (15.4%)	0	3.34	1.06

Basis: Field Data (2024)

Fund disbursement under county bursaries was widely responded to diversely. Regarding this, 16(17.6%) of the respondents strongly agreed, and 30(33%) agreed that the amount disbursed by the County bursary was sufficient for the learner fee needs. Moreover, 32(35.2%) of the respondents moderately agreed, 13(14.3%) disagreed, and none strongly disagreed that the amount disbursed by the County bursary was sufficient for the learner fee needs. A mean of 3.82 and an insignificant standard deviation of 0.91 implies that the amount disbursed by the County bursary was insufficient for the learner fee needs.

On examining whether schools received timely disbursement per the school calendar, the study found that 10(11%) respondents strongly agreed, and 33(36.3%) agreed with the same statement. Moreover, 14(15.4%) respondents moderately agreed, and none strongly disagreed that schools received timely disbursement as per the school calendar. A mean of 3.57 and a significant standard deviation of 1.06 implies no timely disbursement.

To ascertain whether the students awarded county bursaries were indeed needy, the study found that 14(15.4%)of the respondents strongly agreed, and 31(34.1%)agreed with the same statement. Moreover, 28(30.8%) respondents moderately agreed, 18(19.8%) disagreed, and none strongly disagreed that students awarded county bursaries were indeed needy. A

mean of 3.77 and an insignificant standard deviation of 0.72 implies that some funded students were not needy.

On whether the county helps schools in reducing student debtors, the study found that 19(20.9%) of the respondents strongly agreed, and 23(25.3%) agreed on the same statement. Moreover, 33(36.3%) respondents moderately agreed, 14(15.4%) disagreed, and none strongly disagreed that counties help schools reduce student debtors. A mean of 3.34 and a significant standard deviation of 1.06 implies that the county helps schools reduce student debtors.

On whether the county bursary significantly contributes to the financial facilitation of the school's operations, the study found that 16(17.6%) of the respondents strongly agreed, and 30(33%) agreed on the same statement. Moreover, 32(35.2%) of the respondents moderately agreed, 13(14.3%) disagreed, and none strongly disagreed that county bursary significantly contributes to the financial facilitation of the school's operations. A mean of 3.34 and a significant standard deviation of 0.9 imply that county bursaries significantly contribute to the financial facilitation of the school's operations.

Lastly, on whether some non-needy students do receive county bursaries in their school, the study found that 19(20.9%) of the respondents strongly agreed, and 23(25.3%) agreed on the same statement. Moreover, 33(36.3%) respondents moderately agreed, 14(15.4%) disagreed, and none strongly disagreed that some non-needy students receive county bursaries in their schools. A mean of 3.34 and a significant standard deviation of 1.06 implies that some non-needy students receive county bursaries in their school.

4.4.2 Descriptive Statistics for Debt Collection Techniques

Table 4.10: Descriptive Statistics for Debt Collection Techniques

Debt Collection Techniques	5	4	3	2	1	Mean	Std
My school allows for payment of school fees both in Cash form and Kind form	12(13.2%)	42(46.2%)	21(23.1%)	16(17.6%)	0	3.54	1.03
My school do enter into a mutual agreement with parents with some	16(17.6%)	30(33%)	32(35.2%)	13(14.3%)	0	3.54	1.01

parents/guardians on how to pay fees							
The parents /guardians are receptive to paying for their children's fees in kind form	10(11%)	33(36.3%)	43(47.3%)	5 (5.5%)	0	3.53	0.77
The termly staggering of fee payment makes it easier for parents/guardians to clear termly fee obligations	19(20.9%)	23(25.3%)	33(36.3%)	14 (15.4%)	2(2.2%)	3.47	1.06
My school, at times, suspends learning to allow students to reach out to their parents for fee payment.	14(15.4%)	29(31.9%)	22(24.2%)	26 (28.6%)	0	3.34	1.06
My school allows students to continue with learning even without their parents/guardians meeting their fee obligations	11(12.1%)	52(57.1%)	24(26.4%)	4 (4.4%)	0	3.77	0.72
Among the strategies my school uses to enhance fee collection, suspension of learning has proved the most effective	14(15.4%)	31(34.1%)	28(30.8%)	18 (19.8%)	0	3.45	1.08
My school makes follow-ups on individual parent/guardian mutual promises on how to meet their fee obligations	19(20.9%)	23(25.3%)	33(36.3%)	14(15.4%)	2(2.2%)	3.47	1.06
My school gives verbal reminders to parents on fee payments	14(15.4%)	29(31.9%)	22(24.2%)	26(28.6%)	0	3.34	1.06
My school gives writer reminders to parents for fee payments	12(13.2%)	42(46.2%)	21(23.1%)	16(17.6%)	0	3.54	1.09
My school has adopted technologically intensive ways of enabling parents to pay school fees	19(20.9%)	23(25.3%)	33(36.3%)	14(15.4%)	0	3.37	1.06
Due to the maintenance of proper books of accounts in my school	16(17.6%)	30(33%)	32(35.2%)	13(14.3%)	0	3.59	0.95

Basis: Field Data (2024)

The study examined debt collection techniques. Regarding this, 12(13.2%) of the respondents strongly agreed, and 42(46.2%) agreed that schools allow for payment of school fees in cash form and kind form which helps reduce student debtors. Moreover, 21(23.1%) of the respondents fairly agreed, 16(17.6%) disagreed, and none strongly disagreed that schools allow for payment of school fees in cash form and kind form, which helps reduce student debtors. A mean of 3.54 and an insignificant standard deviation of 1.03 implies that the amount disbursed by schools allows for payment of school fees in cash form and kind

form, which helps reduce student debtors.

On examining whether schools do enter into a mutual agreement with parents with some parents/guardians on how to pay fees for their children and whether this helps in reducing student debtors, the study found that 16(17.6%) of the respondents strongly agreed, 30 (33%) I agree with the same statement. Moreover, 32 (35.2%) of the respondents fairly agreed, and 13 (14.3%) disagreed, as none strongly disagreed that schools had mutual agreements with parents. With a mean of 3.54 and a significant standard deviation of 1.01, this implies that schools had mutual agreements with parents on debt management.

On ascertaining if parents /guardians are receptive in paying for their children's fees in kind form, the study found that 10 (11%) of the respondents strongly agreed, 33(36.3%) agreed on the same statement. Moreover, 43 (47.3%) of the respondents moderately agreed, 5(5.5%) disagreed, and none strongly disagreed that parents /guardians are receptive to paying their children's fees in kind form. A mean of 3.53 and an insignificant standard deviation of 0.77 implies that parents /guardians were not receptive to paying their children's fees in kind form.

On whether the termly staggering fee payment makes it easier for parents/guardians to clear termly fee obligations, the study found that 19(20.9%) of the respondents strongly agreed, and 23 (25.3%) agreed on the same statement. Moreover, 33(36.3%) of the respondents moderately agreed, 14 (15.4%) disagreed, and 2(2.2%) strongly disagreed. A mean of 3.47 and a significant standard deviation of 1.06 implies that payment of fees in portions enabled parents to manage the fee obligation.

On whether school at times suspends learning to allow for students to reach out to their

parents/guardians for fee payment and this helps in enhancing fee collection, the study found that 14(15.4%) of the respondents strongly agreed, 29(31.9%) agreed on the same statement. Moreover, 22(24.2%) of the respondents moderately agreed, 26(28.6%) disagreed, and none strongly disagreed that school sometimes suspends learning to allow students to contact their parents/guardians for fee payment. A mean of 3.34 and a significant standard deviation of 1.06 imply that school sometimes suspends learning to allow students to contact their parents/guardians for fee payment.

On whether schools allow students to continue with learning even without their parents /guardians meeting their fee obligations, the study found that 11(12.1%) of the respondents strongly agreed, and 52(57.1%) agreed on the same statement. Moreover, 24 (26.4%) of the respondents who fairly agreed, 4(4.4%) disagreed, and none strongly disagreed that schools allow students to continue learning even without their parents/guardians meeting their fee obligations. A mean of 3.77 and a significant standard deviation of 0.72 implies that students could not continue learning without meeting their fee obligations.

On ascertaining if schools effected suspension of learning as a strategy to enhance fee collection, the study found that 14(15.4%) of the respondents strongly agreed, 23 (25.3%) agreed with the same statement. Moreover, 28(30.8%) of the respondents fairly agreed, 18(19.8%) disagreed, and none strongly disagreed that schools suspend learning as a strategy to enhance fee collection. With a mean of 3.45 and a significant standard deviation of 1.08, this implies that schools suspend learning as a strategy to enhance fee collection.

On whether the school makes follow-up on individual parent/guardian mutual promises on

how to meet their fee obligations, the study found that 19(20.9%) of the respondents strongly agreed, and 23(25.3%) agreed on the same statement. Moreover, 33(36.3%) of the respondents moderately agreed, 14(15.4%) disagreed, and 2(2.2%) strongly disagreed that the school makes follow-up on individual parent/guardian mutual promises on how to meet their fee obligations. A mean of 3.47 and a significant standard deviation of 1.06 implies that the school makes follow-up on individual parent/guardian mutual promises on how to meet their fee obligations.

The study found that 14(15.4%) of the respondents strongly agreed, and 29(31.9%) agreed on the same statement. Moreover, 22(24.2%) of the respondents moderately agreed, and 26(28.6%) disagreed, as none strongly disagreed that schools give verbal reminders to parents on fee payments. A mean of 3.34 and a significant standard deviation of 1.06 imply that schools give verbal reminders to parents on fee payments.

On whether the school gives writer reminders to parents for fee payments, the study found that 12(13.2%) of the respondents strongly agreed, and 42(46.2%) agreed on the same statement. Moreover, 24(26.4%) of the respondents moderately agreed, 21(23.1%) disagreed, and 16(17.6%) strongly disagreed that the school gives writer reminders to parents for fee payments. With a mean of 3.54 and a significant standard deviation of 1.09implies, the school gives writer reminders to parents for fee payments.

On whether schools have adopted technologically intensive ways of enabling parents to pay school fees at their convenience, the study found that 19 (20.9%) of the respondents strongly agreed, and 23(25.3%) agreed on the same statement. Moreover, 33(36.3%) of the respondents moderately agreed, 14(15.4%) disagreed, and none strongly disagreed that

schools have adopted technologically intensive ways of enabling parents to pay school fees at their convenience. A mean of 3.37 and a significant standard deviation of 1.06 imply that schools have adopted technologically intensive ways of enabling parents to pay school fees at their convenience.

