



WOMEN EDUCATIONAL RESEARCHERS OF KENYA
Linking Research to Advocacy and Action

KCB FOUNDATION

THE HIGH SCHOOL SCHOLARSHIP PROGRAMME

SURVEY REPORT

NOVEMBER, 2021

Submitted by:

Mrs. Sophia Yiega (Executive Officer)

Women Educational Researchers of Kenya (WERK)

1171 Argwings Kodhek Road, Tel: +254 722 888 919 / +254 732 888 919

P.O.BOX 10565 – 00100, NAIROBI

Email: info@werk.co.ke / werk@werk.co.ke

Table of Contents

Executive Summary.....	5
1.0 Introduction and Background	9
1.1 Introduction to the KCBF High school Program Survey	9
1.2 The Concept of Education Scholarship for Needy Students	10
2.0 Evaluation Process and Methodology.....	13
2.1 Evaluation approach	13
2.1.1 Quantitative approach	14
2.1.2 Qualitative approach.....	14
2.2 Sampling.....	15
2.2.1 Sampling approach.....	16
2.2.2 Targeted Versus Achieved Sample Sizes	18
2.3 Data Analysis Approach	19
2.4 Ethical Considerations.....	20
2.5 Limitations of the Survey	21
3.0 Discussion of Findings	22
3.0.1 Characteristics and Biodata	22
3.1: Objective 1: Assess outputs and evaluate outcomes and impact	24
3.1.1 Assessment of the KCBF Scholarship Package	24
3.1.2 Evaluation of Outcomes and Impact.....	26
3.1.2.1 Positive Outcomes of the Program	26
3.1.3 Impact of the KCBF Scholarship Programme	34
3.2 Objective 2: Evaluation of KCBF Approach to Scholarship	39
3.2.1 Relevance	39
3.2.2 Effectiveness and Efficiency	41
3.2.3 Coherence and coordination	50
3.2.4 Sustainability	55
3.2.5 Scalability and replicability.....	57
3.3 Objective 3: Recommendations.....	58
3.3.1 Operational Recommendations	58
3.3.2 Strategic Recommendations	61
3.4 Objective 4: High School Programme Indicators	66
Conclusion.....	67

Annexes.....	69
Annex 1: Evaluation Matrix.....	69
Annex 2: Data collection tools	69
Annex 3: Selected Inferential Statistics.....	70

List of Tables and Figures

Table 1: Sampled Counties.....	16
Table 2: Summarised Targeted vs Achieved Sample	18
Table 3: Characteristics of the Achieved Sample of the Current High School Students and Alumni	22
Table 4: Characteristics of the Achieved Sample of the Caregivers	23
Table 5: Applicants vs Successful Beneficiaries in 6 Sampled Counties.....	33
Table 6: Mode of Receiving Information	54
Table 7: Comparison of Proportions.....	62

Figures

Figure 1: KCBF High School Scholarship Program Theory of Change.....	10
Figure 2: Beneficiaries rating High school programme "Very Good or Excellent"	24
Figure 3: Satisfaction Rating of the Scholarship Package Components.....	24
Figure 4: Satisfaction Rating of the Scholarship Package Components.....	25
Figure 5: Type of School Enrolled	27
Figure 6: Categories of Alumni Beneficiary Students with University Cut off marks	28
Figure 7: KCSE Performance of Beneficiaries over the years (2014-2017)	28
Figure 8: Transiting to University/College	29
Figure 9: Comparison of Performance at KCPE and Last Academic Year	30
Figure 10: Alumni Beneficiary Performance in relation to their household social economic status indicators	31
Figure 11: Main Pain points from Beneficiaries.....	32
Figure 12: Alumni Completion and Transition Rates	34
Figure 13: Impact of KCBF on Individuals.....	35
Figure 14: Changes of Career Aspirations by Beneficiaries	36
Figure 15: Impact of KCBF High School Program on Families	37
Figure 16: KCBF Covid-19 Response Feedback	40
Figure 17: Vulnerability Assessment of the Student Groups.....	41
Figure 18: Reasons for Receiving KCBF Scholarships.....	43
Figure 19: Secondary Education costs (USD) Comparison across the Sub-Saharan Africa region	44
Figure 20: Gender of Mentor in relation to Mentee	46
Figure 21: KCB Brand Knowledge by Caregivers.....	51
Figure 22: KCB Product Knowledge by Highschool and Alumni groups.....	51
Figure 23: Main Painpoints from Beneficiaries.....	56
Figure 24: What would happen IF KCBF Stopped Paying School Fees.....	56
Figure 25: student was at risk of dropping out in high school.....	57
Figure 26: Comparison in Numbers with Competitors as at 2020	58

Figure 27: Opinion of Beneficiaries on What The Program should focus..... 59
Figure 28: What KCBF Highschool Program should learn from competitors..... 62
Figure 29: The KCBF Highschool to Employment Wholesome Package 64

Executive Summary

This Survey for the KCBF high school programme was conceptualized to address four main objectives: assess and evaluate the outcomes and impact; detailed evaluation of the program; make both operational and strategic recommendations; and set some baseline indicators for future evaluations. Therefore the foregoing information confirms that this study was set to be an evaluation study. However the study faced a number of limitations:

1. The baseline data of the target group particular to guarantee outright comparative analysis was missing. The evaluation Teams namely WERK and KCBF constructed a comparison group to include those students who applied for the KCBF scholarship but did not succeed with an assumption that they presented homogenous characteristics with those who on boarded the KCBF scholarship.
2. The contacts that were available for unsuccessful students were largely unobtainable hence the very small number of response rate among the target.
3. The few comparison student's contacts retrieved from KCBF data base were mostly outdated since they were largely unobtainable.
4. The comparison alumni students accessed were mostly unwilling to participate in the study because they were bitter for not being part of the KCBF high school scholarship.
5. KCBF high school scholarship programme design was not meant for follow up beyond students' exit at KCSE, and including any monitoring component, hence their records (unsuccessful candidates) were not up to date.

Despite the limitations, the evaluation research was conducted to provide indication and/or a feel of both the beneficiary and the comparison, an information that was still going to be useful for decision making.

In the words of the evaluator (WERK), the findings provided herein does not give a true picture of a comparative study, an exploratory survey due to the small number of comparison group which is not representative. This therefore means the study is a survey but the results generated are informative since some unsuccessful candidates agreed to participate that included KCSE graduates, university students, university graduates and their parents/caregivers.

The study was conducted in September 2021 and used a mixed methods quasi experimental approach where the comparison group was identified from previous applicants of the KCBF scholarship. The groups that were targeted included the students currently in high school (2018-2020), the students who have graduated from high school and are likely to be in university or college (2014-2017) and those that are likely to have exited university of college (left high school before 2014).

The survey sampling frame covered all the 47 counties that were purposefully divided into 6 regions and 13 counties. These 13 counties were selected for physical visits with students (both from beneficiary and comparison) schools visited. Beneficiaries reached were from 45 of the 47 counties for the school visits. For the caregivers, university students and other categories – telephone interviews and surveys were conducted. For the surveys, a total sample of 550 beneficiaries and 179 comparisons were reached representing an achievement of 92% and 59% of the targeted sample respectively.

The Survey tested the following theory of change assumptions:

(i) That a student whose fees are paid for and scholastic materials provided will concentrate at school and perform well, this assumption was interpreted as follows:

- Financial support or access is critical in the progression of learning for bright needy students

The findings revealed that

- ✓ *Students who are from underprivileged households (indicated by households that cannot meet basic needs without charity), even though they had lower marks at KCPE (376) compared to those who can meet basic needs with charity (387) performed much better in the previous academic year in high school scoring 4.79 points out of 12 compared to those from better households (4.67). These findings support the assumption – that students who are very needy and are supported, concentrate at school and perform well.*
- ✓ *If given another chance, parents/caregivers who had missed out on the scholarship mentioned that they would still apply for KCB scholarship, that they are in need, and support in ensuring that their children get an education would be helpful.*
- ✓ *For all unsuccessful applicants who participated in the study, none of them dropped out of school. However, they explored other scholarships which included Equity, Jomo Kenyatta Foundation the government bursaries although not all were successful. Those successful, the support did not cater for all the school needs, others took loans, fundraised, some, got support from well-wishers and family. Generally, most of the students struggled through high school, some had huge fee arrears and were regularly sent home*
- ✓

(ii) A student who has a mentor that follows up on him/her and guides is likely to be more self-confident and self-aware and inspired to succeed, this assumption was interpreted as:

- Psycho-social support and mentorship is important for bright needy students to achieve full potential

The findings indicate that students who are more in touch with their mentors tended to perform slightly better than those who were not very active with their mentors.

(iii) Students who concentrate more in school and are inspired are more likely to transit to higher levels of education and be able to contribute positively in society (entrepreneurship, employment and civil society), this assumption was interpreted as:

- Investing in bright needy students at high school leads to their progression to university and achievement of higher goals

The findings indicate that

- ✓ *Through the KCBF support, the students from the very needy households outperform those from the less needy households and get the required cut off marks to join university. However, they are less likely to join university because of lack of finances since the Higher Education Loans Board loan is insufficient. This affects more males than females.*
- ✓ *Alumni students who had graduated from university indicated that being KCBF beneficiaries gave them a chance to be in high school, and that they were in school*

throughout, managed to pass well, and joined university. They now have better chances in terms of employment. The life skills gained during the mentorship sessions especially the annual mentorship enabled them to cope with situations in high school

- ✓ *Being beneficiaries of the KCBF scholarship ignited the desire to give back to the society through helping other people. Majority of the informants are doing this through financial support or in-kind by giving motivational talks. Others have also become ambassadors of KCBF High Scholarship programmes and are creating awareness about it in their areas. University beneficiaries already working are supporting their families in different ways; paying rent/ provision of better housing, supporting educating of other siblings, provision of basic needs like food and other essentials*
- ✓ Findings reveal that KCBF high school beneficiaries who succeed through university come from vulnerable households which were looked down upon but getting the scholarships changed the status of their families; they are now respected. This has even gotten better with time because these students have proceeded to university, completed are working, and are helping their parents

The following is a summary of some of the overall findings

- 86% of the students who join the KCBF scholarship programme are likely to get the required cut off points for university entry (there are more males 95% compared to female 84% who get the required cut off points)
- 83% of the KCBF students actually get into the university (there is higher chance that a female beneficiary student would get to join university compared to their male counterparts. Of the 95% male who got the requisite marks, only 84% had the resources to join compared to 83% of the female students who succeeded out of the 84% who got the requisite marks)
- The overall rating of the high school programme is lower by the current high school beneficiaries (at 3.34 out of 6) compared to the alumni group (at 4.22 out of 6)
- Mentorship (as currently delivered) is not valued by the current high school beneficiaries compared to the alumni group. This is indicative of how the pre-covid mentorship programme was influencing the beneficiaries positively compared to current mentorship.
- School fees support remains the most valued component of the KCBF High School Program package. Nearly 7 out of 10 beneficiaries would drop out if the scholarship support was to stop.
- Lack of money for upkeep, transport to and from school and money for revision books and supplementary materials are the three main pain points for the high school beneficiaries
- KCBF Recruitment process perceived as very fair by all beneficiaries (this is viewed as one of the biggest process strength)
- KCBF High school programme does play an important role in initiating impact that has an effect on households but the cycle is not completed because the beneficiaries are “abandoned” after high school
- Coordination between different groups (within KCB group, with schools, with guardians, with beneficiaries) remains one of the biggest challenge. Majority of the staff pointed that this was because of the KCBF High School Programme staffing is too lean to run the programme effectively. The evaluation suggests use of more robust online integrated monitoring system to reduce on overheads and increase efficiency.
- KCB group is not sufficiently leveraging on the KCBF High school programme to build brand loyalty among the beneficiary groups (both current high school beneficiaries and alumni group). There is no wholistic value proposition for the high school programme that links the programme from the secondary school to the university/TVET then to self-employment (2jijiri) or internship and into

employment. Such a model that also includes developing leadership skills would enhance brand loyalty. For the caregivers, they can be linked into M-Kulima/Mobigrow or any other income generating activities that would create value for them and independence to contribute to the education and social development of their children.

- Some few unsuccessful KCBF high school scholarship applicants said the selection of KCBF was not fair because they were needy and were not considered, some did not understand the criteria for selection. Similarly, a few mentioned that they would not apply again since they thought that they deserved it and did not get. A recommendation from the unsuccessful applicants indicate that after KCBF has identified their beneficiaries, they should communicate to all unsuccessful applicants

High level Recommendations

- Enhance the KCB Branch network recruitment and support to have at least 5 students recruited from each branch
- Rebrand and reposition the high school scholarship programme e.g., Legends, Achievers, Scholars so as
 - To encourage community involvement and ownership of the programme to go beyond the beneficiary household
 - To leverage on disability, marginalized and underserved groups that would enhance the niche of the programme
- There should also be a strategy shift of the programme that would be relevant to the competence-based curriculum (CBC) career pathways i.e. the sciences, Arts, Sports and TVET
- Redesign the Mentorship component within the programme (continuous and annual) to have sustainable impact through
 - Utilization of alumni network, inclusion of the professional, schoolteachers
 - Utilize online mentoring and monitoring system that could have a portal for mentorships
 - Make regular visits to schools to enhance the mentorship programme
 - Enhance networking of the beneficiaries and alumni groups for relationship building and exchange of ideas
- There is need to balance the Strategic CSR and Shared Value pillar of the KCBF community engagement framework for the soft side of KCB Group to be exhibited in the public

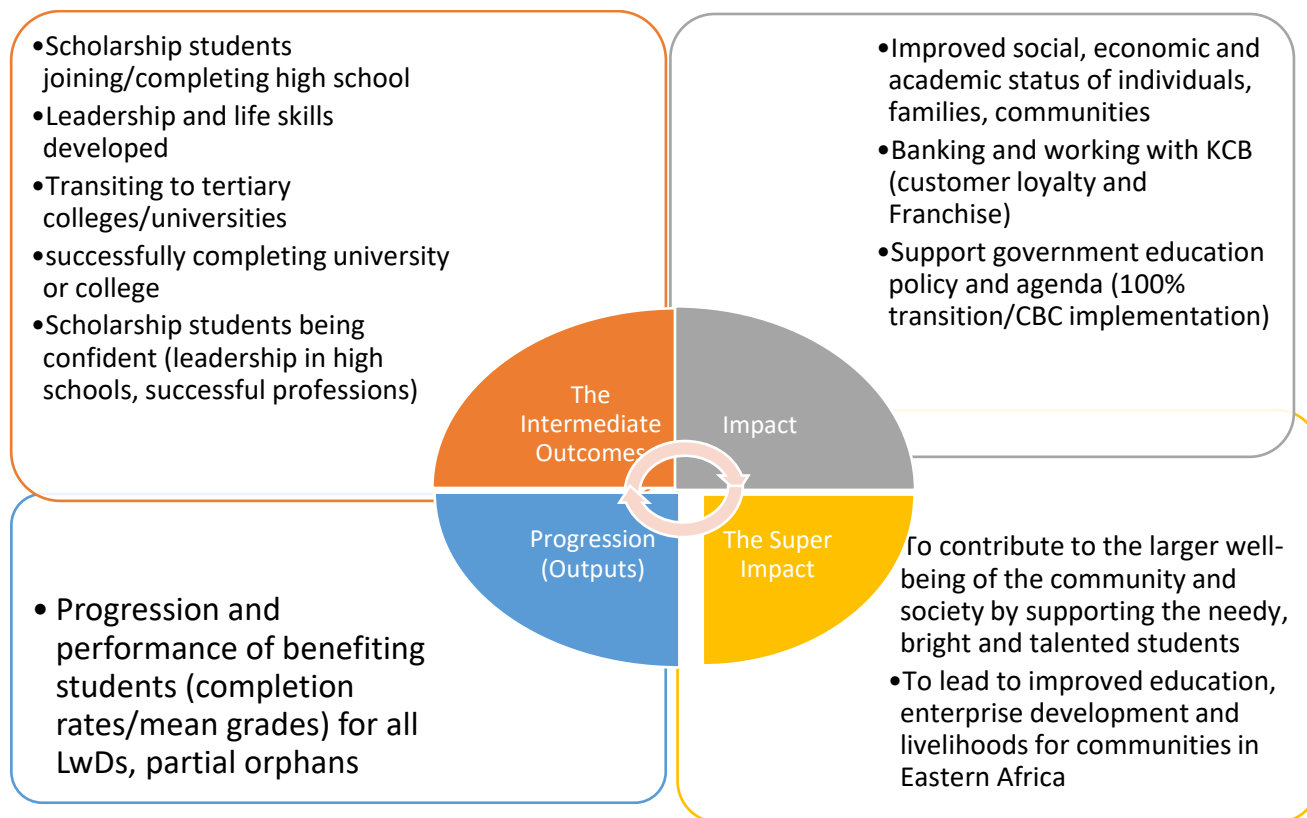
1.0 Introduction and Background

1.1 Introduction to the KCBF High school Program Survey

The report presents the findings of the evaluation of the KCBF High School Scholarship Programme conducted by Women Educational Researchers of Kenya in September 2021. The purpose of this Survey was to assess the extent to which the project's outcomes have been realized, identify strengths and weaknesses in implementation and provide recommendations for improving the current and future similar programmes. The evaluation was focused to assess the relevance, effectiveness, efficiency, coherence & coordination, impact and sustainability of the high school scholarship program. This was done in line with the specific objectives of the Survey which were to:

- 1) Provide an independent assessment of progress to date at output level; to evaluate the outcomes and impact of the programme against the expected changes.
- 2) Assess the relevance, effectiveness, efficiency and sustainability of the strategies and implementation modalities chosen; and alignment to KCBF, KCB Group strategies and national priorities;
- 3) Provide strategic and operational actionable recommendations as well as highlight lessons learnt to inform future programming;
- 4) Establish a benchmark for the High School Scholarship Programme Indicators and framework that will serve as the baseline for assessing subsequent phases of the programme.

Figure 1: KCBF High School Scholarship Program Theory of Change



1.2 The Concept of Education Scholarship for Needy Students

Every child has the right to an education as per the Constitution of Kenya (2010). The Bill of Rights recognizes basic education as a fundamental right making citizens accountable to ensuring that every school going age child goes to school. These rights are in line with the African Charter on the Human and People’s rights, Article 17; the African Charter on the Rights and Welfare of the Child, Article 11; and the United Nations International Convention on Social and Economic Rights, Article 13. All these regional and international charters and conventions focus on recognizing education as a fundamental human right. The Kenya Vision 2030 also places great emphasis on education under the social pillar as the link to the labour market. The national policies in Kenya over the years have emphasized the importance of education and the education budget continues to be one of the largest each year.

Different barriers affect or influence the non-participation of children in education. According to [UNESCO](#) the most common barriers or influencers include poverty, parental education and literacy, location of schools, and gender, among others. In terms of gender, [UNICEF](#) notes that investing in girls education has advantages such as increasing their lifetime earnings drastically, increasing national growth rates, reducing child marriages, mortality rates, maternal mortality rates and child stunting. Studies cited by [UNESCO](#) have also shown that “social and economic inequalities have adverse long lasting effects on children cognitive, social emotional development as well as educational outcomes”. This means that not only are needy students likely to be denied education, they are also likely to be affected in their social emotional well-being – if their psycho social side is also not addressed. The Sustainable Development Goal 4 stresses the need to address all forms of exclusion related to education and learning processes and therefore moving towards more inclusive education¹ is important. An area that is often not effectively addressed is that of students with disabilities that are often left out because of the perception of them “being expensive” or “too much work” to be educated.

Education scholarships for needy but bright students have been proven to be effective in reducing the inequalities in the education systems. According to Reed & Hurd (2014)², they conclude that financial support to students from disadvantaged backgrounds improves retention rates, enhances academic performance and builds self-esteem leading to personal growth and development of recipients. Another study by Navarro R et al (2019)³ however noted that for scholarships to increase high school completion and transition, the selection criteria of the needy students should be at a desirable academic level that would ensure they are successful. This points to the fact that other than the recipients just being from poor backgrounds, they also need to have some minimum learning level to successfully safe the academic requirements of high school.

¹ SDG 4 Target 5 “By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations”

² Richard J Reed & Brian Hurd (2014): *A value beyond money? Assessing the impact of equity scholarships: from access to success*

³ Rafael E. De Hoyos Navarro; Orazio Pietro Attanasio; Costas Meghir: *Can Scholarships Increase High School Graduation Rates? Evidence from a Randomized Control Trial in Mexico*

The government of Kenya recognizes that school fees is a major barrier to access high school education. Through the Ministry of Education, recognized the barrier of school fees and in 2018 put aside Kes 16 billion to fund 100% transition of primary to secondary schools. This resulted in an increase of Primary-secondary transition from 83% in 2018 to 95% in 2019 according to the [2019 Statistical booklet](#). Furthermore, the retention rates in high school (Form 1 to Form 4) was 103% because of the re-entry policy and deferred admissions among other reasons. However, the gross enrolment rate for secondary education still remains low at 71.2% in 2019 up from 66.8% in 2016. All these gains in the education sector are due to government efforts and other stakeholders in education.

Wholesome scholarship support beyond school fees support has proven to produce better results. It is therefore imperative to state that from the literature, successful scholarship programmes should incorporate financial support with other psycho social support for the disadvantaged recipients in order to address the social emotional issues that may hinder the recipients from achieving desirable goals. That was the basis that the KCB Foundation High School program has been operating from. However, all these have to be well coordinated, sustained over the period of the scholarship program for maximum outcomes. Determining the intensity, extent and influence of the scholarship program to the recipients will be the main focus of this Survey.

2.0 Evaluation Process and Methodology

2.1 Survey approach

The survey adopted a mixed methods approach, descriptive explanatory in nature, with both qualitative and quantitative data being collected. The survey's intention was comparative in nature [*comparing those who applied and RECEIVED (the beneficiary group) against those who applied and DID NOT RECEIVE the KCBF Scholarship (the comparison group)*] with three specific research approaches – (i) quantitative, (ii) qualitative, (iii) literature and desk review, and also sought to capture significant change stories;

The main guiding hypothesis and assumptions for the Survey included the following higher level hypothesis/assumptions from the scholarship package offered by KCBF that had been hoped to ultimately result in change:

- o that a student whose fees are paid for and scholastic materials provided will concentrate at school and perform well, this was interpreted as: *Financial support or access is critical in the progression of learning for bright needy students*
- o a student who has a mentor that follows up on him/her and guides is likely to be more self-confident and self-aware and inspired to succeed, this assumption was interpreted as: *Psycho-social support and mentorship is important for bright needy students to achieve full potential*
- o students who concentrate more in school and are inspired are more likely to transit to higher levels of education and be able to contribute positively in society (entrepreneurship, employment and civil society), this was interpreted as: *Investing in bright needy students at high school leads to their progression to university and achievement of higher goals*

In this theory of change, the critical barriers that the program sought to address included (i) *poor and low income families are less likely to invest in education* regardless of their children being bright because of the economic cost to educate in national level schools, (ii) the *levies and school fees* (even when subsidized) still *inhibit school progression* for needy students, (iii) most needy students have other *psychosocial factors that affect them* because of the challenges faced at home such as orphan hood, disability or lack of financial income, and (iv) lack of mentors denies needy students from achieving their potential because *they do not have anybody to encourage, counsel and inspire them* – believe in them.

As for the interventions and outputs: the evaluation team focussed on the progression of benefiting students from grade to grade (as defined by the actual completion rates) including the students with disabilities, total orphans and partial orphans. Furthermore, the project was expected to ensure that:

- o Recruitment, onboarding, fees payment and mentorship was effective in improving transition, performance and job entry
- o There was fairness, reach and coverage of the intervention in commensurate with the bank presence and strategic investment portfolio.
- o The students are more focused with consistent participation because they (i) were receiving scholastic materials (and later uniforms) and (ii) their fees were being paid;
- o The students were mentored to be more self-aware and focus on a better future by (i) attending quarterly mentorship sessions with their mentors and (ii) attending the annual mentorship activity.
- o Spillover effects i.e. role modeling/influence/support to the siblings/families/communities (Evidence of siblings support in comparison to controls both from observations, feedback & anecdotally)

2.1.1 Quantitative approach

Quantitative research is designed to reveal a target audience's high level perceptions and attitudes over a certain phenomenon. Questionnaires were administered to High School students, university students and selected parents/guardians of the programme beneficiaries (and as much as possible to their comparisons) to determine knowledge, perception and opinions about the impact of programme interventions. Three sets of survey questionnaires were developed as follows (i) for the high school students (both beneficiary and comparison groups), (ii) the Alumni groups (in college or university) for both the beneficiaries and comparison (even though there were no comparison respondents under this category), and (iii) the caregivers/guardians/parents group (both for beneficiary and comparison for high school and alumni categories).

2.1.2 Qualitative approach

Qualitative research is designed to reveal a target audience's range of behavior and the perceptions that drive it with reference to specific issues, in this case, the impact of the high school program to the beneficiaries. Key informant interviews of beneficiaries and comparisons were used to guide and support the construction of impact hypotheses and to provide descriptive results. The evaluation adopted both unstructured and semi-structured techniques, including Key Informant Interviews (KIIs), Focused Group Discussions (FGDs), document review, and in-context observations and reflections (where possible).

Through this approach, the evaluation was able to uncover trends in thoughts and opinions of beneficiaries (past and present) and other key players regarding high school scholarship program.

- (a) **Documents Review;** this involved assessment of the KCBF, KCB and High School Scholarship programme documents, relevant policies and programme materials. Even the documents were few, the evaluation was able to review the strategic documents and the gaps were filled in the discussion with project staff.
- (b) **Literature review;** This involved review of literature on best practices in implementation of scholarship programs in the developing world context but also note some of the international trends. It also involved analysis of the scholarship programs being implemented in Kenya (as much as possible) based on the available information.
- (c) **Key Informant Interviews (KIIs);** these targeted key programme implementers (KCB and KCBF staff) and relevant county level government staff in selected counties for detailed information and or opinion about the programme delivery and impact. Team leaders in the sampled counties had discussions with teachers in the high schools, the alumni beneficiaries, parents for beneficiaries and stakeholders (such as Education officers-county); the KCB branch staff (management and mentors), KCBF staff and KCB Board. For inclusivity, beneficiaries with disabilities were also be interviewed as key informants (in regions where they were identified). There were also be interviews for comparisons for students and parents whose students participated in the selection processes in 2014-2017 (alumni (university/college) cohort) and 2018-20 (high school cohort).
- (d) **Focus Group Discussions (FGDs);** FGDs were conducted for scholars who have benefited from the programme and are still in secondary schools. The participants were selected from schools with highest populations of beneficiaries or areas with highest concentration of beneficiaries. Furthermore, there was emphasis in having the participants of the FGDs being from as diverse counties as possible in each school selected. FGDs will help the team to capture feelings, experiences, impressions and opinions of programme participants and allow for greater detail through probing.

2.2 Sampling

The population for the case study was derived from the 47 counties that KCB Foundation recruits its beneficiaries from, from which the evaluation will target 13 counties. The sampling frame consisted of all the 2,177 current (2020) and previous beneficiaries (from 2007) divided into alumni (working group) –

2007 to 2013 (593); alumni (college/university) – 2014-2017 (722); and current high school – 2018 – 2020 (1,220).