On whether schools had minimal disputed fee balance discrepancies that inspired parents, the study found that 16(17.6%) of the respondents strongly agreed, and 30(33%) agreed on the same statement. Moreover, 32(35.2%) of the respondents moderately agreed, 13(14.3%) disagreed, and none strongly disagreed that schools had minimal disputed fee balance discrepancies that inspired parents. A mean of 3.59 and a significant standard deviation of 0.95 implies that schools had some disputed fee balance discrepancies that inspired parents.

4.3.3 Descriptive Statistics for Socio-Economic Facets

The research performed a quantitative analysis of the collected data to provide descriptive statistics. Using these descriptive data, inferences and generalisations on the link between socio-economic facets and financial sustainability were derived. Respondents were given a set of 8 statements on socio-economic facets and asked to rate agreement.

Table 4.11: Descriptive Results for Socio Economic Facets

Socio-economic Facets	5	4	3	2	1	Mean	Std
The majority of parents in my school do not have regular income	19 (20.9%)	19 (20.9%)	28 (30.8%)	23 (25.3%)	2 (2.2%)	3.33	1.14
There are low levels of economic activities in the region where my school is located, and hence this affects my ability to pay school fees	30 (33%)	42 (46.2%)	16 (17.6%)	1 (1.1%)	2 (2.2%)	4.07	1.07
Pockets of poverty witnessed in the area where my school is located do constrain parents in their fee payment	22 (24.3%)	39 (42.9%)	23 (25.3%)	5 (5.5%)	2 (2.2%)	3.81	1.04
High demand of varying needs constraints parents on prioritising school fee payment as some parents/guardians explain	20 (22%)	57 (62.6%)	13 (14.3%)	1 (1.1%)	0	3.05	1.64
Diversion of money earmarked for fees at times occurs in the circumstances of pressing needs, as some parents/guardians explain	10 (11%)	49 (53.8%)	30 (33%)	2 (2.2%)	0	3.74	1.08
Some parents/guardians in my school prioritise fee payment to other siblings in the “high ranking schools.”	13 (14.3%)	48 (52.7%)	28 (30.8%)	2 (2.2%)	0	3.75	0.69
Low attitude toward education by some parents/guardians in my school constrain fee payment	11 (12.1%)	46 (50.5%)	34 (37.4)	0	0	3.91	1.12
Poor academic performance of some individual students in my school discourages parents from fee payment	9 (9.9%)	35 (38.5%)	44 (48.4%)	3 (3.3%)	0	4.81	1.08

Basis: Field Data (2024)

The study examined socioeconomic approaches during field work. In regards to whether the majority of parents in my school do not have a regular income, the results were that

19(20.9%) of the respondents strongly agreed, 19(20.9%) agreed that schools allow for payment of school fees both in cash form and kind form which helps in reducing student debtors. Moreover, 28(30.8%) of the respondents moderately agreed, 23(25.3%) disagreed as 2(2.2%) strongly disagreed that majority of parents in school do not have regular income. A mean of 3.33 and an insignificant standard deviation of 1.14 implies that most parents in school do not have regular income.

On examining whether there are low levels of economic activities in the region where schools are located that affect the ability to pay school fees, the study found that 30 (33%) of the respondents strongly agreed, and 42(46.2%) agreed on the same statement. Moreover, 16(17.6%) of the respondents moderately agreed, 1(1.1%) disagreed, and 2(2.2%) strongly disagreed that there are low levels of economic activities in the region where schools are located that affect the ability to pay school fees. A mean of 4.07 and a significant standard deviation of 1.07 imply that there are low economic activities in the region where schools are located that affect the ability to pay school fees.

On ascertaining if poverty witnessed in the area where schools are located constrains parents in their fee payment, the study found that 22(24.3%) of the respondents strongly agreed, 57(62.6%) agreed on the same statement. Moreover, 13(14.3%) of the respondents moderately agreed, 1(1.1%) disagreed as strongly disagreed that poverty witnessed in the area where schools are located do constrain parents in their fee payment. A mean of 3.81 and an insignificant standard deviation of 1.04 implies that poverty witnessed in the area where schools are located constrain parents in their fee payment.

On whether high demand of varying needs constrains parents from prioritizing school fee

payment, the study found that 20(22%) of the respondents strongly agreed, and 23(25.3%) agreed on the same statement. Moreover, 33(36.3%) of the respondents moderately agreed, 14(15.4%) disagreed, and 2(2.2%) strongly disagreed that the high demand of varying needs constrains parents from prioritising school fee payment. A mean of 3.05 and a significant standard deviation of 1.64 imply that high demand of varying needs constrains parents from prioritizing school fee payment.

On whether the diversion of money earmarked for fees at times occurs in the circumstances of pressing needs, the study found that 10(11%) of the respondents strongly agreed, 49(53.8%) agreed with the same statement. Moreover, 30(33%) of the respondents fairly agreed, and 2(2.2%) disagreed, as none strongly disagreed that diversion of money earmarked for fees at times occurs in circumstances of pressing needs. With a mean of 3.784 and a significant standard deviation of 1.08, this implies that diversion of money earmarked for fees at times occurs in circumstances of pressing needs.

On whether some parents/guardians in school prioritise fee payment to other siblings in the “high-ranking schools, the study found that 13(14.3%) of the respondents strongly agreed, and 48(52.7%) agreed on the same statement. Moreover, 28(30.8%) of the respondents moderately agreed, 2(2.2%) disagreed, and none strongly disagreed that some parents/guardians in school prioritise fee payment to other siblings in the “high ranking schools. With a mean of 3.75 and a significant standard deviation of 0.69 implies that some parents/guardians in school did not prioritise fee payment to other siblings in the “high ranking schools.

On ascertaining if low attitude toward education by some parents/guardians in schools

constrain fee payment, the study found that 11(12.1%) of the respondents strongly agreed, 46(50.5%) agreed on the same statement. Moreover, 34(37.4%) of the respondents moderately agreed as none disagreed or strongly disagreed that low attitude toward education by some parents/ guardians in schools constrain fee payment. A mean of 3.91 and a significant standard deviation of 1.12 implies that low attitudes toward education by some parents/ guardians in schools constrain fee payment.

Whether the poor academic performance of some individual students in school discouraged parents from paying fees, the study found that 9(9.9%) of the respondents strongly agreed, and 35(38.5%) agreed on the same statement. Moreover, 44(48.4%) of the respondents moderately agreed, 14(15.4%) disagreed, and 3(3.3%) strongly disagreed that poor academic performance of some individual students in school discouraged parents from fee payment. A mean of 4.81 and a significant standard deviation of 1.08 implies that poor academic performance of some individual students in school discouraged parents from fee payment.

4.3.4 Descriptive Statistics for School Factors

As per the study, school factors were used as a moderating variable. The correspondent was asked to specify the level of agreement from stalwartly disagree (1) to stalwartly agree (5) regarding school factors, as indicated in Table 4.12 below.

Table 4.12: Descriptive statistics for School Factors

School Factors	5	4	3	2	1	Mean	Std
The categorisation of my school as either national, county, sub-county or county affects its financial status in terms of fees charged	8 (8.8%)	42 (46.2%)	39 (42.9%)	2 (2.2%)	0	3.61	1.67
The enrolment of my school affects its financial status	26 (28.6%)	43 (47.3%)	22 (24.2%)	0	0	4.44	1.03
Community stakeholders are concerned about my school affairs and, at times, do commit resources to the school	34 (37.4%)	33 (36.3%)	24 (26.4%)	0	0	4.11	0.79
The community participates in mobilising resources for my school, such as fundraising or donations	29 (31.9%)	45 (49.5%)	13 (14.3%)	4 (4.4%)	0	4.09	0.75
The school BOM is proactive and mobilises funds for the school	16 (17.6%)	31 (34.1%)	25 (27.5%)	12 (13.2%)	7 (7.7%)	3.41	1.15
My school BOM effectively play an oversight role in how school finances are utilised	19 (20.9%)	19 (20.9%)	28 (30.8%)	23 (25.3%)	2 (2.2%)	3.33	1.14
The school alums fund the school when requested	29 (31.9%)	45 (49.5%)	13 (14.3%)	4 (4.4%)	0	4.09	0.80

Basis: Field Data (2024)

The study examined the role of school factors in student debtor management and public

secondary schools' financial sustainability. The study found that 8(8.8%) of the respondents strongly agreed, and 42(46.2%) agreed on the same statement on whether the school categorises as either national, county, sub-county, or county affects its financial status in terms of the fee charged. Moreover, 39(42.9%) of the respondents moderately agreed, 2(2.2%) disagreed, and none strongly disagreed that the categorisation of the school as either national, county, sub-county or county affects its financial status in terms of the fee charged. A mean of 3.61 and a significant standard deviation of 1.67 implies that the categorisation of the school as either national, county, sub-county or county affects its financial status in terms of fees charged.

On whether the enrolment of a school affects its financial status, the study found that 26 (28.6%) of the respondents strongly agreed, and 43 (47.3%) agreed on the same statement. Moreover, 22(24.2%) of the respondents fairly agreed that a school's enrolment affects its financial status. With a mean of 4.44 and a significant standard deviation of 1.03, this implies that a school's enrolment affects its financial status.

On whether community stakeholders are concerned about the school affairs and, at times, do commit resources to the school, the study found that 34 (37.4%) of the respondents strongly agreed, and 33(36.3%) agreed on the same statement. Moreover, 24 (26.4%) of the respondents moderately agreed, as none disagreed or strongly disagreed that community stakeholders are concerned about school affairs and sometimes commit resources to the school. A mean of 4.11 and an insignificant standard deviation of 0.79 imply that community stakeholders do not commit resources to the school.

On whether the community participates in mobilising resources for schools, such as fundraising or donations, the study found that 34(37.4%) of the respondents strongly agreed,

and 45 (49.5%) agreed on the same statement. Moreover, 13 (14.3%) of the respondents moderately agreed, 4 (4.4%) disagreed, and none strongly disagreed that the community participates in mobilising school resources, such as fundraising or donations. A mean of 4.09 and a significant standard deviation of 0.75 imply that the community does not participate in mobilising resources for schools, such as fundraising or donations.

On whether the school BOM is proactive and mobilises funds for the school, the study found that 16(17.6%) of the respondents strongly agreed, and 31(34.1%) agreed on the same statement. Moreover, 25 (27.5%) of the respondents moderately agreed, 12(13.2%) disagreed, and 7(7.7%) strongly disagreed that the school BOM is proactive and mobilises funds for the school. A mean of 3.41 and a significant standard deviation of 1.15 implies that the school BOM is proactive and mobilises funds for the school.

The study found that 19 (20.9%) of the respondents strongly agreed, and 19 (20.9%) agreed on whether the school BOM effectively played an oversight role in how school finances are utilised. Moreover, 28 (30.8%), 23 (25.3%) disagreed, and 2 (2.2%) strongly disagreed that the school BOM effectively play an oversight role in how school finances are utilised. A mean of 3.33 and an insignificant standard deviation of 1.14 imply that school BOMs effectively oversee how school finances are utilised.

On whether the school alums fund the school when requested, the study found that 29 (31.9%) of the respondents strongly agreed, and 45 (49.5%) agreed on the same statement. Moreover, 13(14.3%) of the respondents moderately agreed, 4 (4.4%) disagreed, and none strongly disagreed that the school alums fund the school when requested. A mean of 4.09 and an insignificant standard deviation of 0.8 implies that the school alumni did not fund the school.

4.3.5 Descriptive Statistics for Financial Sustainability

Regarding the financial sustainability of public secondary schools table 4.13 displays the outcomes.

Table 4.13: Financial Sustainability

Financial Sustainability	5	4	3	2	1	Mean	Std Dev
The BOM has initiated strategies to minimise student debt levels.	21 (23.1%)	23 (25.3%)	23 (25.3%)	10 (11%)	14 (15.4%)	3.29	1.35
Relevant analysis of financial statements is done to check on student debtor levels.	19 (20.9%)	30 (33%)	24 (26.4%)	4 (4.4%)	14 (15.4%)	3.39	1.29
Budget variances in income projections are analysed, and corrective measures are taken where necessary.	10 (11%)	49 (53.8%)	30 (33%)	2 (2.2%)	0	3.73	1.68
Our school encourages timely fee payment.	13 (14.3%)	48 (52.8%)	28 (30.8%)	2 (2.2%)	0	3.79	1.71

Source: Field Data (2024)

The study examined the general concept of financial sustainability of public secondary schools. On whether the BOM has initiated strategies to minimise student debt levels, the study found that 21 (23.1%) of the respondents strongly agreed, and 23(25.3%) agreed on the same statement. Moreover, 23 (25.3%) of the respondents moderately agreed, 10 (11%) disagreed, and none strongly disagreed that the BOM had initiated strategies to

minimise student debt levels. With a mean of 3.29 and a significant standard deviation of 1.35, the BOM has initiated strategies to minimise student debt levels.

Whether or not a relevant analysis of financial statements is done to check student debtor levels, the study found that 19(20.9%) of the respondents strongly agreed, and 30(33%) agreed on the same statement. Moreover, 24 (26.4%) of the respondents moderately agreed, 4(4.4%) disagreed, and 14(15.4%) strongly disagreed that relevant analysis of financial statements is done to check on student debtor levels. A mean of 3.39 and a significant standard deviation of 1.29 implies that relevant analysis of financial statements is done to check on student debtor levels.

The study found that 10 (11%) respondents strongly agreed, and 49 (53.8%) agreed on whether budget variances in income projections are analysed and corrective measures are taken where necessary. Moreover, 30 (33%) respondents moderately agreed, 2 (2.2%) disagreed, and none strongly disagreed that budget variances on income projections are analysed and corrective measures are taken where necessary. A mean of 3.73 and a significant standard deviation of 1.68 imply that budget variances in income projections are analysed and corrective measures are taken where necessary.

On whether schools encouraged timely fee payment, the study found that 13(14.3%) of the respondents strongly agreed, and 48(52.8%) agreed on the same statement. Moreover, 28(30.8%) of the respondents fairly agreed, and 2(2.2%) disagreed, as none strongly disagreed that schools encouraged timely fee payment. With a mean of 3.79 and a significant standard deviation of 1.71, this implies that schools encouraged timely fee payment.

4.4 Pearson Correlation Analysis

Table 4.14: Pearson Correlation Matrix

		Fund disbursem ent	Debt collection techniques	Socio- economic facets	School factors	Financial sustainability
Fund disbursement	Pearson Correlation	1	.784**	.575**	.342**	.683**
	Signif. (2- tailed)		.000	.000	.001	.000
	N	91	91	91	91	91
Debt collection techniques	Pearson Correlation	.784**	1	.539**	.304**	.675**
	Signif. (2- tailed)	.000		.000	.003	.000
	N	91	91	91	91	91
Socio- economic facets	Pearson Correlation	.575**	.539**	1	.521**	.723**
	Signif. (2- tailed)	.000	.000		.000	.000
	N	91	91	91	91	91
School factors	Pearson Correlation	.342**	.304**	.521**	1	.222*
	Signif. (2- tailed)	.001	.003	.000		.034
	N	91	91	91	91	91
Financial sustainability	Pearson Correlation	.683**	.675**	.723**	.222*	1
	Signif. (2- tailed)	.000	.000	.000	.034	
	N	91	91	91	91	91

Source: Field Data (2024)

The relationship between fund disbursement and output is 0.683 (p value < 0.00), which is statistically significant at the 95% level of certainty (see Table 4.14). Consequently, prompt funds disbursement improves the financial sustainability. These results corroborate the conclusions Mueni, Kimiti, and Mulwa (2019) reached that prompt disbursement of free secondary education tuition funds positively affected financial sustainability in public

secondary education in Makueni County.

To the same extent, a 0.675^{**} ($p \text{ value} < 0.00$) suggested a favourable association between debt collection techniques and the financial sustainability. This further agreed with Mbula, Memba, and Njeru (2016), who found the effects of accounts receivable management on the financial performance of firms funded by government venture capital in Kenya to be positive and significant.

The socio-economic facets correlation coefficient was 0.723 ($P=0.000$), indicating a positive and statistically significant association with Public secondary schools in Alego Usonga Sub County, Kenya. Therefore, better socio-economic facets should lead to considerable financial sustainability. This finding agrees with Afza and Nazir, (2019) who conducted a study on school fund management practice and performance. This is in further agreement with Taru and Zenah (2020) who found school social attributes to be significant on financial sustainability.

Finally, a correlation of 0.222^{**} , $p=0.034$, between financial sustainability and school factors was statistically significant.

Rate of Fee Payment

Among the indicators of financial sustainability, as revealed by the financial reports of the public secondary schools in Alego Usonga Sub-County, was the rate of fee payment by the students. The secondary data revealed that there is variance in terms of the percentage rate of fee payment in the different categories of schools. For example, among the sub-county schools, the fee payment rate was 66% of the projected collection per year. However, for the county and extra county schools, the collection rate was higher and averaged 86% of the

projected collection over the same period. Therefore, these findings demonstrate that the financial sustainability of sub-county schools is threatened by the significant lag in fee payment by the parents and guardians. These findings corroborate primary data findings on disbursement of funds by the concerned ministry, which revealed that prompt funds disbursement improves the financial sustainability of public secondary schools (Ngigi & Tanui, 2019) and that public secondary schools can enhance their financial capability by implementing strategies aimed at ensuring that an increased number of students settle their fee invoices within the year in which they are invoiced. No wonder a casual survey of the literature shows a relatively physical improvement and the smooth running of the county, extra county and national schools compared to the financially constrained sub-county schools (Achieng *et al.*, 2021).

Growth of Student Debtors

On comparing the growth of student debtors between two balance sheet dates, the study found that the sub-county schools, on average, are adversely affected due to consistent growth in student debtors. However, one sub-county school (SCS 8) demonstrated efficiency and effectiveness in their fee collection strategies, as revealed by the secondary data findings on the decline in growth of student debtors between different balance sheet dates. A remarkable efficiency and effectiveness of fee collection strategies were noticed in virtually all the extra county schools as per the audited financial statements between different financial years or balance sheet dates. For example, there was a negative growth rate of student debtors in proportions of -2% (EC 1), -14% (CS 1) and -38% (CS 1). These are indicators of prudent financial management strategies employed by the management of the county and extra county schools in the Alego Usonga sub-county, demonstrating the ability

to sustain their financial operations. This finding contends with Ngigi and Tanui (2019), who also established that proper debt collection techniques resulted in sustainable financial management.

Creditors weighted proportion to Recurrent Expenditure

There were mixed results on the creditors weighted proportion to recurrent expenditure. But on average, majority of the schools in Alego Usonga sub-county demonstrated prudent management of their creditors levels, apart from two sub-county schools (SCS 1 and SC 8) which whose creditors averaged more than 50% of the recurrent expenditure over the three-year period. For example, over 54.5% of the schools had their creditors weighted proportion to recurrent expenditure of less than 30% which within the baseline of managing creditors to a school's recurrent expenditure (Ngigi & Tanui, 2019).

4.5 Diagnostic Test for Linear Regression Analyses

4.5.1 Normality Test

This assumption must hold for any inference to be credible. When dealing with extensive samples (<30 or 40), violations of the normalcy assumption often do not result in serious complications (Ghasemi & Zahedias, 2012). As a result, we may use parametric techniques, as the sampling distribution tends to be expected in big samples (<30 or 40) despite the peculiar structure of the data. Ghasemi and Zahedias (2012) suggest a visual inspection for normalcy. Appendix Vs standard P-Q plots showed that the data were quite close to normal and that there were no outliers of statistical significance.

4.5.2 Multicollinearity Test

When three or more variables are significantly correlated, we say there is multi-collinearity. The coefficient of regression tends to change as multi-collinearity grows, making it harder to use the coefficient as a measure of the reliability of the predictor. For the most part, multi-collinearity is not an issue if the VIF is less than 10 or if the tolerance values are all less than 1.

Table 4.15: Collinearity Statistics

Variable	Tolerance	VIF
Fund disbursement	.828	1.208
Debt collection techniques	.812	1.232
Socio-economic facets	.543	1.843
School factors	.713	1.403

Source: Field Data (2024)

Multicollinearity test are shown in Table 4.15. In this particular investigation, the tolerance was between 0.543 and 0.828, which is more than 0.2 and less than 1 recommended; likewise, the VIF 1.208 and 1.843, which is less than 10, as stipulated. Therefore, the data set exhibited no signs of multicollinearity.