2.2.1 Sampling approach

These thirteen (13) counties were purposefully sampled based on the following criteria;

1) Counties

For the selection of the counties, the 47 counties were placed in 6 regions (Central, Coastal, Eastern, North Eastern, Rift Valley and Western) based mainly on their geographical location and other general similarities. Then 13 counties were derived from these 6 regions as highlighted in the table below, these counties include Kiambu, Nairobi, Mombasa, Embu, Machakos, Meru, Garissa, Elgeyo Marakwet, Nandi, Turkana, Bungoma, Kisumu, and Siaya ;

Table 1: Sampled Counties

Region	All Counties	Sampled Counties
Central	Nyeri, Nairobi, Muranga, Kirinyaga, Kiambu, Nyandarua	Kiambu, Nairobi
Coastal	Tana River, Lamu, Kilifi, Mombasa, Kwale, Taita Taveta	Mombasa
Eastern	Tharaka Nithi, Embu, Isiolo, Makueni, Kitui, Machakos, Meru	Embu, Machakos, Meru
North Eastern	Garissa, Mandera, Wajir, Marsabit	Garissa
Rift Valley	Bomet, Uasin Gishu, Elgeyo Marakwet, Baringo, West Pokot, Nandi, Kericho, Turkana, Samburu, Kajiado, Nakuru, Kericho, Laikipia	Elgeyo Marakwet, Nandi, Turkana
Western	Siaya, Bungoma, Homabay, Kakamega, Trans Nzoia, Migori, Nyamira, Kisii, Vihiga, Busia	Bungoma, Kisumu, Siaya

The selected counties had the highest current numbers of benefiting students in the high school program attending in the schools located in these counties. This was to ensure the evaluation maximizing in interacting with beneficiaries from as many counties as possible. The objective was to get different and varied opinions from beneficiaries from all the 47 counties since the KCBF scholarship targets students from all the 47 counties;

All the cities in Kenya that are also counties (Nairobi, Mombasa, Kisumu) were selected because of the high likelihood of having the working or graduate beneficiaries residing in these counties; The survey was able to reach beneficiaries respondents from 45 of the 47 counties of Kenya with only Kajiado and Nakuru not having a representative.

2) Beneficiaries – Students and University Graduates/Working

For beneficiaries (current and alumni), the following groups were targeted:

- a. For the current high school students. All the current benefiting students of class 2018 (Form 4) to 2020 (Form 2) from the sampled counties were selected because there was no Form 1 class at the time of the Survey. The targeted sample was 300.
- b. For the alumni cohort (currently in university/college), all the students who benefitted from 2014 – 2017 from the sampled counties were included in the sample. The targeted sample was 300.
- c. For the university graduates and/or those currently working. All the students who benefitted in the period 2008 – 2012 from the 13 sampled counties were targeted (a sample of 30 participants).

3) Parents- Beneficiaries

For parents, the following groups were targeted

- a. Parents with students currently in high school – a target sample of 100
- b. Parents for alumni beneficiaries (now in university/college) – a target sample of 100.

4) Comparison (quantitative surveys)

The survey targeted the following groups for comparison

- a. Students currently in high school – the unsuccessful applicants who were eligible for 2018 to 2020 have been targeted – a total of 100 participants.
- b. Students currently or supposed to be in university or college – who were unsuccessful applicants from 2014 – 2017– a total of 100 participants.
- c. Parents of applicants who missed in the 2018-2020 selection (high school cohort) – a total of 100 parents/guardians were targeted.
- d. Parents of applicants who missed the 2014-2017 selection alumni (university/college cohort) – a total of 100 parents/guardians were targeted.

5) **For qualitative-** a sample of 170 participants is targeted for interviews and FGDs as follows

- a. 6 FGDs for high school students (current cohort)- targeting 60 participants.
- b. 12 key informant interviews for university students (6 for beneficiaries, 6 for comparisons).
- c. 12 key informant interviews for parents/guardians for high schoolers (6 for beneficiaries, 6 for comparisons).
- d. 12 key informant interviews for parents/guardians for university/college students (6 for beneficiaries, 6 for comparisons).
- e. 30 university graduates/working participants who were former beneficiaries of the high school program.
- f. 12 key informant interviews for high school teachers/principals who have actively participated in the program.
- g. 12 key informant interviews for KCB Branch staff (Manager and mentor) charged with the execution of the program.
- h. 12 group interviews or key informant interviews with Scholarship committee panel members.
- i. 6 key informant interviews with other stakeholders/partners working with KCBF to execute the program.

2.2.2 Targeted Versus Achieved Sample Sizes

The breakdown of the quantitative and qualitative sample targeted and achieved for this evaluation are summarized in table below that formed the sampling frame for the sample size.

Table 2: Summarised Targeted vs Achieved Sample

A: Quantitative		Targeted	Achieved	Response rate
High school students	Beneficiary	300	297	99%
	Comparison	100	82	82%
Alumni students	Beneficiary	100	90	90%
	Comparison ⁴	100		
Caregivers/Parents High school & Alumni	Beneficiary	200	163	82%
	Comparison	100	92	92%
Total	Beneficiary	600	550	92%
	Comparison	300	174	59%
B: Qualitative		Targeted	Achieved	
High school students (FGDs)		6	18	300%
University students (beneficiary)		6	4	67%

⁴ The survey was able to reach only 2 comparison alumni students and therefore there was no analysis comparing beneficiary alumni students and comparison alumni students

University students (comparison)	6	2	33%
Parents_High school (beneficiary)	6	5	83%
Parents_High school (comparison)	6	5	83%
Parents- University (beneficiary)	6	6	100%
Parents- University (comparison)	6	2	33%
Graduates+Working	30	7	23%
High school Teachers (beneficiary schools)	12	13	108%
KCB Branch Staff	12	10	83%
KCB staff Mentors	12	14	117%
KCB Selected Board members	2	3	150%
KCB Foundation Staff (FGD)	1	1	100%
MoE & County Government	12	12	100%
Other stakeholders	6	2	33%
	129	105	

2.3 Data Analysis Approach

The survey analysis approach was comparative in nature. The main focus was to compare the variables of the beneficiary group and the comparison group and seek to explain any differences. Where possible, the evaluation sought to determine the contributory effect of the scholarship program to the social economic status of the beneficiaries.

Analysis Purpose: The analysis approach was based on the evaluation questions. The purpose of the analysis was to compare the beneficiary groups and the comparison groups. The survey required to determine if (i) the beneficiary group performed better than the comparison group (assuming that they did not get any scholarship); (ii) the beneficiary group had more chances of remaining in school or joining university; (iii) if the beneficiary group had more chances of succeeding in life due to the mentorship component of the programme

Data sources: The data sources for the survey were – the survey questionnaires for the high school students, alumni students and the caregivers/guardians for high school and alumni students. These were further complemented by interviews with alumni (university students and university graduates/working group), the FGDs with beneficiary students, interviews with teacher’s interviews with KCB staff (both at foundation and bank) and interviews with selected members of the board.

Qualitative analysis: The qualitative data was analyzed thematically with the key themes being guided by the evaluation matrix (and questions).

Statistical analysis: The formulation of the survey questions had ensured that there is triangulation within the tools with similar questions being asked to different informants independently. This was to address the issue of missing data while at the same time validate the findings by different respondents. These responses were analyzed and compared using cross tabulations and other descriptive methods. The main inferential statistics utilized were co-relation analysis, t-tests, and chi-square tests

Data Variables: The main variables for analysis were beneficiary versus comparison; high school beneficiaries’ vs alumni (university) beneficiaries; high school beneficiary vs high school comparison; and

male vs female. Where data was available, an analysis of students with disabilities was included. The different target groups have been defined in section 2.2.1 of this report.

Data transformation: Majority of the data was used as collected except for the perception of satisfaction levels where these were analysed both as proportions and also transformed to scores (On a scale of 1- Very poor; 2- Poor; 3- Average; 4- Good; 5- Very Good and 6- Excellent). This enabled comparison of the average scores between the different packages of the scholarship (see section 3.1.1)

A full evaluation matrix (see annex 2) that links the evaluation questions to the sub questions and the questions in all the quantitative tools and qualitative tools is annexed in this report.

2.4 Ethical Considerations

The following ethical considerations

- **Research Permit:** The evaluator (Women Educational Researchers of Kenya-WERK) sought and got approval from the National Council for Science, Technology and Innovation (NACOSTI) to conduct the research and survey across the 13 counties that were to be visited.
- **Ethical approval:** WERK also applied for ethical approval of the Institutional Ethical Review Committee at Africa International University.
- **Approval from ministry of education:** KCBF sought and got approval to conduct the evaluation in primary schools from the Cabinet Secretary, Ministry of Education.
- **Approval by counties:** WERK applied and received authorization to conduct the evaluation in the selected counties and schools.
- **Consent from school head:** For each school visited
- **Consent from parents:** All the parents for the beneficiaries were sent a text message to be informed about the exercise and seek their consent. While for the comparison high school students, the parents/guardians were the ones that provided the details of where their children schools were as they gave consent to visit them. The parents and caregivers also gave the other details of the university or college students that were contacted.
- **COVID-19 protocols:** The researchers and research assistants were trained on Covid-19 protocols to be observed during data collection and the personal protection equipment (masks and sanitisers) provided for them and the informants to be contacted.
- **Child protection policy:** WERK has a child protection policy that all the research assistants were required to sign and adhere to ensure that during the data collection exercise they ensure that all child protection measures are observed.
- **Consent and assent:** Due to the Covid-19 protocols, verbal consent was accepted for informants to participate in the exercise while for the children, the assent was required after getting consent from the principals or teacher in charge.

2.5 Limitations of the Survey

The evaluation team undertook the Survey in full knowledge that there was no baseline, midline or endline undertaken and therefore the survey responses were likely to be affected by recall bias. Neither was there a pre-determined quasi-experimental design with a comparison in place that could be used to confirm the attribution or causality of the program interventions. Another challenge in the design was traceability of the appropriate comparison, securing their cooperation/participation, and the potential of information bias due to the recall period (also called recall bias) Nevertheless, the evaluation team was able to select the appropriate comparison cohorts and reach out to them with some success. Unfortunately the cohort of the alumni (2014 – 2017) graduates of high school was not significant and therefore there has not been an analysis comparing the beneficiary alumni and comparison alumni.

The evaluation had projected to get 30 working group beneficiaries (possible university graduates that left the program in 2014) but it was not possible to get the sufficient numbers and therefore most of the conclusions for impact have been based on the alumni group that left the program in 2017

The following is the summary of the limitations:

1. The baseline data of the target group particular to guarantee outright comparative analysis was missing. The evaluation Teams namely WERK and KCBF constructed a comparison group to include those students who applied for the KCBF scholarship but did not succeed with an assumption that they presented homogenous characteristics with those who on boarded the KCBF scholarship.
2. The contacts that were available for unsuccessful students were largely unobtainable hence the very small number of response rate among the target.
3. The few comparison student's contacts retrieved from KCBF data base were mostly outdated since they were largely unobtainable.
4. The comparison alumni students accessed were mostly unwilling to participate in the study because they were bitter for not being part of the KCBF high school scholarship.
5. KCBF high school scholarship programme design was not meant for follow up beyond students' exit at KCSE, and including any monitoring component, hence their records (unsuccessful candidates) were not up to date.

3.0 Discussion of Findings

This section discusses the findings of the Survey by considering the objectives of the evaluation.

3.0.1 Characteristics and Biodata

The following are the groups of respondents that have been analyzed for this Survey.

The sample was randomly selected and therefore to a large extent represents the characteristics of the population target by the KCBF scholarship. The results show that nearly 66% of the beneficiaries are male compared to 34% female, this is compared to 54% alumni male beneficiary compared to 46% female beneficiary.

For the case of disability, 14% of the sample reached had disabilities (among the beneficiaries).

For the regional representation, the beneficiary sample respondents were from 45 of the 47 counties. However, it was noted that almost 50% of the beneficiaries come from Rift valley (27%), Eastern (23%) region while Western region (4%) has the least proportion of beneficiaries. It should be emphasized – this finding was based on where the high school student reported as the county they come from (reside in).

Table 3: Characteristics of the Achieved Sample of the Current High School Students and Alumni

Characteristic	Variable	High School Students			College/University
		Beneficiary	Comparison	Total	Beneficiary
Gender:	Male	66%	56%	64%	54%
	Female	34%	44%	36%	46%
Do you have any disability?	Yes	14%	1%	11%	18%
	No	87%	99%	89%	82%
Region where the respondent comes from (where you live)	Central	6%	5%	6%	12%
	Coast	8%	7%	8%	16%
	Eastern	23%	22%	22%	20%
	Nairobi	7%	24%	11%	3%
	North Eastern	11%		9%	3%
	Nyanza	15%	29%	18%	13%
	Rift Valley	27%	9%	23%	28%
	Western	4%	4%	4%	4%

For the caregiver's sample, the two categories of beneficiary and comparison constituted caregivers regardless of whether their child was in high school or an alumni.

It was found that, of the caregivers for the beneficiary group: there were more (63%) male caregivers compared to female (37%) for the beneficiaries. In terms of disability, 12% of the caregivers reported having a disability; and 12% reported not having any form of education.

On the regions, there was more even distribution with Rift valley (18%), North Eastern (17%), Eastern (16%), and Nyanza (15%) forming the majority of the sample and Nairobi (6%) having the

least representation of the caregivers for the beneficiary group. The identification of the participants was random and the participation was voluntary.

Table 4: Characteristics of the Achieved Sample of the Caregivers

Characteristic	Variable	Beneficiary	Comparison	Total
Gender:	Male	63%	62%	62%
	Female	37%	38%	38%
Do you have any disability?	Yes	12%	10%	11%
	No	88%	90%	89%
Occupation	Unemployed	33%	37%	34%
Caregiver's level of education	Did not go to School	12%	3%	9%
	Some Primary School	22%	14%	19%
	Completed primary Education	22%	19%	20%
	Education Some Secondary	6%	14%	9%
	Completed Secondary Education	22%	39%	28%
	Completed College/university education	15%	11%	14%
	Others (specify)	2%		1%
Region where the respondent comes from (where you live)	Central	9%	22%	13%
	Coast	12%	7%	10%
	Eastern	16%	11%	14%
	Nairobi	6%	22%	12%
	North Eastern	17%	4%	13%
	Nyanza	15%	20%	17%
	Rift Valley	18%	13%	17%
	Western	7%	2%	5%

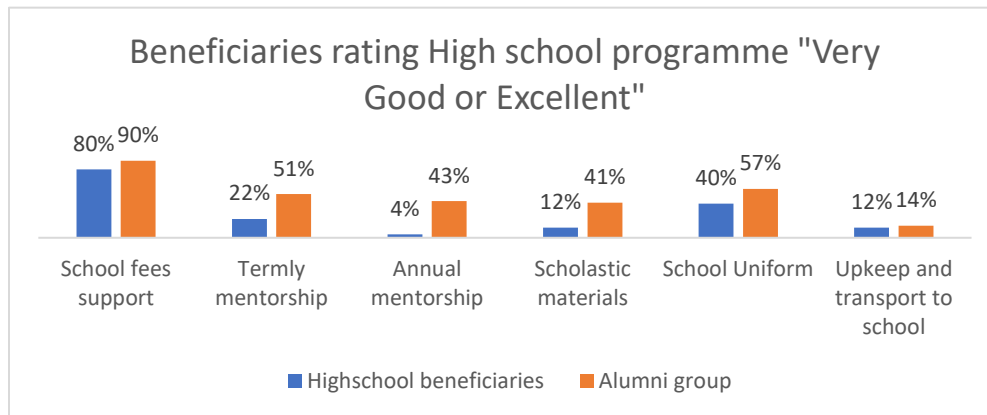
3.1: Objective 1: Assess outputs and evaluate outcomes and impact

Provide an independent assessment of progress to date at output level; to evaluate the outcomes and impact of the programme against the expected changes

3.1.1 Assessment of the KCBF Scholarship Package

The assessment of the KCBF scholarship package noted some difference between the package for the alumni group (the group that exited the programme in 2017) and the beneficiary group (currently in high school – from 2018 – 2020). Nearly 90% of the Alumni beneficiary group (compared to 80% for high school beneficiary) rated the high school programme – school fees support as very good and excellent; followed by school uniform (alumni beneficiary-57%; highschool beneficiary-40%); and termly mentorship (alumni group – 51%; high school beneficiary-22%). The high school group had not been exposed to the annual mentorship.

Figure 2:



Beneficiaries rating High school programme "Very Good or Excellent"

On a scale of 1-Very poor to 6- Excellent, the Alumni beneficiaries rated higher all the packages of the high school program compared to the current high school beneficiaries. The school fees support had the highest rating.

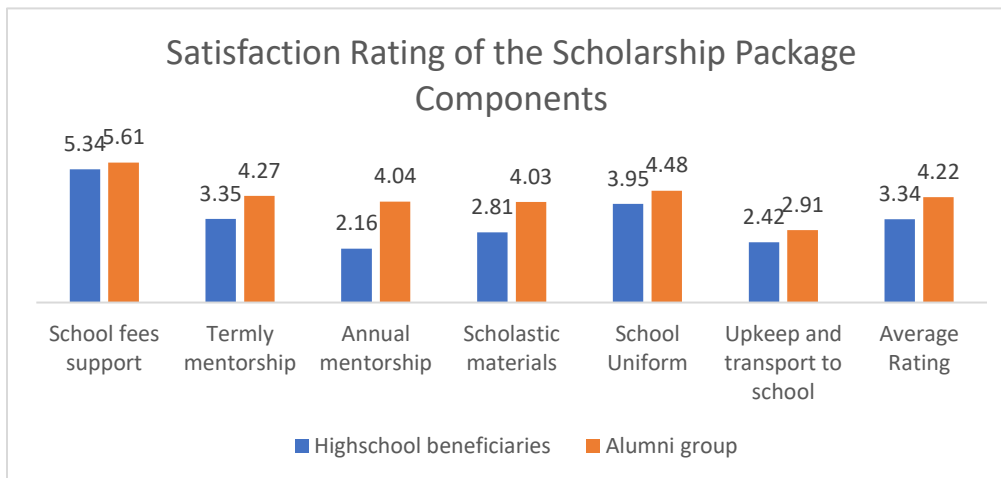
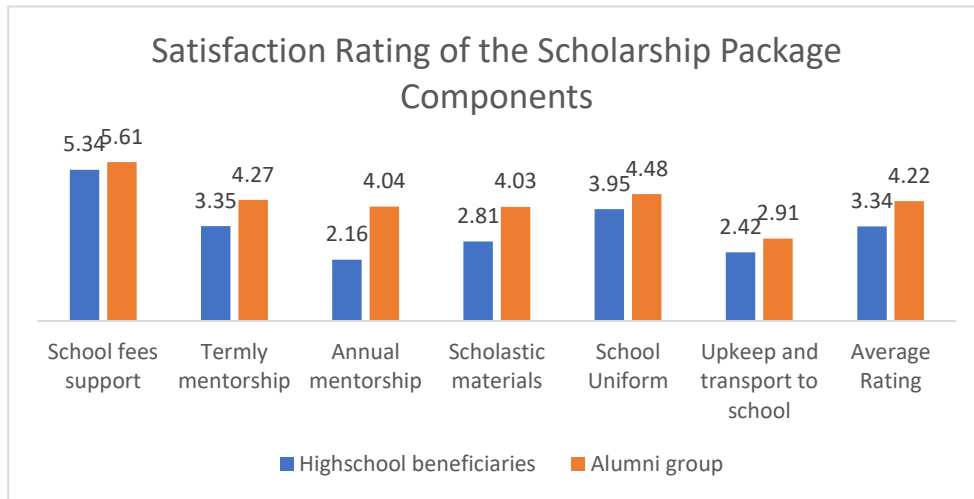


Figure 3: Satisfaction Rating of the Scholarship Package Components

The beneficiaries, current high school cohort and the alumni group, were asked to rate the different components of the high school package. It was noted for both groups the school fees support had the majority of the



beneficiaries rating it very good or excellent (high school beneficiaries – 80%; Alumni beneficiaries – 90%). Similarly, on a scale of 1-6 (from very poor to excellent), School fees support was rated very highly by both the high school beneficiaries (5.34) and the alumni group (5.61) as shown in the figure below

Figure 4: Satisfaction Rating of the Scholarship Package Components

On the other hand, it was also noted that there was a significant difference between the rating by the high school beneficiaries and the alumni group in terms of all the other components of the high school program. For instance, for termly mentorship, the current high school beneficiaries rated (3.35) compared to 4.27 for the alumni group. Similarly, 4% of current high school beneficiaries rated annual mentorship as very good or excellent (with overall rating score of 2.16) compared to 43% of the alumni group who rated it very good or excellent (overall rating score of 4.04).

High school fees payment was a critical issue in the continuity of the education of the students. For instance, whereas the high school beneficiaries (92%) reported school fees payment as the main benefit

for the scholarship. Majority of the beneficiaries said that they were grateful to the KCBF for the support they offered to them to be able to access secondary education. Without it most of them said they would not have gone to school or if they joined, they would have dropped out. The scholarship had also made them achieve their dream of studying in their preferred schools. Indeed the KCBF scholarship program had enabled children from humble and vulnerable families got a chance to study in their dream schools,

Some students said;

“Mmm... Yes I could not have joined Alliance Girls but maybe a day school.”(HB_KBU_Female)

“I would go to a day school, if it became challenging to still pay the fee there, I would drop out.”(HB_EMB_Male)

“I think it has helped me to join my dream school” (HB_KBU_Female)

- It enabled the students to transit from Secondary to University because the payment of school fee enabled them to be in school, study and perform well. The successful completion rate from high school to university for the alumni beneficiary group was 89%. The sample for the comparison was too small to have meaningful comparison with the beneficiary group.

3.1.2 Evaluation of Outcomes and Impact

This section discusses the results of the KCBF High school program and how these results have affected the lives of the beneficiaries, their families and the community at large. The effect may have had both desired and undesirable results.

3.1.2.1 Positive Outcomes of the Program

(a) Successful Completion rates

From the sample of both the comparison and beneficiary students, there was 100% transition from primary to secondary.

- The KCBF High school programme offers the beneficiaries an opportunity to join the most prestigious schools in Kenya that are known for good performance improving their opportunity to join university (from the achieved sample of high school students, of the 80% high school students that were in national schools, 86% were beneficiaries while 59% were comparison)

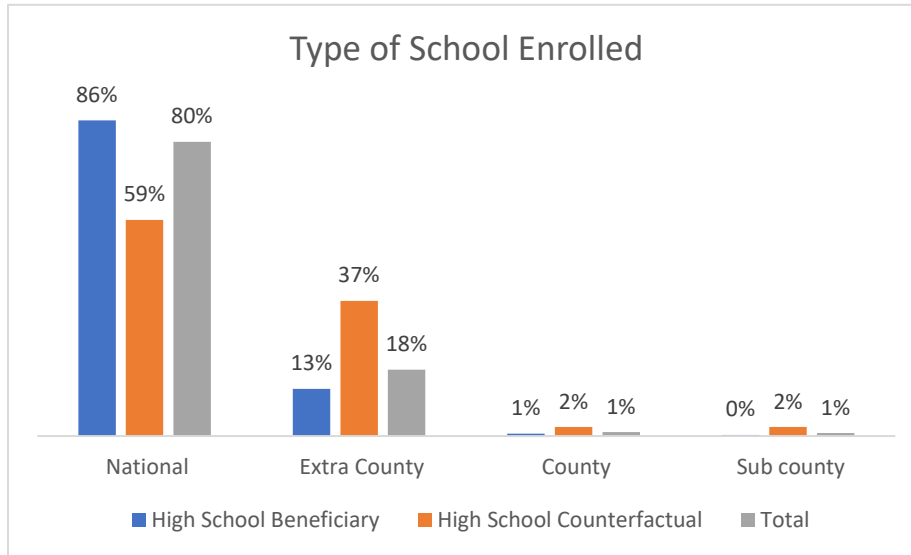


Figure 5: Type of School Enrolled

From the above figure, it can be noted that because of the support from the KCBF High School programme, the overall number of beneficiaries in National schools is almost 86% compared to 59% for the comparison. As stated in the qualitative findings, majority of the beneficiaries who enrolled in the secondary schools would have either gone to local secondary schools or totally not enrolled in any schools if they had not received the support. The high school beneficiaries (60%) indicated that if the KCBF scholarship support was to be stopped today, they would opt to drop out. Some of them indicated that they would not bear the “shame” of going to a lower level secondary school.

On the other hand, 89% of the alumni beneficiaries indicated that they had successfully been selected by the Kenya Universities and Colleges Placement service⁵.

⁵ This is compared to 83% completion rate for Equity Wings to Fly as at 2020 cohort

Further disaggregation of the data found that 63% of the alumni beneficiaries who had disabilities had secured university and college cut off marks, there were more male (94%) compared to female students (83%) who had secured the university cut off marks.

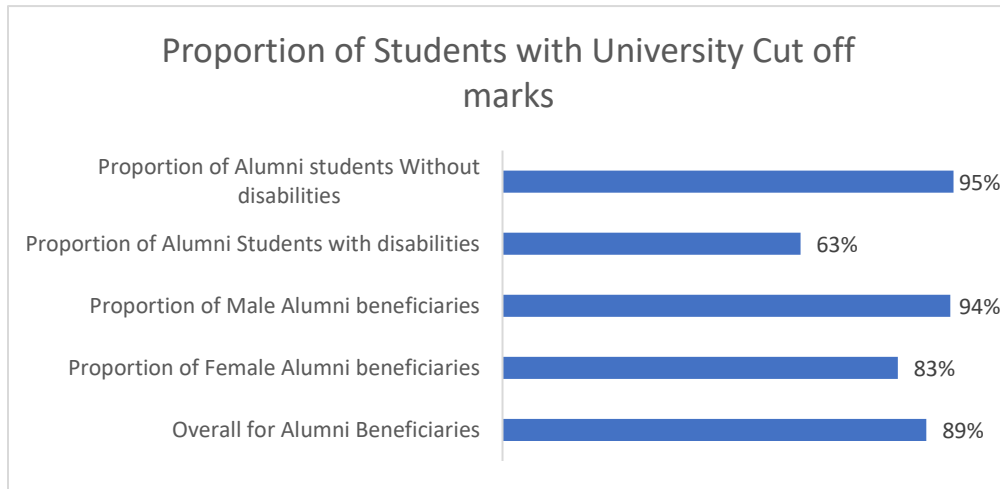


Figure 6: Categories of Alumni Beneficiary Students with University Cut off marks

- 100% of the beneficiaries and comparison respondent had joined high schools from their primary schools

(b) Transition rates

The scholarship has offered the ground for the students to continue with education from, primary, secondary and the University. For the period 2014 – 2017, the foundation documents recorded that 82% of the beneficiaries had attained C+ and above (or university entry marks) as shown in the figure below

No. and KCSE Grade Attained

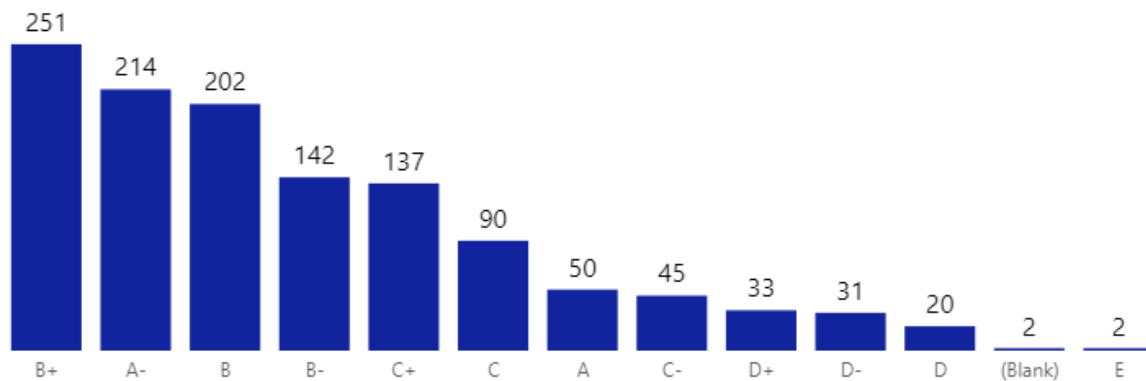


Figure 7: KCSE Performance of Beneficiaries over the years (2014-2017)

Based on the sampled students, it was noted that 89% had successfully met the entry marks for college and university but only 83% confirmed having joined or intending to join university.