4.5.3 Homoscedastic Test of Performance

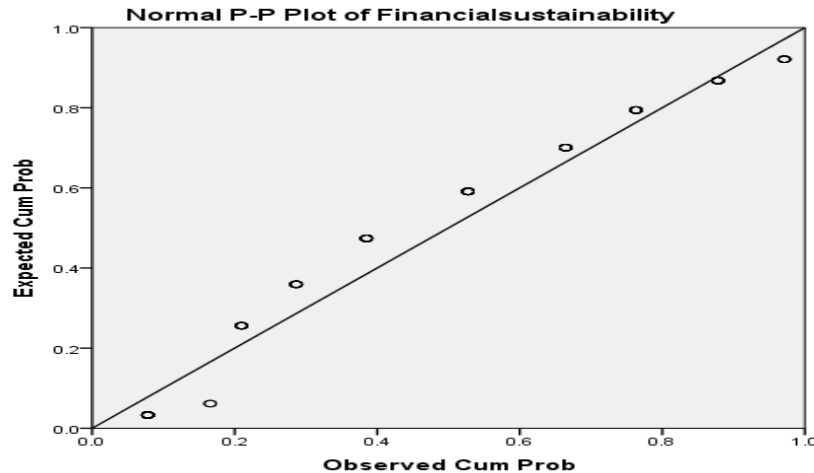


Figure 4.1: Financial Sustainability

Source: Field Data (2024)

The preceding findings for the Homoscedasticity test may be shown in Figure 4.2. This test ensures that the variances of the independent variables are the same; if they are not, a heteroscedasticity issue arises (Garson, 2012). Examining the residual variance in a regression model is called a test for homoscedasticity. The probability versus probability plot shows data distribution homoscedasticity (P-P Plot) (Cappelleri & Bushmakin, 2013). Figure 4.1 displays a typical P-P plot of financial sustainability, indicating that the points are just slightly off the straight line shown in the middle of the diagram. Thus, there is no issue of heteroscedasticity since the data utilised in this study is homoscedastic, and a multiple linear regression model was employed to analyse it.

4.6 Linear Regression Analyses

A regression analysis was conducted and specifically, the researchers looked at the r (Beta, β) correlation to see whether the theory held water. In this research, if β is statistically significant, the null hypothesis is rejected; if β is not statistically significant, the t-statistics indicate that the investigation fails to reject the null hypothesis (Carolynne, Robert & Ayub,

2020).

4.6.1 Effect of Fund disbursement on Financial sustainability

Table 4.16: Effect of Fund disbursement on financial sustainability

Model Summary						
Model	R	R Square	Adjusted Square	R Std. Estimate	Error of the	
1	.683 ^a	.467	.461	.62167		
ANOVA^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	30.079	1	30.079	77.830	.000^b
1	Residual	34.396	89	.386		
	Total	64.475	90			
a. DV: Financial sustainability						
b. Fund disbursement						
Coefficients						

Model	Unstandardised Coefficients		Standardised Coefficients		t	Signif.
	B	Std. Error	Beta			
(Constant)	.485	.354			1.369	.174
1 Fund disbursement	.878	.100	.683		8.822	.000

a. DV: Financial sustainability

Source: Field Data (2024)

The favourable link between fund disbursement and the financial sustainability of public secondary schools in Alego Usonga Sub County is shown by the R-value of 0.467 in the model summary tabulation. Consequently, a rise in fund disbursement should lead to improved outcomes. The R square, or coefficient of determination, demonstrates that fund disbursement accounts for 46.7% of the performance variance ($R^2=0.467$). This suggests that fund disbursement has a significant bearing on the results achieved.

The F test indicates that the model is an excellent fit for describing the variance in the dependent variable, with a value of $F = 77.830$, $P < 0.05$. In addition, this demonstrates that fund disbursement is a reliable indicator of financial sustainability.

According to Table 4.16, at a significance level of $p < .000$, the unstandardised regression coefficient (β) for fund disbursement was 0.878. This suggested that a shift of one unit in fund disbursement would shift financial sustainability by 87.8%. Results in Public secondary schools as a consequence of fund disbursement were estimated using the following regression equation:

$$\text{Financial sustainability} = 0.485 + 0.878X_1$$

According to the findings, fund disbursement significantly benefits the financial

sustainability of public secondary schools. This suggests that public secondary schools with stronger fund disbursement will achieve higher levels of financial sustainability. The results of this study are similar to those of Achieng *et al.* (2021), who established that delay in disbursement of Free Day Secondary Education Funds had a significant adverse effect on financial sustainability in Migori County in Kenya. Further agrees with Mueni, Kimiti and Mulwa (2019), who conducted a study on the impact of prompt disbursement of free secondary education tuition funds and the quality of curriculum implementation in public secondary education in Makueni County. However, this disagrees with Ayako (2015), who confirmed that the inadequacy of funding the free education programs had an insignificant effect on schools' financial sustainability. The study by Ayako (2015) concentrates on free education, not student debtor management, hence the basis for the difference.

4.6.2 Effect of Debt collection techniques on Financial sustainability of public secondary schools in Alego Usonga Sub County

Table 4.17: Effect of Debt collection techniques and financial sustainability

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.675 ^a	.455	.449	.62835		
ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	29.336	1	29.336	74.302	.000 ^b

	Residual	35.139	89	.395		
	Total	64.475	90			
a. DV: Financial sustainability						
b. Debt collection techniques						
Coefficients						
Model	Unstandardised Coefficients		Standardised Coefficients	t	Sig.	
	B	Std. Error	Beta			
	(Constant)	.448	.366		1.224	.224
1	Debt collection techniques	.882	.102	.675	8.620	.000
a. DV: Financial sustainability						

Source: Field Data (2024)

The favourable link between debt collection techniques and the financial sustainability of public secondary schools in Alego Usonga Sub County is shown by the R-value of 0.455 in the model summary tabulation. Consequently, a rise in debt collection techniques should lead to improved outcomes. The R square, or coefficient of determination, demonstrates that debt collection techniques account for 45.5% of the performance variance ($R^2=0.455$). This suggests that debt collection techniques significantly affect the results achieved.

The F test indicates that the model is an excellent fit for describing the variance in the dependent variable, with a value of $F = 74.302$, $P < 0.05$. In addition, this demonstrates that debt collection techniques are a reliable indicator of financial sustainability.

According to Table 4.17, at a significance level of $p < .000$, the unstandardised regression coefficient (β) for debt collection techniques was 0.882. This suggested that a shift of one unit in debt collection techniques would shift financial sustainability by 88.2%. Results in Public secondary schools as a consequence of debt collection techniques were estimated

using the following regression equation:

$$\text{Financial sustainability} = 0.448 + 0.882X_2$$

According to the findings, it is clear that debt collection techniques have a significant beneficial impact on the financial sustainability. This suggests that public secondary schools with more vigorous debt collection techniques will achieve higher levels of financial sustainability. This agrees with Wasike (2019), who noted that debtor management had a positive significant effect on the financial performance of Nzoia Water Service Company Limited, Kenya. This further agreed with Mbula, Memba, and Njeru (2016), who found the effects of accounts receivable management on the financial performance of firms funded by government venture capital in Kenya to be positive and significant.

4.6.3 Effect of Socio-Economic Facets on Financial sustainability

Table 4.18: Socio-Economic Facets and financial sustainability

Model Summary						
Model	R	R Square	Adjusted Square	R Std. Error of the Estimate		
1	.723 ^a	.523	.517	.58807		
ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	33.697	1	33.697	97.438	.000 ^b

	Residual	30.779	89	.346	
	Total	64.475	90		
a. DV: Financial sustainability					
b. socio-economic facets					
Coefficients					
Model	Unstandardised Coefficients		Standardised Coefficient	T	Sig.
	B	Std. Error	Beta		
(Constant)	-2.330	.599		-3.887	.000
1 Socio-economic facets	1.618	.164	.723	9.871	.000
a. DV: Financial sustainability					

Source: Field Data (2024)

The favourable link between socio-economic facets and financial sustainability of public secondary schools in Alego Usonga Sub County is shown by the R-value of 0.455 in the model summary tabulation. Consequently, a rise in socio-economic facets should lead to improved outcomes. The R square, or coefficient of determination, demonstrates that socioeconomic facets account for 45.5% of the performance variance ($R^2=0.455$). This suggests that socio-economic factors have a significant bearing on the results achieved.

The F test indicates that the model is an excellent fit for describing the variance in the dependent variable, with a value of $F = 74.302$, $P < 0.05$. In addition, this demonstrates that socio-economic facets are a reliable indicator of financial sustainability.

According to Table 4.18, at a significance level of $p < .000$, the unstandardised regression coefficient (β) for socioeconomic facets was 0.882. This suggested that a shift of one unit in socio-economic facets would shift financial sustainability by 88.2%. Results in Public secondary schools as a consequence of socio-economic facets were estimated using the

following regression equation:

$$\text{Financial sustainability} = 0.488 + 0.882X_3$$

According to the findings, it is clear that debt collection techniques have a significant beneficial impact on the financial sustainability of public secondary schools. This suggests that public secondary schools with more vigorous debt collection techniques will achieve higher levels of financial sustainability. This finding agrees with Afza and Nazir (2019), who conducted a study on school fund management practice and the performance of public secondary schools in Ethiopia. This further agrees with Taru and Zenah (2020), who found school social attributes significant in financial sustainability.

4.7 Multiple Linear Regressions

Table 4.19: Multiple Regression Analysis

Model Summary						
Model		R	R Square	Adjusted R Square	Std. Error of the Estimate	
1		.821 ^a	.674	.658	.49466	
ANOVA ^a						
Model			Sum of Squares	Df	Mean Square	F Sig.
1	Regression		43.432	4	10.858	44.374 .000 ^b

Residual	21.043	86	.245
Total	64.475	90	

a. DV: Financial sustainability

b. Debt collection techniques, socio-economic facets, Fund disbursement

Coefficients					
Model	Unstandardised Coefficients		Standardised Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	-1.770	.571		-3.097	.003
Fund disbursement	1.005	.477	.039	2.106	.016
1 Debt collection techniques	.551	.271	.371	2.032	.005
Socio-economic facets	1.382	.187	.617	7.383	.000

Source: Field Data (2024)

The favourable link between debt collection techniques, socio-economic facets, fund disbursement and financial sustainability of public secondary schools in Alego Usonga Sub County is shown by the R square value of 0.674 in the model summary tabulation. Consequently, a rise in student debtor management leads to financial sustainability. The R square, or coefficient of determination, demonstrates that socioeconomic facets account for 67.4% of the variance in financial sustainability ($R^2=0.674$). This suggests that student debtor management significantly affected the results achieved.