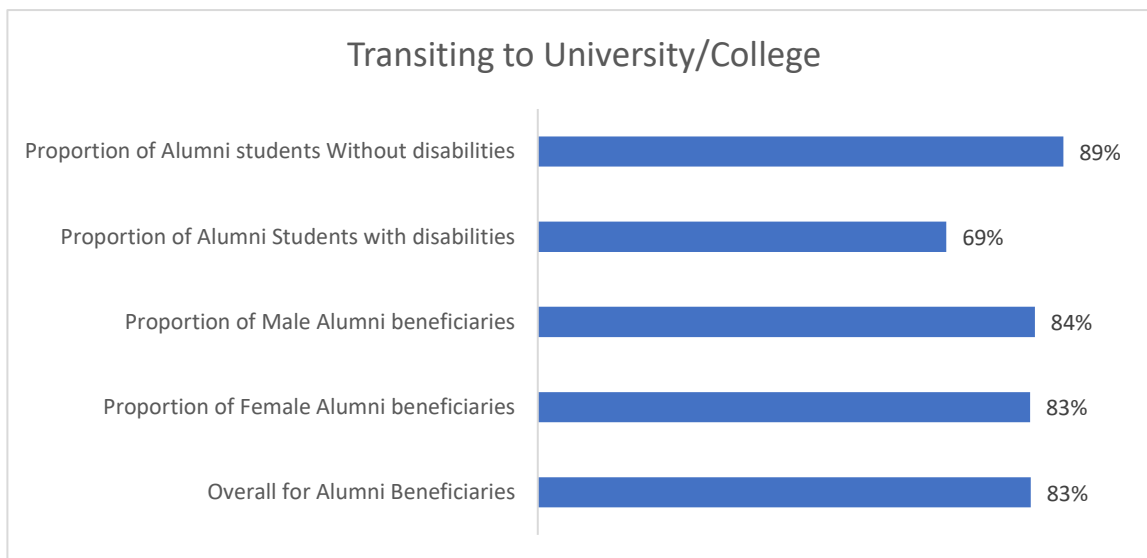


Figure 8: Transiting to University/College

- Despite the fact that more male (94%) compared to female (83%) reported having secured university cut off points, there were similar numbers for both male (84%) and female (83%) indicating that they will join university or college. This is an indicator that the wastage rate for successful male students is higher and all female who succeed to join universities are likely to join.
- On the other hand, because of affirmative action, and lower cut off marks, there were more students with disabilities (69%) confirming having the opportunity to join the university or colleges after meeting the cut off points compared to 63% who had met the set cut off marks. This is because the students with disabilities are usually given lower entry marks than the regular students.
- 31% of the beneficiaries at university or joining university indicated that they had gotten some kind of scholarship (HELB, county, corporates etc) but almost 69% indicated that they were self-sponsoring from family and friends

One university beneficiary recalled;

"I sat for my KCPE 3 times. In 2009, scored 351/500 marks. I didn't have support for my school fees so I repeated and scored 371/500 marks and again in 2011 390/500 marks. I then applied for a scholarship at Equity Foundation but I didn't get a chance. During that time, KCBF came to my market area they announced that they were offering support to any bright and needy student. I got more information about it from the nearest branch with assistance of my father who was selling charcoal... While applying, I was not sure about it because I had heard of people talking about corruption... Im glad I applied and got it and went to high school" (WG_BGM_Male)

(c) Performance

- Overall, the high school comparison group performed much better in KCPE (390) compared to the beneficiary group (377) and these difference was significant (at 0.09). While as per the last academic year in high school, the beneficiary group (4.78) performed better than the comparison

group (4.41) and this difference was not significant even though the beneficiary group was performing averagely better. *This indicates the impact of the scholarship support to the beneficiaries.*

- It was further noted that high school beneficiary students from households that are disadvantaged (need charity to meet basic needs) performed better (4.79), in the last academic year, than those from households who could meet their basic needs without charity (4.67). This was despite the fact that they had scored lower marks at KCPE (376) compared to their counterparts (387). *This is an indicator that perhaps students who are most underprivileged are likely to be more focused when given a chance to perform better.*

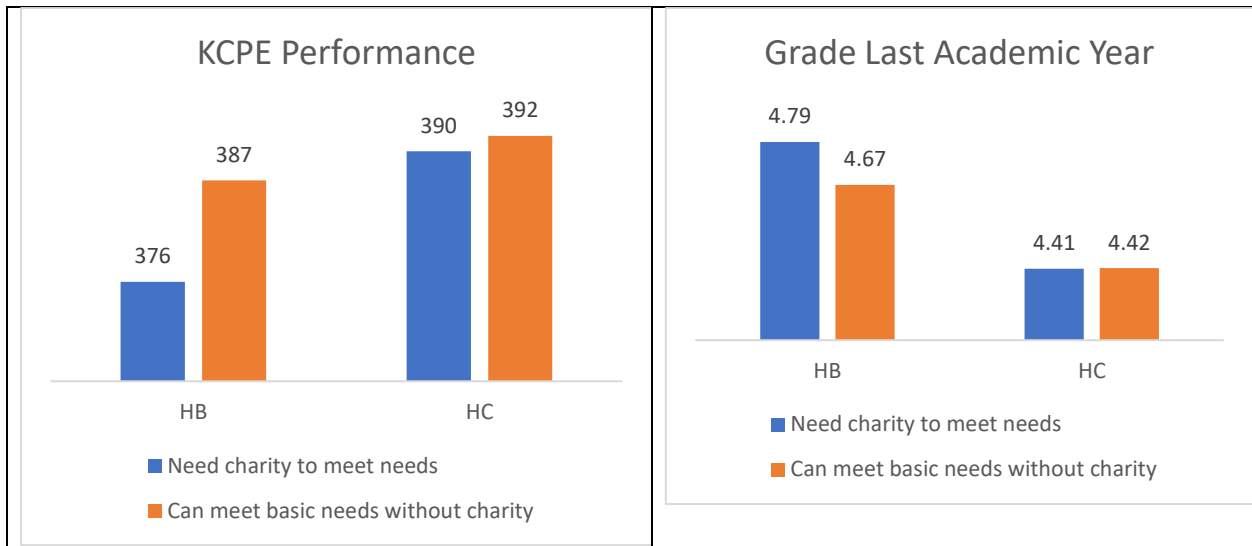


Figure 9: Comparison of Performance at KCPE and Last Academic Year

- The alumni beneficiary performance also demonstrated that the students from the households that were underprivileged performed slightly better than those that were from better social economic status. For instance, whereas the alumni beneficiaries that came from households whose caregivers had no source of income or no education scored (63.44; 65.77) which was higher than those from households with some source of income or some source of income (61.95; 61.48).

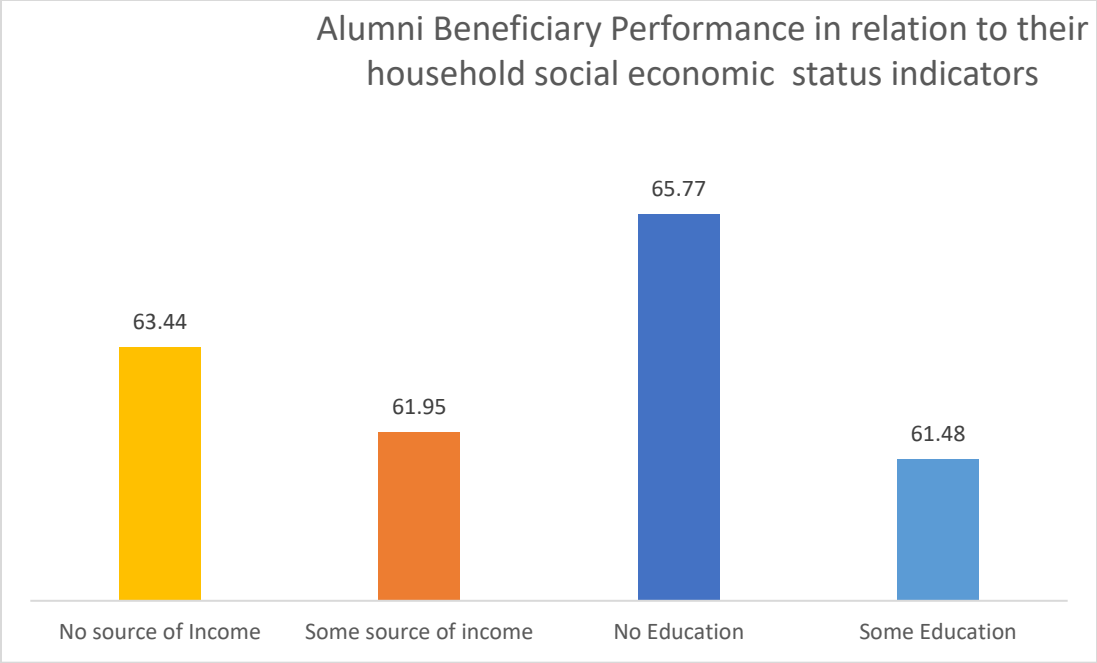


Figure 10: Alumni Beneficiary Performance in relation to their household social economic status indicators

Based on the KCBF teams and respective secondary school records, the evaluation further noted that the sponsored students perform well in K.C.S.E, attaining minimum entry grades to the University where they also qualify for university support through HELB. The scholarship is viewed as very relevant even by those who applied but did not succeed and feel that they lost an opportunity that would have impacted their lives positively.

3.1.2.2 Negative Outcomes of the Program

The KCB Foundation scholarship programme largely received positive reviews from the beneficiaries and their caregivers. However, there were some painpoints that recurred as critical issues that required to be addressed to maximize the impact of the project. For instance,

Lack of transport to and from school and upkeep money a major challenge to many beneficiary students. It was noted that the issue of lack of transport was a key issue for the needy students. Since the project identifies and supports the needy students, some of the caregivers are in dire need and the beneficiaries may have been selected to join distant schools. There were cases where girls from Bute in Wajir North or Elwak in Mandera were schooling in Nairobi or boys from Kwale schooling in Siaya County and that meant they have to travel long distances and it was very expensive. They also pointed out that because of the travel restrictions, the cost of travel had increased and this made it even harder for their parents to afford.

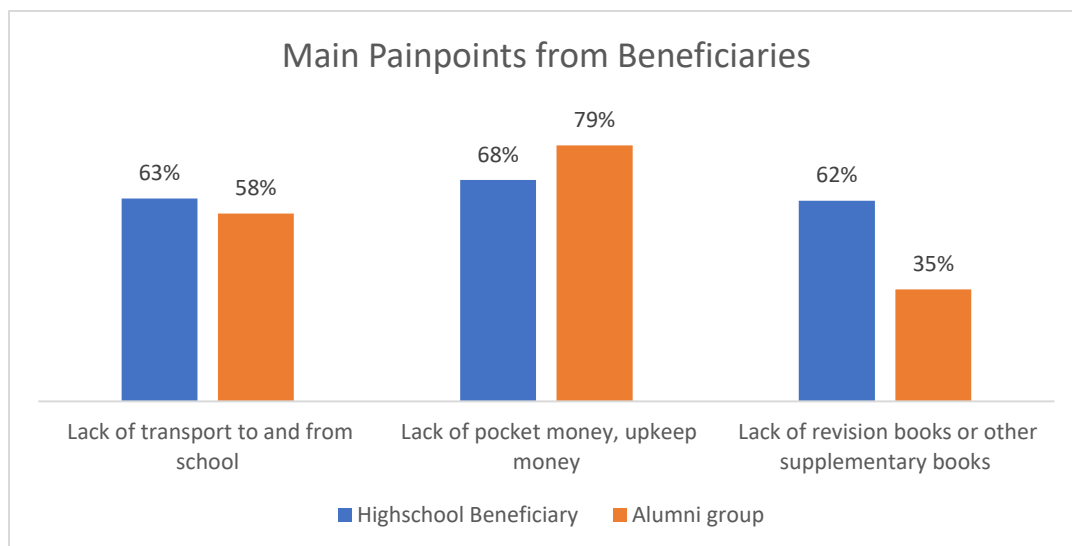


Figure 11: Main Pain points from Beneficiaries

For the cases of students with disability, there were cases where the caregiver has to accompany the student every time they go to school or come from school, and being with no source of income – this strained the budget.

I don't want to go to University: The case of John (not his real name)

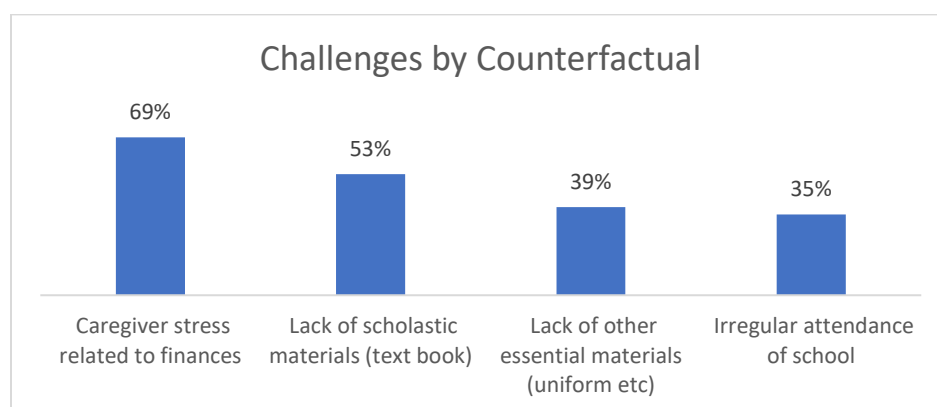
John is a student with disability (deaf and hard of hearing) who is in Form 2 and a beneficiary of the KCB Foundation High School Programme. John was selected to be part of the Coast region students with disability cohort in 2019 and was able to join a school for the deaf in Eastern province. John's parents are unemployed and peasant farmers back in Coast region.

John reported that his parents have been bringing him to school and coming for him when required. This was confirmed by the class teacher who indicated that the parents (sometimes both) have never missed a parents meeting and in the whole of Form 1 they were able to bring John to school, come for him during mid-term breaks and bring him back. The teacher reported that it was clear they come from a very humble background based on the shopping that John comes with, it is barely sufficient to take him through the term.

Asked about his aspirations for the future, John had none. Asked about what is his target marks for KCSE, John indicated that he would like to get a C plain. When prompted to explain, he indicated that this is because it will get him to the local vocational college. He has no desire to go to university because it will be expensive, it will be far and the parents will continue to struggle. He does not want to see his parents struggle the way they are struggling to bring him to school and buy for him what he requires.

Unfortunately, John has no mentor because of the need for a person who has knowledge of sign language. He usually accompanies the dad to the KCB branch to present his fees invoice but never gets to interact with the staff because of this limitation.

The students who missed the scholarship still at risk of dropping out. The evaluation noted that even though the selection of the KCBF beneficiaries was fair and those who got were deserving, but a good number of those who missed also are still facing challenges and at risk of dropping out. Nearly 7 out of 10 students who missed the scholarship reported caregivers behind on school fees payment and therefore under a lot of stress related to finances; nearly 1 in every 2 reported have challenges with extra learning materials required. Furthermore, 4 out of 10 reported either lacking essential school requirements such as uniform or having to attend school irregular due to one reason or another.



The Need for Scholarship outstrips the KCBF Scholarship Fund Limit. The numbers that KCBF support per county is not adequate, compared to the vastness of the counties and the level of need. During the recruitment process the bank receives a lot of applications but only to pick 5 per county. This is an average of 4-5% of the applicants. This means that 95% of the applicants do not get the scholarship.

Table 5: Applicants vs Successful Beneficiaries in 6 Sampled Counties

County	Number of Applicants 2019	Number of Successful Beneficiaries 2019	% Recipients
Embu	105	5	5%
Garissa	119	5	4%
Kisumu	290	5	2%
Machakos	104	5	5%
Mombasa	144	5	3%
Nairobi	184	10	5%
Total	946	35	4%

In addition to 95% of the applicants missing the scholarship, it was also noted that 93% of the high school comparison cohort applicants reported that KCBF did NOT inform them that they had missed the scholarship.

This mismatch of the demand and the supply has negative effect on the brand of KCB Group compared to the Equity Group Foundation in the public perception given that KCB Group

Male high school students are successfully completing but not transiting to university. A number of students, especially the male high school alumni are successfully completing the high school but not transiting to university of college mainly because of lack of finances as shown below. Even though 94% of the male alumni successfully completed high school, only 84% reported that they were either in the university or college or in the process of joining.

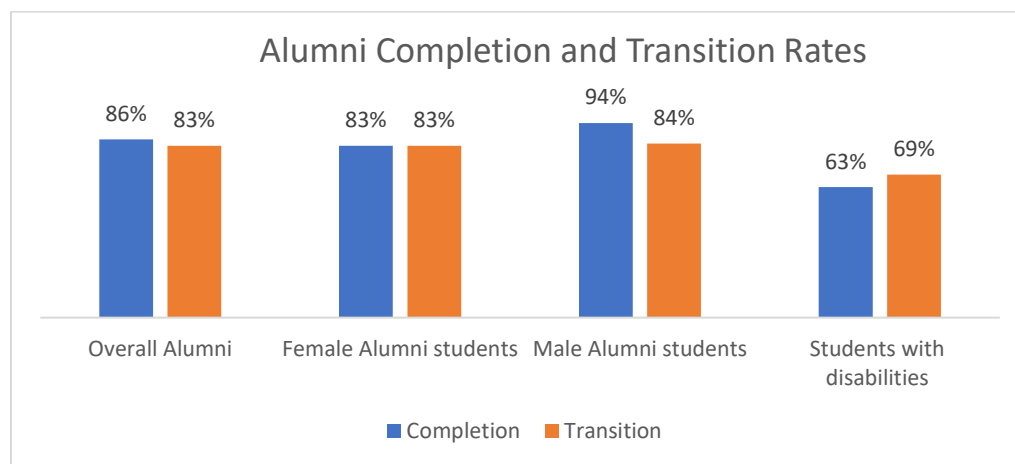


Figure 12: Alumni Completion and Transition Rates

3.1.3 Impact of the KCBF Scholarship Programme

The evaluation sought to determine some of the impact that the KCBF scholarship has created among the beneficiaries, their households (families) and the community at large. This was derived from their responses to both survey questions and the key informant interviews and or focus group discussions with students.

(a) Impact on the Individual Beneficiaries

There is better academic performance and improved lifeskills. The current high school students and the alumni beneficiaries were asked how the scholarship had affected their social, economic status. Nearly 7 out of 10 (73%) of both the high school beneficiaries and alumni credited their academic performance to the KCBF scholarship programme. The beneficiaries (6 out of 10) also noted that the scholarship had significantly reduced the stress they would have had about paying for school fees.

Other notable effects that were mentioned by the beneficiaries included improved confident and positive outlook in life as shown below

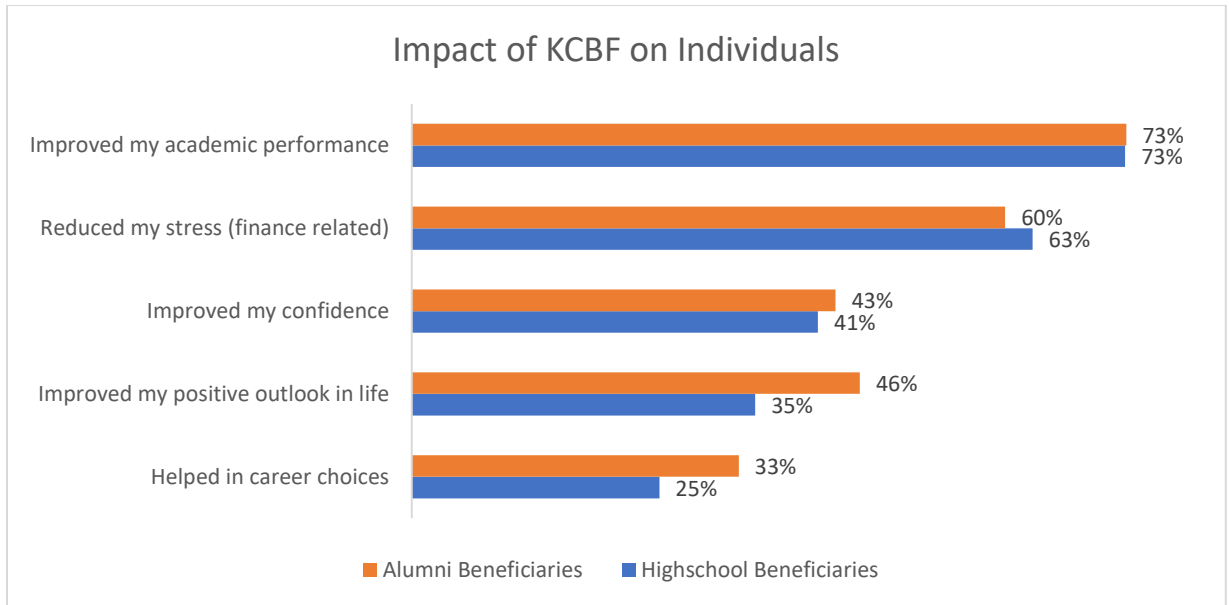


Figure 13: Impact of KCBF on Individuals

These findings indeed underscore the importance of the different components of the KCBF Scholarship package with the Alumni beneficiaries having generally higher proportions reporting positive influence because of their longer or higher quality exposure to the KCBF scholarship package compared to the high school beneficiaries who have been limited due to the Covid-19 interruptions and effect on interactions.

There are changes in career aspirations. A comparison of the career aspirations of the beneficiaries at primary school and at the time of evaluation noted that there has been a change in some of the aspirations. For instance, for the alumni group, whereas in primary school they were more inclined in aspiring to be doctors, currently they have adjusted their aspirations and more want to be engineers, bankers or financial advisors and teachers/lecturers. Perhaps a realization of their potential. For the high school group even more of them have confidence that they can be doctors or engineers, an indication of increase confidence in their abilities because of the opportunities afforded by the scholarship program.

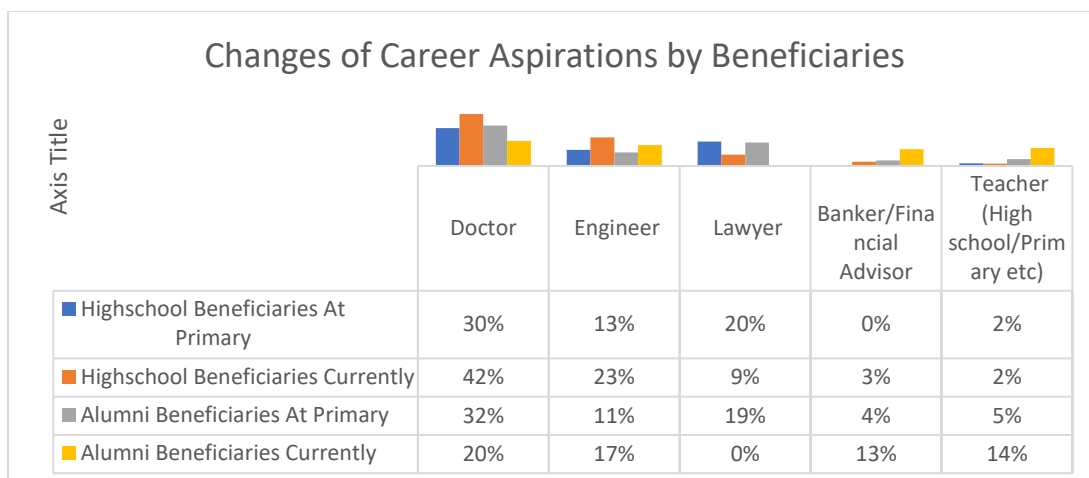


Figure 14: Changes of Career Aspirations by Beneficiaries

- The students believed that they are able to achieve their goals and aspirations since they had/have gotten a chance to go through High School.

There has been a change , in primary I used to be very unstable because I didn't know if I will continue with education,, I wanted to be a nurse but now in High School I am stable .I want to be a psychologist because I am sure that I will finish High School. (HB_MRU_Female)

- Having the High School education gives the beneficiaries better chances in life in that they are able to advance in their education and later on transit in the world of work.

For all unsuccessful applicants, none of them dropped out of school. The applicants explored scholarships from other sources including Equity, Jomo Kenyatta Foundation but they did not get them. Other applicants applied for the government bursaries from which some got and supposedly did not cater for all the school needs, others took loans, fundraisings done and support from well-wishers and family. Generally, most of the students struggled through high school, with some having had huge fee arrears and were regularly sent home.

Some informants said

“.....It affected me in the sense that there is a time that I was in and out of school because of fees and this gave me health problems, I guess I was stressed, I got ulcers. Also, there is a time I had a certain infection; I don't remember the name and I had to take injections every month.”

“Challenges are there because, at times when my child has fee arrears, he is chased away from school, and maybe at that moment I don't have money. This now forces me to hustle everywhere even if it's being lent some money by someone. Like last week, I had to go to one of our leaders to seek help and even right now I'm thinking of going to a certain MP and see maybe if I might get the help because I still have some fee arrears.” (PHC_Kilifi_Male)

“Honestly, I don't know where this school fee will come from for example this term's fee is KES 36,60. There is a point I was even thinking if getting the money will be difficult, a day school is an option, what I can afford.”(PHC_EMB_Female)

(b) Impact on the Families/Households and community

In the household or family, the highschool beneficiaries and the alumni students noted that the scholarship had mainly reduced the stress levels for their caregiver because of the package with nearly 9 out of 10 (or 90%) beneficiaries indicating this.

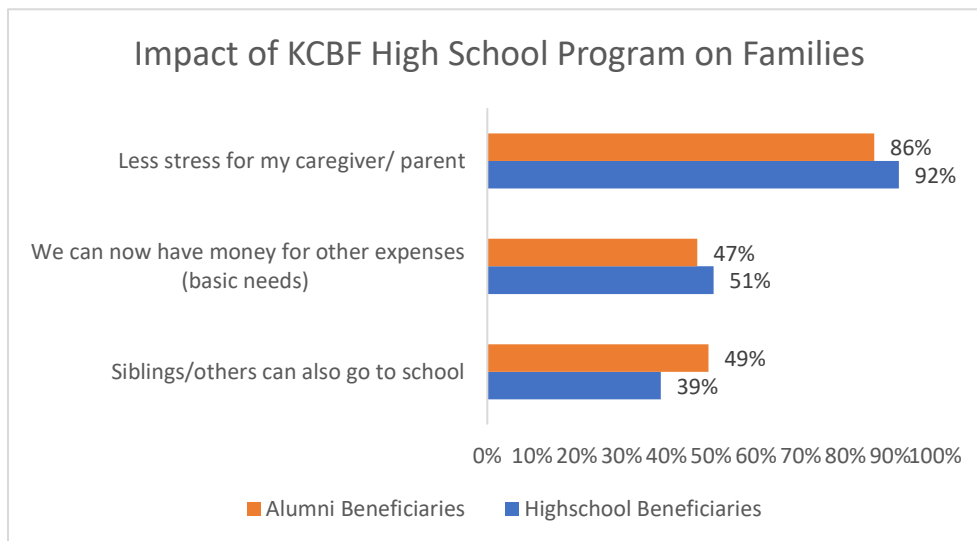


Figure 15: Impact of KCBF High School Program on Families

Furthermore, they also noted that the scholarships lessened the burden on the parents and they were able to cater for the needs of other children and also provide basic needs for their families.

Some beneficiary students said;

“It helped ease the financial burden on me e.g. the parent and that affected the family positively...I was then able to educate my two other children” (PUB_TKN_FEMALE)

“It has reduced the burden for my mum, since she could not cater for basic needs and the school fees, we had to choose one. She would not have been able to cater for school fee.” (HB_MRU_Female)

Majority of the beneficiaries mentioned that getting the scholarship eased the burden on their families and enabled the parents/guardians to cater for other children and provide the basic needs. This category of beneficiaries came from vulnerable households which were looked down upon but getting the scholarships changed the status of their families; they are now respected. This has even gotten better with time because these students have proceeded to university, completed are working, and are helping their parents.

Some informants said;

“Yeah, it has benefited us especially my mum, like it took that burden away. Yeah the burden of having to educate me, took it away from her completely. She became less stressful, I also became less stressful and she became proud that at least I am learning. Then I brought some sense of respect, now that she’s a single mum people would respect her that her child got a scholarship.” (WG_MSA_Female.)