The F test indicates that the model is an excellent fit for describing the variance in the dependent variable, with a value of $F = 44.374$, $P: 0.000 < 0.05$. In addition, this demonstrates that student debtor management is a reliable indicator of financial sustainability.

The results of a multiple linear regression model based:

$$\text{Financial sustainability} = -1.770 + 1.005X_1 + 0.551X_2 + 1.382X_3$$

X_1 = Fund disbursement

X_2 = Debt collection techniques

X_3 = Socio-economic facets

Table 4.19 shows that the three factors most closely associated with debt collection techniques, socio-economic facets, and fund disbursement all had positive and substantial predictive power ($P < 0.05$). Financial sustainability was -1.770 ($p < 0.05$); therefore, Financial sustainability had a negative statistical significance. With a beta of 1.005, fund disbursement is a good predictor of financial sustainability when debt collection techniques and socio-economic facets are held constant, indicating that a one-unit increase in fund disbursement significantly boosts financial sustainability by 1.005 units.

A debt collection techniques beta of 0.551, where fund disbursement and socio-economic facets are held constant, indicates that a one-unit increase in debt collection techniques leads to a statistically significant increase in financial sustainability of 0.551 units.

Last but not least, a beta of 1.382 for socioeconomic facets indicates a statistically significant positive relationship between socioeconomic facets and financial sustainability when fund disbursement and debt collection techniques are held constant.

4.9 Hierarchical Linear Regression

This research utilised the moderating role of school factors. Its results investigated how school factors affect the connection between student debtor management and the financial sustainability of public secondary schools in Alego Usonga Sub-county in Siaya County. This result was accomplished through hierarchical regression analysis with constructs of

school factors serving as the moderator.

Where X = Independent variables (students debtors management)

Z = Moderating variable (school factors)

Y = Financial sustainability

Finally, a regression analysis was run to assess the significance, direction, and strength of the association between the betas. The researcher tracked how the R-squared, F-value, and p-value changed at each stage. Table 4.20 provides a summary of the pertinent findings.

Table 4.20: Model Summary for Moderating Variable of School Factors

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.821 ^a	.674	.658	.49466
2	.798 ^c	.637	.625	.51837

Source: Field Data (2024)

1. Predictors: (Constant), Fund disbursement, Debt collection techniques, Socioeconomic facets
2. Predictors: (Constant), Fund disbursement* School factors, Debt collection techniques*School factors, Socioeconomic facets*School factors

Table 4.22 School factors moderation on the relationship between students' debt management and financial sustainability. The (R^2) change from model 1 to model 2 was 0.037. Thus, in the (1st) first model, fund disbursement accounted for 67.4% of the variance in student debt management. In the second model (2nd), when school factors were added, student debt management and school factors accounted for 63.7% of the variance in financial sustainability.

Table 4.21: ANOVA Table for Hierarchical Regression

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	30.079	1	30.079	77.830	.000 ^b
	Residual	34.396	89	.386		
	Total	64.475	90			
2	Regression	30.089	2	15.044	38.501	.000 ^c
	Residual	34.386	88	.391		
	Total	64.475	90			
3	Regression	41.097	3	13.699	50.981	.000 ^d
	Residual	23.378	87	.269		
	Total	64.475	90			

1. Predictors: (Constant), Fund disbursement, Debt collection techniques, Socioeconomic facets
2. Predictors: (Constant), Fund disbursement, Debt collection techniques, Socioeconomic facets* School factors
3. Predictors: (Constant), Fund disbursement* School factors, Debt collection techniques*School factors, Socioeconomic facets*School factors

Source: Field Data (2024)

Incorporating the moderating effect of school factors results in a shift in the regression coefficients and their statistical significance. The results also showed that when school factors were included in the regression model, the regression coefficients for the financial sustainability constructs increased in size and significance. The significance level for all three modes remained ($0.000 < 0.05$). School factors had a significant moderating effect on the students' debt management and financial sustainability.

Table 4.22: Regression Coefficients for Moderating Variable of School Factors

Model	Coefficients			T	Sig.
	Unstandardised		Standardised		
	B	Std. Error	Beta		
Constant	.769	.174		4.422	.000
1. Student Debt management	1.152	.180	.515	6.401	.000
2. Student Debt management * School factors	1.051	.477	.039	2.203	.006
3. Fund disbursement* School factors	1.486	.471	.371	3.155	.003
Debt collection techniques * School factors	1.382	.187	.617	7.383	.000
Socioeconomic facets* School factors	.551	.271	.371	2.032	.005
Interaction	.112	.108	.201	1.921	.003

1. Predictors: (Constant), Fund disbursement, Debt collection techniques, Socioeconomic facets

2. Predictors: (Constant), Fund disbursement, Debt collection techniques, Socioeconomic facets* School factors

3. Predictors: (Constant), Fund disbursement* School factors, Debt collection techniques*School factors, Socio economic facets*School factors

4. Interaction

Source: Field Data (2024)

In Table 4.22, the positive coefficient result for the moderating effect of School factors on the connection between student debtor management and financial sustainability. Model 2 after moderation and model 3 interaction term showed that all student debtor management constructs had positive and substantial predictive power ($P < 0.05$) and T values 1.96 and

above. The model equation, as given below, reflected these results as well.

$$\text{Financial sustainability} = 0.769 + 1.486X_1M + 1.382X_2M + 0.551X_3M$$

Where Financial sustainability (**Dependent Variable**)

X_1 is the Fund disbursement (**Independent Variable**)

X_2 is the Debt collection technique (**Independent Variable**)

X_3 is the socio-economic facets (**Independent Variable**)

M is the School factors (**Moderating Variable**)

This implies that school factors significantly moderate the relationship between student debtor management practices and financial sustainability. This agrees with Wanzala & Wasilwa (2020), who revealed that school categories have a positive significant effect on financial sustainability and debtor management since national schools were the greatest beneficiaries of the KShs2.5 billion infrastructure grant advanced by the Government of Kenya during the 2020/2021 financial year and were doing well. It further agrees with Mugo and Ngahu (2015), who elucidated that schools face conspicuous financial challenges and that school factors play a crucial role.

Table 4.23: Hypothesis Results

“Hypothesis	Findings	Decision and basis
H₀₁: Fund disbursement has no significant effect on the financial sustainability of public secondary schools in Alego Usonga Sub-County, Siaya Kenya.	Fund disbursement has a significant effect on financial sustainability of public secondary schools in Alego Usonga Sub-County, Siaya Kenya.	T-Test Statistics results: (t=2.106; P=0.016<0.05). Verdict: First null hypothesis is rejected
H₀₂: Debt collection techniques do not significantly affect the financial sustainability of public secondary schools in Alego Usonga Sub-County, Siaya Kenya.	Debt collection techniques have a significant effect on financial sustainability of public secondary schools in Alego Usonga Sub-County, Siaya Kenya.	T-Test Statistics results: (t=2.032; P=0.005<0.05). Verdict: Second null hypothesis is rejected
H₀₃: Socio-economic facets do not significantly affect the financial sustainability of public secondary schools in Alego Usonga Sub-County, Siaya Kenya.	Socio-economic facets have a significant effect on financial sustainability of public secondary schools in Alego Usonga Sub-County, Siaya Kenya.	T-Test Statistics results: (t=7.383, P=0.000<0.05). Verdict: Third null hypothesis is rejected
H₀₄: There is no significant moderating effect of school factors on the relationship between student debtors’ management and financial sustainability of public secondary schools in Alego Usonga Sub-County, Siaya Kenya.	school factors have a significant moderating effect on the relationship between student debtors’ management and financial sustainability of public secondary schools in Alego Usonga Sub-County, Siaya Kenya.	T-Test Statistics results: (t=3.219, P=0.000<0.05). Verdict: Fourth null hypothesis is rejected

Source: Field Data (2024)

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

This chapter summarises the material presented in the preceding chapters. The study's results and conclusions are highlighted, along with any recommendations or suggestions for more research.

5.1 Summary of Findings

The primary purpose of this research was to analyse the effect of student debtors' management on the financial sustainability of public secondary schools in Alego Usonga Sub-County, Kenya. The study's specific aims were to (1) determine the effect of funds disbursement, (2) examine the effect of socio-economic facets, (3) establish the effect of debt collection techniques and (4) assess the effect of school factors on the relationship between student debtors' management and financial sustainability of public secondary schools in Alego Usonga Sub- County, Kenya. The independent and interactive effects hypotheses were tested at a 95% confidence level ($p < 0.050$). The results summary is provided in the same format in the following parts.

5.1.1 Effect of Fund Disbursement on Financial Sustainability

The R square, or coefficient of determination, demonstrates that fund disbursement accounts for 46.7% of the variance in performances ($R^2 = 0.467$). This suggests that fund disbursement has a significant bearing on the results achieved. Fund disbursement was a significant predictor ($p < .000$). This suggested that a shift of one unit in fund disbursement would shift

financial sustainability.

According to the findings, it is clear that fund disbursement has a significant beneficial impact on the financial sustainability of public secondary schools. This suggests that public secondary schools with stronger fund disbursement will achieve higher levels of financial sustainability.

5.1.2 Influence of Debt Collection Techniques on Financial Sustainability

The R square, or coefficient of determination, demonstrates that debt collection techniques account for 45.5% of the performance variance ($R^2=0.455$). This suggests that debt collection techniques significantly affect the results achieved. The significance of debt collection techniques ($p<.000$). According to the findings, it is clear that debt collection techniques have a significant beneficial impact on the financial sustainability of public secondary schools. This suggests that public secondary schools with more vigorous debt collection techniques achieve a higher level of financial sustainability. The study rejected the null hypothesis that Socioeconomic facets do not significantly affect the financial sustainability of public secondary schools in Alego Usonga Sub-County, Kenya.