“Previously, my father had no respect for my mother and even us. Now, through the scholarship, I have a say because I’m educated and he also respects my mother. We have conversations unlike before. Initially, food was a challenge, now I’m able to assist my parents to do farming or other projects.” (WG_BGM_Male)

The informants who have completed University and are either working or in internships are supporting their families in different ways; paying rent/ provision of better housing, educating other siblings, provision of basic needs like food and other essentials.

Other informants said;

“If it was not for the support of KCB, I would not be here teaching. I also have siblings that I support so if it was not for KCB bank again, they would also not get the opportunity to learn. I also built my parents and siblings a house and am proud to say from that six cornered house we have three houses. I have also engaged them on a food plan for the whole year. In general, life has changed.” (WG_BGM_Male)

- The KCBF high school scholarship has facilitated and enhanced beneficiary aspirations and given them hope in the education space to succeed and break the vicious cycle of poverty. A beneficiary said;

“I followed the KCBF motto which says, ‘Making a difference’ and decided to make a difference in students who are less fortunate like I was the way KCBF made a difference in me...so far I have sponsored 5 students in education, three of which are not my relatives” (WG_BGM_Male)

On the part of university beneficiaries, the provision of scholarship eased the burden on the parents/guardians without this they would have dropped out of school or gone to local day schools. They were able to concentrate on their studies since they were in school all the time and performed well to gain admission at the University. In addition, the status of the family changed especially when they passed and gained admission at the University.

One informant said;

“Okay, the things that they provided my family members would not have managed to provide. They would not have managed however hard they worked. The burden was lifted and they were able to provide basic needs like food. You know if you are struggling to pay school fees and also look for food, you will have to compromise one. Maybe the quality of food would have been worse. If this happened our health would be at stake. Even my parent’s health would be at risk because they would have to work extra hard to provide for us. (CB_SYC_Male).”

“It has also earned my family some respect because they have produced University material.”(CB_SYC_Male)

“It helped ease the financial burden on me as the parent and that affected the family positively.”(PUB_TKN_Female)

With respect to learners living with disability, findings indicate that there was limited information about learners with disabilities in the regions where qualitative data was collected. It was evident that they receive the same support as beneficiaries who are not living with disabilities. However there is a difference in their recruitment process; their cut off mark is lower, KCBF works in collaboration with partners in the counties in the identification of these learners because they rarely attend the interviews, after they have been identified their interviews are done separately and some of them are taken to special schools.

An informant said;

“.....The only problem is when it comes to the disability class, you have to go look for them and not them looking for you. You find that during recruitment, branches have to work with partners for us to get the students living with disabilities. It is very rare when we are having our interviews to see a person living

with a disability. So there is added effort when it comes recruiting persons living with disabilities.”(KCB_NRB_Mixed)

“But for people with disability, we are a bit lenient with them. For example, in Nairobi, our cut-off mark is normally 400. It is very difficult to get a visually impaired person who gets 400 marks. So we are flexible when it comes to the cut-off marks. Also their application process they don’t have to come for interviews when we are having the interviews for the other students. We conduct special interviews for them as and when we find them. Also, their needs are different, they have to go to special schools, so we consider this.”(KCB_NRB_Mixed)

3.2 Objective 2: Evaluation of KCBF Approach to Scholarship

Assess the relevance, effectiveness, efficiency, coherence and sustainability of the strategies and implementation modalities chosen; and alignment to KCBF, KCB Group strategies and national priorities

3.2.1 Relevance

The KCBF high school scholarship programme is contributing to the goal of the ministry of education in facilitating the transition of academically gifted children from poor households from primary to secondary school. This was evident from conversations with different beneficiaries, caregivers/parents and KIIs who reported that were it not for the KCBF scholarship, most of the beneficiaries would not have joined the schools that they were invited to due to cost related issues or if they joined they would have dropped out or end up learning in day schools near their homes. This is because these students come from vulnerable backgrounds and their parents/ guardians are not able to cater for their school needs.

In this regard the scholarship is contributing to 100% transition policy by the government. The Ministry of Education in the 2020 cohort seconded 50 students to the KCBF High school foundation as part of ensuring 100% transition and these are being supported by the foundation.

The Alumni beneficiaries who came from households where the caregivers had no education were more likely to value (5.92) the scholarship support of school fees than those who came from households with some education (5.55). This was statistically significant

The KCBF scholarship programme also demonstrated relevance during the Covid-19 prolonged interruption of learning. Majority of the issues arising during the period were related to psycho-social wellbeing of families. The evaluation noted that 70% of the high school beneficiaries reported receiving some kind of support during this interruption compared to 11% of the comparison. The mode of communication was mainly via guardian’s telephone (87%) and the focus of the discussions were either on school work (30%) or the beneficiary well-being (28%).

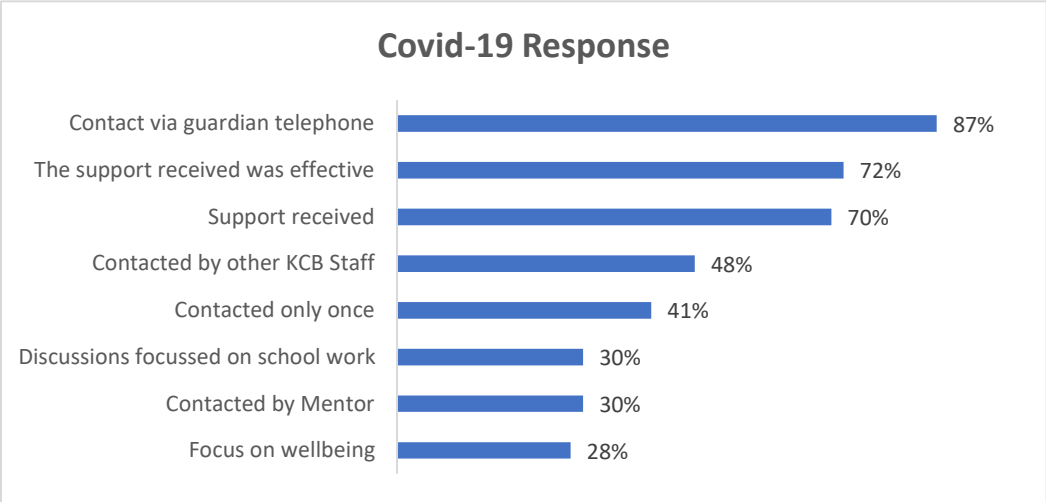


Figure 16: KCBF Covid-19 Response Feedback

However, it was noted that 41% of the beneficiaries reported that they were contacted only once and this more (48%) were contacted by a KCB staff who was not necessarily their mentor, only 30% were contacted by their mentor.

The relevance is also shown in the high demand for the scholarship realized every year due to many needy cases left out during recruitment. On average 95% of the applicants are not selected because the budget can only accommodate 5%.

The case for Competence based curriculum

Starting 2023, there will be no 8-4-4 graduants to high school because the new system ends primary school learning at Grade 6 meaning pioneer cohorts will exit primary school education under the new system in 2022. Learners for the Junior Secondary School (JSS) will be required to take the 12 core subjects provided in JSS: English, Kiswahili or Kenyan Sign Language, Mathematics, Integrated Science, Health Education, Pre-Technical and Pre-Career Education, Social Studies, Religious Education, Business Studies, Agriculture, Life Skills, Sports and Physical Education

For the Senior Secondary School, the pathways are: Arts and Sports Science, Social Sciences and Science Technical Engineering and Mathematics (STEM).

Each of the pathways will have various individual subjects attached to it.

The following tracks are under the Arts and Sports Science Pathway: Sports Science, Performing Arts, and Visual Arts. Under the Social Sciences Pathway, learners will choose between two tracks: Languages and Literature and Humanities and Business Studies. Under STEM, learners will choose from the following tracks: Pure Sciences, Applied Sciences, Technical and Engineering and Careers and Technology Studies.

For purposes of remaining relevant, KCBF needs to revise its strategy in preparation for the entry of the current Grade 5 cohort into Junior Secondary School in 2023. This means that there will be two cohorts joining secondary school in 2023 (the first one being the JSS first cohort into secondary school and secondly, the 8-4-4 last cohort).

Some of the options available for engagement would be to commence identifying the specific areas of interest among the three pathways (Social sciences, Arts or STEM) that would be the main focus or continue to focus on all students regardless of the pathway they undertake.

The KCBF needs to refocus on CBC in its next round of Strategy development

3.2.2 Effectiveness and Efficiency

This subsection discusses the effectiveness and efficiency of the KCBF processes, the scholarship package and how this has influenced the overall deliverables

3.2.2.1 Recruitment and Onboarding Process

One of the most effective and efficient process that was noted with the KCB Foundation High School programme was the recruitment process. The use of internal staff had advantages and disadvantages, for the guardians and beneficiaries – they observed that KCBF scholarship programme selection process was a very fair process of the large scale processes they were aware of. They indicated that the process focuses on the vulnerability of the potential beneficiary and is designed to catch any falsehoods.

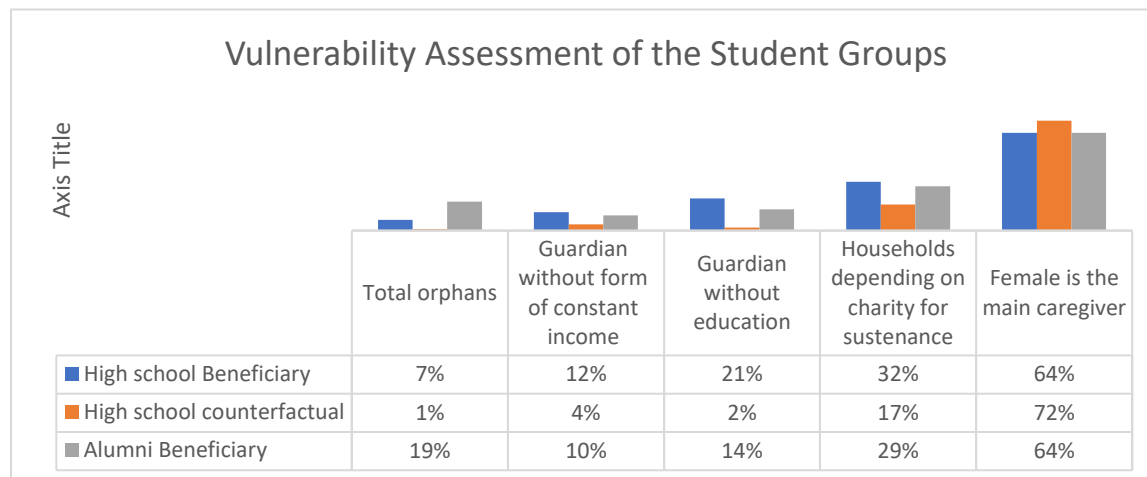


Figure 17: Vulnerability Assessment of the Student Groups

The figure notes that on overall, the selected high school beneficiaries were likely to be more vulnerable than the comparison group (that was not selected). For instance, whereas 7% and 19% of the high school beneficiaries and alumni beneficiaries were total orphans, only 1% of the comparison were total orphans; whereas 12% and 10% of the high school and alumni beneficiaries respectively had guardians without any form of constant income, only 4% of the comparison group reported this. The same trend was observed for guardians without education and households depending on charity and sustenance. All these are proxy indicators of the social economic status and ultimately the vulnerability status of the households the applicants were from.

However, it was noted that for students sampled, they came from families with both parents (high school beneficiaries -58% and high school comparison-60%). Even though more proportion of respondents from the comparison group reported that they had a female caregiver as the main guardian (72%) compared to 64% from the beneficiary groups. From this analysis, it could be stated that the KCBF High school programme indeed targets the vulnerable groups.

This was corroborated by the qualitative findings that recorded the greatest strength of the KCB scholarship as indicated by beneficiaries being the selection and recruitment process is transparent and fair, as said by a beneficiary “ I just followed the due process and got it; I did not have to know anyone”. It was also indicated that the home visits done prior to selection aided in determining the severity of the need and enabled KCBF staff to pick the right candidates .The KCBF staff also said that conducting the recruitment independently without external influence enables the Foundation to gain trust from the community as being honest and transparent and has ensured they give scholarship to deserving students. A female parent of a beneficiary student said;

“.....It’s fair because we did not know anyone, we just applied, we went to KCB took the forms, filled and submitted then I was called to attend an interview at Meru Primary. Later again I was called and told that my child was successful. They also came home, three of them, checked things, asked us questions and took photos .We just followed the due process and we got it.”(PUB_MRU_Female)

During the onboarding of the beneficiaries there is a forum that is held where the parents, KCBF, beneficiaries and other invited guests are in attendance. This is where the roles and responsibilities of the beneficiary, parents and the sponsors are highlighted. However, a number of parent informants indicated that their role was not clear and hence they expected their children to be supported beyond the school fees.

A beneficiary mentioned;

“After we were selected we were called for a meeting with parents/guardians. Then they told us about our roles and responsibilities (HB_MRU_Female).

The evaluation concludes the following on the vulnerability analysis of the KCBF scholarship programme target group

A vulnerable family or household that would likely have their child benefiting from the KCBF High School Program could be described as – that with a guardian who has no formal employment and no education, depends on charity mainly for basic needs, has an average household of 4.8 family members. Further criteria would include partial or total orphan hood status, child or guardian with disability and female guardian is the main caregiver.s

Despite the KCBF scholarship programme helping the needy and bright students to get education, the package was seen as lacking some key areas of support that the beneficiaries would wish to be considered including transport and uniforms. Some students who had received the KCBF scholarship when they also received the Equity Wings to Fly one they chose the latter. This is because while KCB offers school fee for the four years, set books in form 3, shopping when they join form 1. Wings to fly offers a full package ranging from school fee, shopping, learning materials, mentorship , support to university, jobs while awaiting to join University and medical support. In addition, Wings to Fly is well known in the areas due to the high numbers that they support, the support they give the beneficiaries and the publicity done about the scholarship.

The beneficiaries (both high school and alumni) felt that the main reason why they got the scholarship was because they came from poor/needy households (39%; 40% respectively), followed by because they were bright students (32%; 28%) and because they were either partial or total orphans (9%; 14%).