5.1.2 Effect of Socio-Economic Facets on Financial Sustainability

The R square, or coefficient of determination, demonstrates that socioeconomic facets account for 45.5% of the performance variance ($R^2=0.455$). This suggests that socioeconomic facets have a significant bearing on the results achieved. Socioeconomic facets had a significance level of $p<.000$. According to the findings, it is clear that debt collection techniques significantly benefit public secondary schools' financial sustainability. This suggests that public secondary schools with more vigorous debt collection techniques

achieve higher levels of financial sustainability. The study rejected the null hypothesis that debt collection techniques do not significantly affect the financial sustainability of public secondary schools in Alego Usonga Sub-County, Kenya.

5.1.4 Moderating effect of School Factors on the relationship between Students Debtor Management and Financial Sustainability

The significance level for all three modes remained ($0.000 < 0.05$). School factors moderate students' debt management and financial sustainability. Consequently, the findings verified that school factors significantly moderated the relationship between students' debtor management practices and financial sustainability. The study rejected the null hypothesis that school factors have no significant effect on the relationship between student debtors' management and the financial sustainability of public secondary schools in Alego Usonga Sub-County, Kenya.

5.2 Conclusion

Given that fund disbursement was a significant predictor of financial sustainability, it is clear that fund disbursement has a significant beneficial impact on the financial sustainability of public secondary schools. This suggests that public secondary schools with stronger fund disbursement will achieve higher levels of financial sustainability.

Debt collection techniques significantly impact the results achieved. Hence, it is clear that debt collection techniques significantly impact the financial sustainability of public secondary schools. This suggests that public secondary schools with more vigorous debt collection techniques achieve higher levels of financial sustainability.

Socioeconomic facets have a major bearing on the results achieved. Debt collection

techniques clearly have a major beneficial impact on the financial sustainability of public secondary schools. This suggests that public secondary schools with stronger debt collection techniques achieve higher levels of financial sustainability.

5.4 Recommendations

Public secondary schools have timely fund disbursement. The study established that county bursaries are awarded to needy students and contribute to the school's financial sustainability. Timely disbursement of NG-CDF, county bursaries, and ministry capitation will enhance the ability of public secondary schools to sustain their financial operations.

The study recommends that school management permit cash and kind forms to settle school fee arrears. Further, the management of public secondary schools should maintain proper books of accounts that detail school fee payment records and accurate balances.

The study further recommends that household incomes and the regularity of such incomes should be considered when designing fee payment programs. Parents should endeavour to diversify their income sources and clear their fee arrears.

Finally, the study recommends that schools should school management should enrol as many students as the capacities of their schools can allow to benefit from the government capitation. Further, the school alumni and other community stakeholders should be more concerned about the school's affairs and support the school when requested to do so.

5.5 Study implication

The study found that student debt management affects financial sustainability; hence, practitioners in the MoES&T should adhere to standards and ensure capitation is

available for the sustainability of learning institutions.

5.6 Suggestion for further studies

The study focused on the effect of student debtors management on the financial sustainability of public secondary schools in Alego Usonga Sub County, Kenya. It may not represent the position of other regions' student debtors' management and financial sustainability. Therefore, further study in other counties and sub-counties would be ideal. There are other student debtors' management practices, such as flexible options and debtor collection strategies, that could be adopted for further studies.

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APPENDICES

APPENDIX I: PUBLIC SECONDARY SCHOOLS IN ALEGO USONGA SUB-COUNTY

S/No.:	School Name	School Categorization	Zone
1	ALEGO USONGA TOWNSHIP SECONDARY SCHOOL	Sub County	Awelo
2	MULAHA MIXED SECONDARY SCHOOL	Sub County	Awelo
3	KARAPUL SECONDARY SCHOOL	Sub County	Awelo
4	ALEGO USONGA CENTRAL SECONDARY SCHOOL	Sub County	Awelo
5	BARDING SECONDARY SCHOOL	Extra County	Bar Ogong'o
6	AMBROSE ADEYA ADONGO SECONDARY SCHOOL	Sub County	Bar Ogong'o
7	NYAJUOK SECONDARY SCHOOL	Sub County	Bar Ogong'o
8	BAR OLENGO SECONDARY SCHOOL	Sub County	Bar Ogong'o
9	MATERA MIXED SECONDARY SCHOOL	Sub County	Bar Ogong'o
10	OJWANDO SECONDARY SCHOOL	Sub County	Bar Ogong'o
11	ST STEPHEN'S USINGO MIXED SECONDARY SCHOOL	Sub County	Bar Ogong'o
12	ST PETER'S UPANDA MIXED SECONDARY SCHOOL	Sub County	Bar Ogong'o
13	NYAMBARE SECONDARY SCHOOL	Sub County	Dibuoro
14	DIBUORO SECONDARY SCHOOL	Sub County	Dibuoro
15	SIRINDE MIXED SECONDARY SCHOOL	Sub County	Dibuoro
16	KABURA SECONDARY SCHOOL	Sub County	Dibuoro
17	UWASI MIXED SECONDARY SCHOOL	Sub County	Dibuoro
18	MAHERO MIXED SECONDARY SCHOOL	Sub County	Dibuoro
19	NGIYA GIRLS HIGH SCHOOL	National	Kirindo
20	AGORO OYOMBE SECONDARY SCHOOL	Sub County	Kirindo
21	HOLYCROSS SECONDARY SCHOOL	Sub County	Kirindo
22	SENATOR OBAMA KOGELO	Sub County	Kirindo

	SECONDARY SCHOOL		
23	ULAFU SECONDARY SCHOOL	Sub County	Kirindo
24	NDURU MIXED SECONDARY SCHOOL	Sub County	Kirindo
25	RAMBO SECONDARY SCHOOL	Sub County	Kirindo
26	NGIYA MIXED DAY SECONDARY SCHOOL	Sub County	Kirindo
27	USULA SECONDARY SCHOOL	Sub County	Kirindo
28	HONO SECONDARY SCHOOL	Sub County	Kowet
29	BISHOP OKOTH GIRLS'- MBAGA SECONDARY SCHOOL	Extra County	Kowet
30	MBAGA MIXED SECONDARY SCHOOL	Sub County	Kowet
31	UYOMA KOBARE SECONDARY SCHOOL	Sub County	Kowet
32	GOT OYENGA MIXED SECONDARY SCHOOL	Sub County	Kowet
33	KOWET SECONDARY SCHOOL	Sub County	Kowet
34	MWER SECONDARY SCHOOL	Sub County	Mwer
35	HAWINGA GIRLS HIGH SCHOOL	County	Mwer
36	DIRK ALLISON GSM SECONDARY SCHOOL	Sub County	Mwer
37	MALOMBA SECONDARY SCHOOL	Sub County	Mwer
38	KALKADA SECONDARY SCHOOL	Sub County	Mwer
39	SIDOK MIXED SECONDARY SCHOOL	Sub County	Mwer
40	FR.GULIK URADI GIRLS SECONDARY SCHOOL	Sub County	Mwer
41	UNYOLO MIXED SECONDARY SCHOOL	Sub County	Mwer
42	MAHOLA MIXED SECONDARY SCHOOL	Sub County	Mwer
43	NYASITA MIXED SECONDARY SCHOOL	Sub County	Mwer
44	BORO MIXED SECONDARY SCHOOL	Sub County	Ulongi
45	OBAMBO MIXED SECONDARY SCHOOL	Sub County	Ulongi
46	ST.JOSEPHS NYALULA SECONDARY SCHOOL	Sub County	Ulongi
47	SEGERE SECONDARY SCHOOL	Sub County	Ulongi

48	NYADHI SECONDARY SCHOOL	Sub County	Ulongi
49	ST. CHRISTOPHER PAL PAL SECONDARY SCHOOL	Sub County	Ulongi
50	ST. WILLIAM GENDRO SECONDARY SCHOOL	Sub County	Ulongi

Source: Siaya Sub-County, Ministry of Education (2023)

APPENDIX II Questionnaire

I am Zachary Onyango Odiyo, a Masters Degree student at Masinde Muliro University of Science and Technology conducting a study on “*Student Debtors’ Management and Financial Sustainability of Public Secondary Schools in Alego Usonga Sub-County, Kenya*”. I hereby seek your time to respond to questions herein.

PART A: GENERAL INFORMATION

1. What is your level of qualification ?

Certified Public Accountant ☐

Bachelors Degree ☐

Post graduate qualifications ☐

Certificate (specify).....

2. What is your gender ?

Male ☐

Female ☐

3. What is your designation ?

Bursar ☐

Accounts clerk ☐

School principal ☐

4. For how long have you worked in secondary school ?

0-5 year ☐

6-10- years ☐

11-15 years ☐

Above 16 years ☐

5. State category of your school.

National ☐

Extra county ☐

County ☐

Sub - County ☐

PART B: SPECIFIC RESEARCH OBJECTIVES QUESTIONS

Funds Disbursement

Kindly provide agreement level on funds disbursement ;5 strongly agree, 4

Agree, 3 Neutral, 2 Disagree, 1 Strongly Disagree. With 5 having highest and 1 lowest.

	Funds Disbursement (Ministry of Education Capitation)	5	4	3	2	1
1	Capitation per student as allocated by MoES&T is sufficient to cater for the learner education					
2	The MoES&T disburses funds as per the number of students registered in the NEMIS					
3	Capitation received by my school is of the exact number of students registered in NEMIS					
4	My school receives timely disbursement as per the school calendar – money disbursed each term					
5	The ratio of disbursement (50:30:20) does not affect my school operations					
6	The entire ratio for each term is disbursed by the MoES&T					

	Funds Disbursement (NG-CDF Bursary)	5	4	3	2	1
1	The amount disbursed by NG-CDF bursary is sufficient for the learner fee needs					
2	My school receives timely disbursement as per the school calendar					
3	The students awarded NG-CDF bursary are indeed needy students					
4	The NG-CDF help my school in reducing					

	student debtors					
5	The NG-CDF bursary significantly contribute to financial facilitation of my school's operations					
6	Some unneedy students do receive NG-CDF bursary in my school					

	Funds Disbursement (County Bursary)	5	4	3	2	1
1	The amount disbursed by County bursary is sufficient for the learner fee needs					
2	My school receives timely disbursement as per the school calendar					
3	The students awarded County bursary are indeed needy students					
4	The County help my school in reducing student debtors					
5	The County bursary significantly contribute to financial facilitation of my school's operations					
6	Some unneedy students do receive NG-CDF bursary in my school					

Debt Collection Techniques

Kindly provide agreement level on Debt Collection Techniques; 5 strongly agree, 4 Agree, 3 Neutral, 2 Disagree, 1 Strongly Disagree

	Debt Collection Techniques	5	4	3	2	1
1	My school allows for payment of school fees both in Cash form and Kind form which helps in reducing student debtors					
2	My school do enter into a mutual agreement with parents with some parents / guardians on how to pay fees for their children and this helps in reducing					

	student debtors					
3	The parents /guardians are receptive in paying for their children's fees in kind form					
4	The termly staggering of fee payment makes it easier for parents / guardians to clear termly fee obligations					
5	My school at times suspends learning to allow for students to reach out to their parents / guardians for fee payment and this helps in enhancing fee collection					
6	My school allows doe students to continue with learning even without their parents / guardians meeting their fee obligations					
7	Among the strategies my school use to enhance fee collection, suspension of learning has proved the most effective					
8	My school makes follow-up on individual parent / guardian mutual promises on how to meet their fee obligations					
9	My school gives verbal reminders to parents on fee payments					
10	My school gives writer reminders to parents for fee payments					
11	My school has adopted technological intensive ways of enabling parents to pay school fees at their convenience					
12	Due to maintenance of proper books of accounts in my school, especially on student fee payments, minimal disputed fee balance discrepancies arise and this has inspired parents / guardians in their fee payment					

Socio-economic Facets

Kindly provide agreement level on Socio-economic Facets; 5 strongly agree, 4

Agree, 3 Neutral, 2 Disagree, 1 Strongly Disagree

	Socio-economic Facets	5	4	3	2	1
1	Majority of parents in my school do not have regular income					
2	There are low levels of economic activities in the region my school is located and hence this affects ability to pay school fees					
3	Pockets of poverty witnessed in the area where my school is located do constrain parents in their fee payment					
4	High demand of varying needs constrain parents on prioritizing school fee payment as some parents / guardians explain					
5	Diversion of money earmarked for fees at times occur in the circumstances of pressing needs as some parents / guardians explain					
6	Some parents / guardians in my school prioritize fee payment to other siblings in the “high ranking schools”					
7	Low attitude on education by some parents / guardians in my school constrain fee payment					
8	Poor academic performance of some individual students in my school discourage parents from fee payment					

School Factors

Kindly provide agreement level on School Factors; 5 strongly agree, 4 Agree,

3 Neutral, 2 Disagree, 1 Strongly Disagree

	School Factors	5	4	3	2	1
1	The categorisation of my school as either national, county, sub-county or county affects its financial status in terms of fee charged					
2	The enrolment of my school affects its financial status					
3	Community stakeholders are concerned about my school affairs and at times do commit resources to the school					
4	The community participates in mobilizing resources for my school such as fundraising or donations					
5	The school BOM is proactive and mobilizes funds for the school					
6	My school BOM effectively play their oversight role on how school finances are utilized					
7	The school alumni fund the school when requested					

Financial Sustainability

Kindly provide agreement level on Financial Sustainability; 5 strongly agree, 4

Agree, 3 Neutral, 2 Disagree, 1 Strongly Disagree

	Financial Sustainability	5	4	3	2	1
1	The BOM has initiated strategies to minimize student debt levels					
2	Relevant analysis of financial statements are done to check on student debtor levels					
3	Budget variances on income projections are analysed and corrective measures taken where necessary					
4	Our school encourages timely fee payment					

Thank you for participating

APPENDIX III: MAP OF ALEGO USONGA SUB – COUNTY



APPENDIX IV: SECONDARY DATA TEMPLATE

	SCS - 1	SCS - 2	CS - 1	EC-1	SCS - 3	SCS- 4	SCS -5	SCS -6	SCS- 7	CS - 2	SCS-8
Rate of Fee Payment (%)											
2018	69%	70%	81%	90%	72%	64%	69%	62%	70%	86%	76%
2019	69%	66%	94%	92%	63%	71%	72%	73%	59%	82%	88%
2020	56%	65%	86%	81%	61%	58%	66%	64%	40%	79%	73%
Average Rate of Fee Payment (%)	65%	67%	87%	88%	65%	64%	69%	66%	56%	82%	79%
Student Debtors (Kshs)											
2018	12,803,800	1,742,237	51,039,230	18,642,738	17,294,480	1,949,703	7,307,733	2,320,316	221,437	49,654,298	3,100,098
2019	13,464,749	2,241,579	47,550,327	17,987,524	18,348,469	2,434,572	9,864,378	2,425,775	422,512	45,764,298	2,860,276
2020	14,588,734	2,711,688	15,125,359	17,875,326	19,474,936	3,144,557	10,365,980	2,830,709	875,328	36,987,490	2,730,523
Growth in Student Debtors (Kshs)											
2018 to 2019	660,949	499,342	- 3,488,903	- 655,214	1,053,989	484,869	2,556,645	105,459	201,075	- 3,890,000	- 240,822
2019 to 2020	1,123,985	470,109	- 32,424,968	- 112,198	1,126,467	709,985	501,602	404,934	452,816	- 8,776,808	- 127,753
Growth in Student											

Debtors (%)											
2018 to 2019	5%	28.66%	-7%	-4%	6%	25%	35%	5%	91%	-8%	-8%
2019 to 2020	8%	20.97%	-68%	-1%	6%	29%	5%	17%	107%	-19%	-4%
Average Growth (%)	7%	25%	-38%	-2%	6%	27%	20%	11%	99%	-14%	-6%
Creditors (Kshs)											
2018	4,758,454	1,459,393	16,865,051	8,948,756	907,340	368,562	-	-	346,516	13,764,985	1,418,828
2019	7,697,787	2,162,568	20,973,915	11,830,130	987,660	768,891	-	1,378,069	823,984	16,984,963	2,346,648
2020	8,292,439	4,334,133	21,236,428	10,380,602	680,370	1,101,471	355,688	3,037,844	158,792	19,865,429	2,294,447
Recurrent Expenditure (KShs)											
2018	14,350,481	6,858,251	90,455,661	66,675,621	12,603,697	6,155,500	6,978,522	13,388,696	3,342,422	84,937,284	6,820,005
2019	16,264,929	6,260,043	80,667,963	69,860,546	13,397,071	7,509,492	8,472,840	16,678,309	2,499,885	75,928,463	4,615,582
2020	9,574,996	6,379,948	43,975,740	47,298,109	8,946,196	5,192,474	6,621,625	11,327,626	3,187,639	37,196,403	2,513,397
Creditors weighted proportion of Recurrent Expenditure (%)											
2018	33%	21%	19%	13%	7%	6%	0%	0%	10%	16%	21%
2019	47%	35%	26%	17%	7%	10%	0%	8%	33%	22%	51%
2020	87%	68%	48%	22%	8%	21%	5%	27%	5%	53%	91%

Average Creditors Weighted proportion of recurrent expenditure (%)	56%	41%	31%	17%	7%	12%	2%	12%	16%	31%	54%
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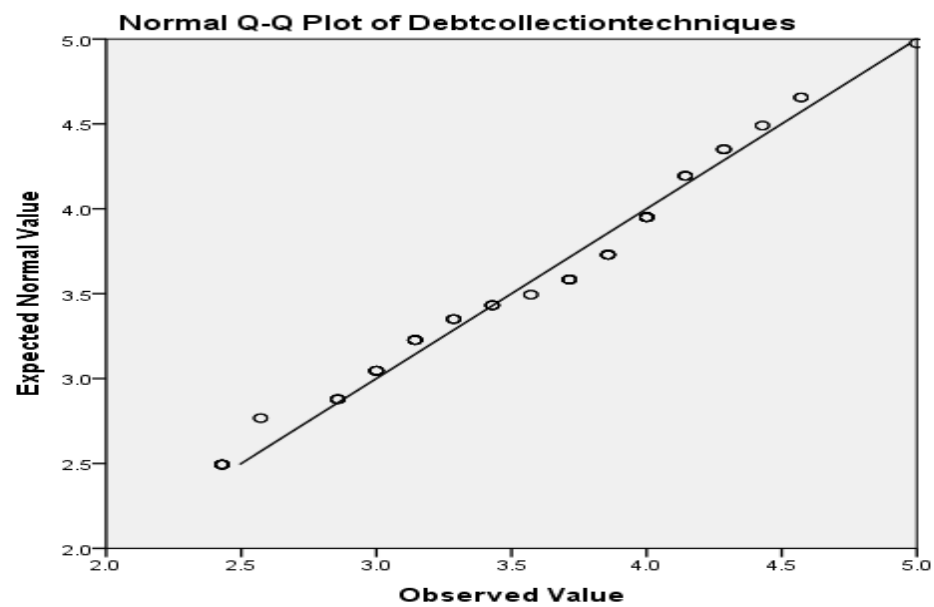
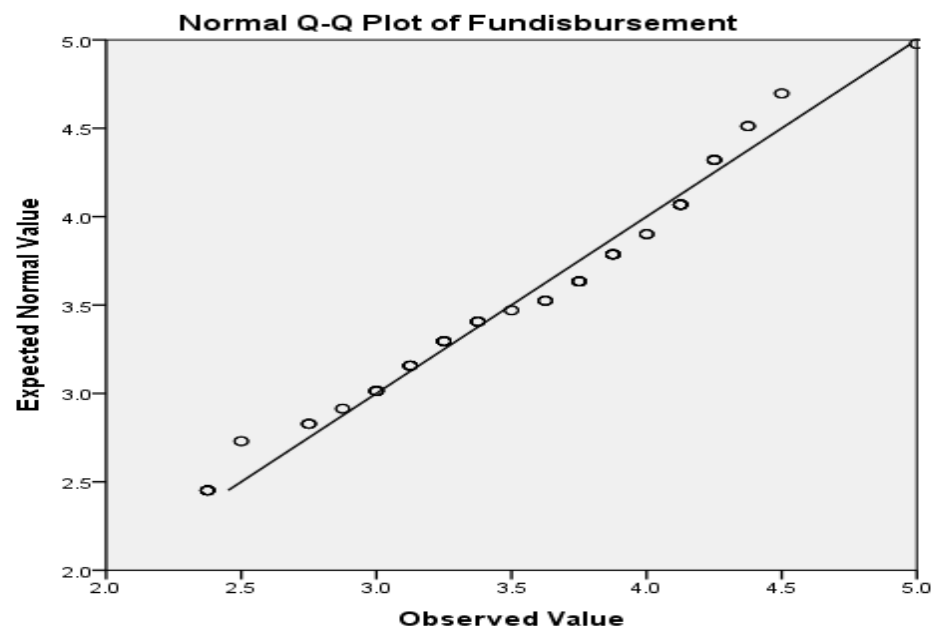
Source: Extracted from the Audited Financial Statements obtained from the Siaya County Education Office (2024)

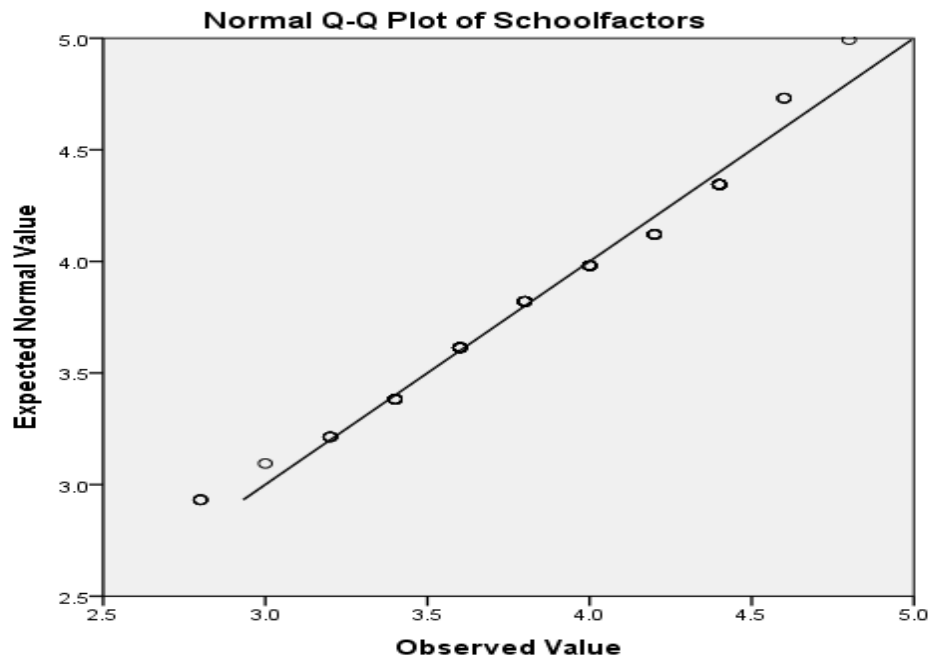
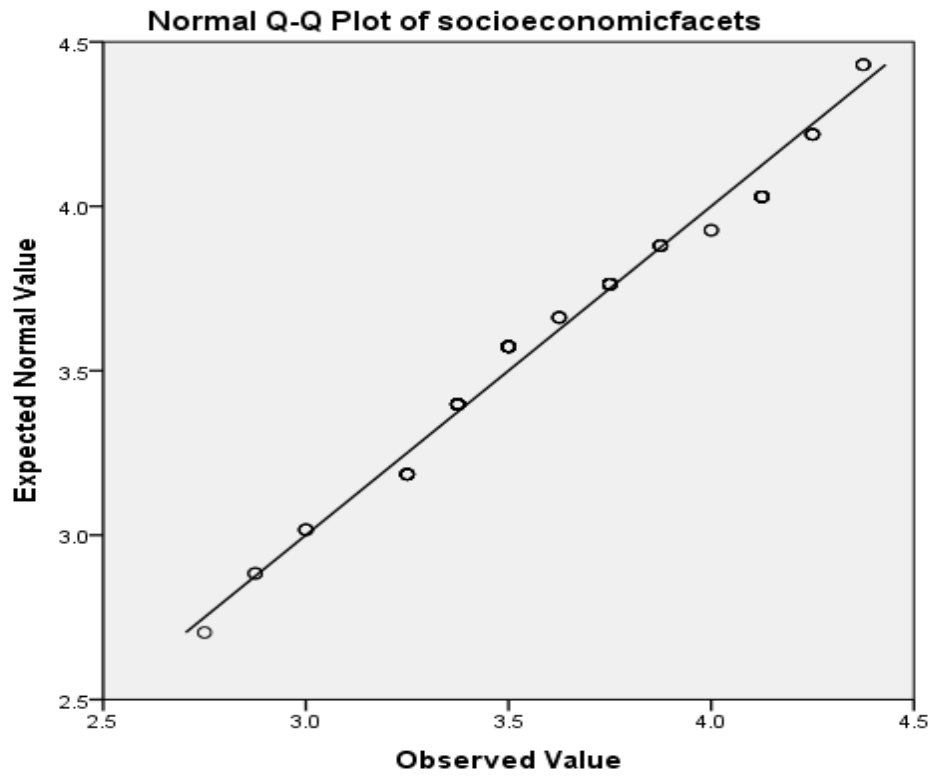
SCS – Sub-County Schools

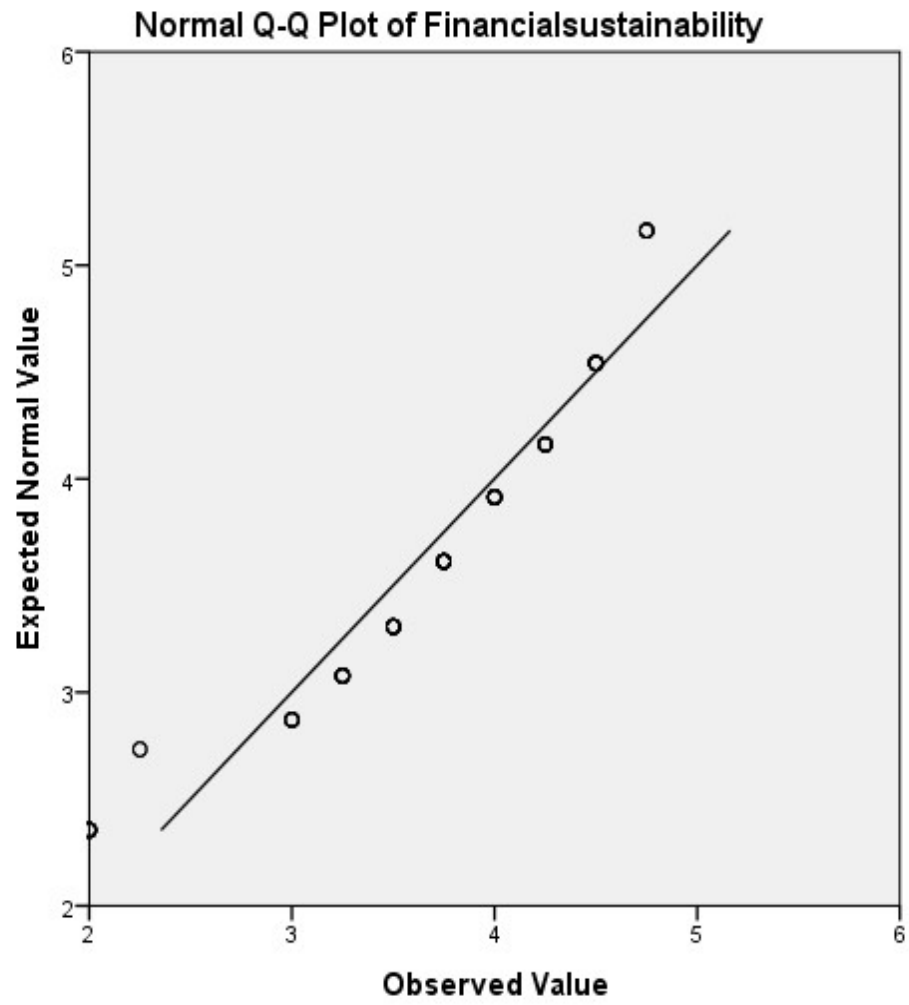
EC – Extra County Schools

CS- County Schools

Appendix V Q-Q Plot







APPENDIX VI: NACOSTI


REPUBLIC OF KENYA
NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION

RefNo: 281672
Date of Issue: 16/September/2023

RESEARCH LICENSE



This is to Certify that Mr. Zachary odiyo Onyango of Masinde Muliro University of Science and Technology, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Siaya on the topic: STUDENT DEBTORS' MANAGEMENT AND FINANCIAL SUSTAINABILITY OF PUBLIC SECONDARY SCHOOLS IN SIAYA SUB-COUNTY, KENYA. for the period ending : 16/September/2024.

License No: NACOSTIP/23/29486

Applicant Identification Number
281672

Director General
NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION

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APPENDIX VII: MINISTRY OF EDUCATION APPROVAL


REPUBLIC OF KENYA
MINISTRY OF EDUCATION
State Department for Basic Education

Received
gdc

COUNTY DIRECTOR OF EDUCATION
SIAYA COUNTY
P.O. BOX 564
SIAYA

E-mail: cdesiaya2016@gmail.com
MOE/SYA/CDE/URA/1/10/VOL.II/120

Tuesday, February 20, 2024

TO WHOM IT MAY CONCERN

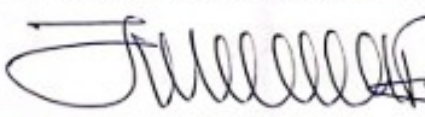
RE: RESEARCH AUTHORIZATION:
MR. ZACHARY ODIYO ONYANGO

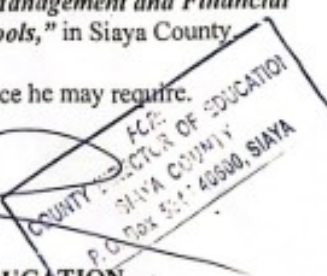
Reference is made on the above subject.

Authority is granted to research License No. **NACOSTI/P/23/29486** dated 7th February, 2024 to be used in conducting research in this County for the period ending 16th September, 2024

The research title is *"Student Debtors' Management and Financial Sustainability of Public Secondary Schools,"* in Siaya County

Please accord him the necessary assistance he may require.


MACHORA K. MISHAEL
FOR: COUNTY DIRECTOR OF EDUCATION
SIAYA COUNTY



Copy to:

Sub County Director of Education
SIAYA SUB COUNTY