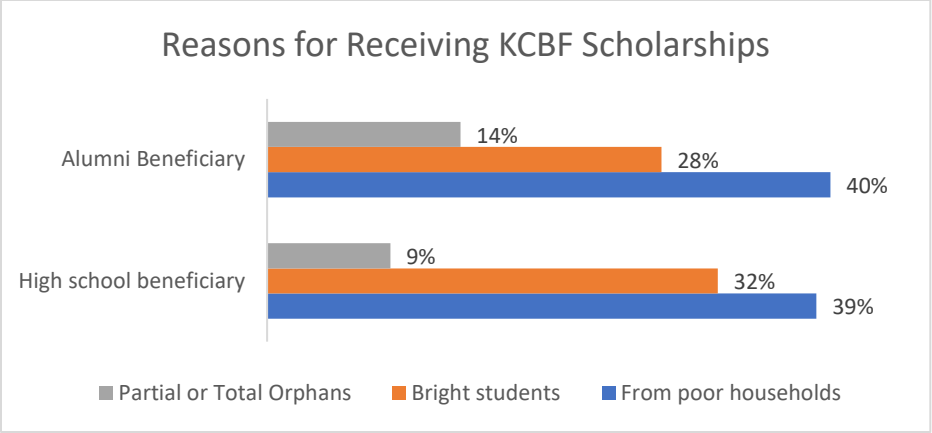


Figure 18: Reasons for Receiving KCBF Scholarships

When all high school students (both beneficiary and comparison) were asked “given a chance which top 3 scholarships they would choose”, of the current high school beneficiaries 87% of them chose KCB Foundation, 43% selected Wings to Fly and 7% Cooperative bank Foundation. This indicates that even though 43% were already benefiting from KCBF Scholarship, given a chance they would prefer Equity Wings to fly.

Of the comparison group, 80% chose KCB Foundation, 57% chose Wings to Fly and 9% chose Mpesa Foundation. Indeed, there were instances where applicants are selected for KCB Foundation and they do not take it up as they opt for other scholarships.

A KCB Staff said;

“I have situations where I have selected students and when I call them to attend the farewell they tell me that they have been selected by Equity.”(KCB_EMB_Female)

A beneficiary mentioned;

‘I would choose Equity because they provide transport, shopping and revision materials, they also pay school fee on time.’(HB_MRU_Female)

3.2.2.2 Effectiveness and efficiency in the administration of the scholarship package

The average cost for secondary education differs from country to country in the Sub-Saharan region, this may range from USD 41 in Democratic Republic of Congo to USD 2,567 in South Africa. For Kenya, the total spend is USD 659 with Parents contributing an average of USD 531 for boarding and USD 93 for day schools and the government spending an average of USD 128 per year.

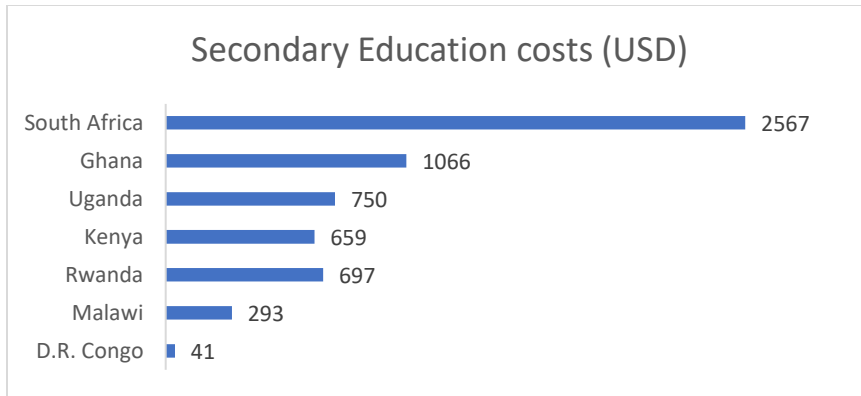


Figure 19: Secondary Education costs (USD) Comparison across the Sub-Saharan Africa region

Source: Equitable Financing of Secondary Education in Sub-Saharan Africa (Master Card Foundation, 2019)

3.2.2.3 School Fees

Majority of the informants indicated that payment of school fee was a great investment considering the backgrounds that the learners come from. This enabled the learners to be in school and focus on their studies which in the long run contributed to good performance in K.C.S.E. On selection of the beneficiaries, they are on boarded in an official event at the county level where Ministry of Education, guardians, KCB staff and the beneficiaries interact. The beneficiaries are then given a cheque that often includes the school fees and money for other necessities. According to government stakeholders KCBF is the only foundation that pays school fees for form 1 entry on time; the reporting of the form 1 students is not delayed with an excuse of no school fees.

Some of the other benefits and impacts arising due to the efficiency and effectiveness of the KCBF High School Programme include

- Whereas 77% of the High school beneficiaries reported that the school fees was paid on time, 70% of the comparison indicated that their school fees is NOT paid on time. This means that whereas that almost 8 out of 10 high school beneficiaries are likely to remain in school while 7 out of 10 comparison group are likely to drop out of school because school fees is a key determinant of school retention. Indeed guardians for the beneficiaries (69%) indicated that their children (students) would have dropped out if KCBF had stopped or were to stop supporting them with 31% indicating that they would support their children to continue in school
- Nearly, 93% of the High School beneficiaries indicated that they understood why KCBF paid for them school fees. This means that the clearest benefit of the High school scholarship programme is the school fees payment.

Challenges

Results indicate that there were some instances of delays in fee payment in subsequent terms (after Form 1). The fee delays and the arrears affected some of the students psychologically as they did not know if they were still part of the scholarship or not, as revealed by some of the sponsored students.

“Also, me I feel discouraged and I get tired even following up with the bank on these fee balances but I just assume that they will do their work.”(HB_MRU_Male)

As for me they have not paid from second term form 1 and I am now in form 3. I have a debt of about KES 150,000 normally I meet with the mentor , every time they just tell me to go to school that the fee will be paid . If they don’t pay again this month the school fee will pile up to KES 180,000.I have made up my mind if they don’t pay I don’t think I will come back to this school. (HB_MRU_Male)

In addition, the school fees is paid from the head office in Nairobi and no communication is done to the branches, no documentation provided for the those in charge at the branch to know individual students fee payment status.

The only contact KCBF has to the schools and vice versa is through the bursars who are the recipients of the school fees on behalf of the school.

KCBF does not pay for additional expenses like school trips, remedial teaching, student medical cover etc, which are assumed to be the responsibility of the parents who are unable to meet such expenses.

A beneficiary mentioned;

“PTA has piled up and regarding set books when I go home I do some jobs then buy them.”(HB_MRU_Male)

3.2.2.4 Termly Mentorship

The KCBF considers mentorship as a critical component in the wellbeing of the students and hence offers mentorship to students in the high school scholarship programme. In two forms namely: Termly mentorship and annual mentorship

In the termly contacts (mentorship) students make to the branch to deliver report forms and fees structure and probably have a chance to have a conversation with a mentor. The mentorship programmes was conducted by the KCBF staff at their respective branches. The main focus of this session is to discuss the results, areas of improvement, strategies to employ to improve and if there are any challenges at home and school that are affecting their performance.

It was noted that there was a significant difference between mentorship offered to the alumni group and that offered to the current high school beneficiaries. For instance, whereas 84% of the alumni group reported having mentors, only 60% of the current high school beneficiaries reported having mentors compared to 40% of the comparison group.

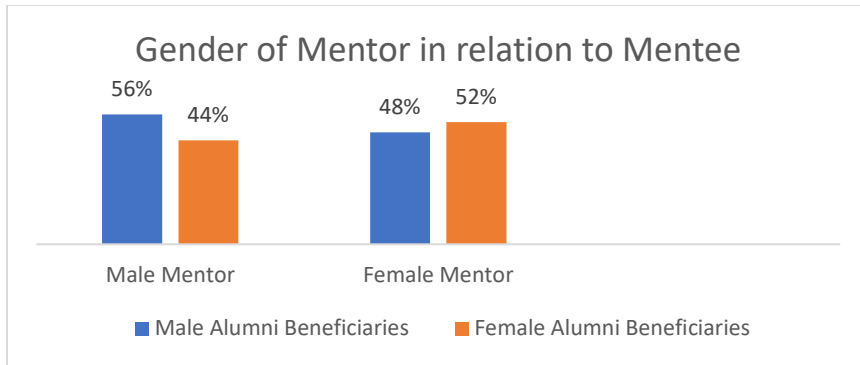


Figure 20: Gender of Mentor in relation to Mentee

44% of the female alumni beneficiaries had male mentors while 48% of the male alumni beneficiaries had female mentors. Even though, the gender of the mentor had no influence on the alumni beneficiaries

Of those high school beneficiaries with mentors,

- Nearly 6 out of ten (57%) had attended ALL the termly mentorship sessions with the mentors so far.
- They found these mentorship sessions very useful (83%), informative (58%) and helped them become better persons (48%). This was also noted by the alumnus.
- The high school beneficiaries felt that the sessions needed to be longer or more frequent (51%) and more informative (discussing new things)-47%.
- Nearly, 40% of the students indicated that they understood the reason they had mentors.

Of the high school students who indicated that they had mentors, only 12% of high school beneficiaries reported that their mentor has ever come to visit them in school compared to 60% of the comparison students who indicated they had a mentor. All these mentors that visited the comparison group were either relatives, friends, or individuals with an interest in these students (such as pastors or NGO workers).

Nearly 49% of the high school beneficiaries indicated that they are not required to set any performance targets (with 48% indicating they are required to set targets). This means that for nearly 1 out of 2 students, the mentors do not actively engage them but rather just meet them to receive the fees invoice for processing the next term's fees. Discussions with high school beneficiaries noted that in most cases there was no time for discussion as the staff were mostly busy and hence the students were advised to place the documents somewhere and go home.

For the comparison, even though they had mentors that visited them, but they did not have any target setting sessions. Nearly 8 out of 10 (78%) of the comparison indicated they are not required to set any targets.

Generally, mentors (51%) were noted as critical in helping the students set the targets followed by parents/guardians (16%) and self (14%).

Those alumni that had their mentors set their goals every year had a more positive feeling about the mentorship contributing towards their current achievements. They had a rating of 4.32 out of 6 compared those who reported no target setting (3.79) and this was statistically significant.

In regards to performance there was no engagement with the school to also assist KCBF staff in monitoring the students' progress. One of the school teachers in charge of scholarships reported that designing and using an online portal to manage the scholarship students has proved to be efficient and effective in the school. The teachers were able to upload progress reports, work with mentors or the sponsor and the students to set performance targets, review progress and support the management of the scholarship students by giving timely reports.

Some of the challenges identified include

- *Voluntary and not a key performance indicator for KCB staff:* The mentors are KCB staff who have targets for their work related tasks therefore the time spared to engage with the beneficiaries is not sufficient. It is also a voluntary position with no specific key performance indicators. In addition, the mentoring responsibility is not necessary the staff's key job at the bank and not the reason why they have been employed at the bank and the implication of divided attention and meeting targets was a challenge and negatively affected the mentoring process.

A KCB staff mentioned;

".....you know the mentorship that happens in the branch believe me we take a very short time with them. It's not in-depth, I may not have a topic to talk to them about. Again, it's very challenging in terms of time because I have my targets to do." (KCB_EMB_Female)

The mentor's engage the students while doing their other work related assignments, therefore environment was not very conducive for the beneficiaries to air out their challenges freely. There is also no physical space allocated for mentorship in the bank.

A KCB staff mentioned

".....rather than them coming and having to wait for me as I serve clients. So when they come I do it fast so that I can proceed with my work." (KCB_EMB_Female)

- *Skewed Mentorship:* Over 90% of the students who had mentors indicated that the main focus of the sessions was on academic performance. About 30% indicated that they also discussed issues on improving confidence, career counseling and other life-skills related topics. Mentorship was therefore not holistic, was inclined towards performance therefore the beneficiaries missed out on other skills that are critical for life, employability and self-reliance.
- *Inconsistent Contact persons:* One critical component of effective mentorship is relationship building between mentors and the mentees. In some branches the students were made to meet any and sometimes different staff to submit their documents from school therefore defeating the purpose of the mentorship programme.
- *Staff transfers and inadequate transition between mentors:* Students indicated that at some instances when a mentor is transferred to another branch, there was no communication to the students on the change disrupting continuity of mentoring processes.

- *Inadequate capacity:* The KCBF staff mentors had not been trained on how to carry out their roles. Therefore there is no uniformity in delivery and standardized way of conducting mentorship programme. The programme recruits students with disabilities but there is no specialized mentors that are attached to them, especially for the students who are deaf – therefore they do not have mentors. In addition, the KCB staff are bankers and perhaps administrators but the students they interact are aspiring neurosurgeons, pilots, engineers, lawyers and other specialized professions that may not benefit effectively from the mentorship other than the basic level of life skills. A KCB staff indicated; *“I was just told to do it, there was no training.” (KCB_MRU_Male)*
- *Inadequate monitoring for learning and improvement:* The mentorship programme was not structured, no progress reports, no clarity on where, when and the time allocated for the programme, no content/manual on how to mentor and what to mentor on. There was no structured follow up of their beneficiaries in schools, and the only contact the mentors had with the students was when they went to the bank at the end of every term to deliver progress reports and fees structure.
- *Logistical and financial challenges for mentees:* Some beneficiary students reported due to lack of transport, they had not been able to go home when school closed. Transport challenges have had some students stay in school while others stay with friends who live closer to where the school is located. This means that these students could stay for a long time without any contact with mentors at their branch. Additionally, there has not been any follow up by the mentors to find out why the student/s is/are not visiting the branch. A revelation by a student said;

“As for me, meeting with the mentor has not happened for a while, I have not gone to the branch for long. Due to transport challenges I do not go to Kilifi, when we close school. I stay with a family friend here. So, I just take my results to the branch that is here then I tell them to send.” (HB_MRU_Male)

Some students were assigned mentors in branches that are far from their homes. Therefore when they close school they do not go the branches because of the distance and transport expenses incurred. For example in Meru a student learning in St. Mary’s Igoji and comes from Nkubu is assigned a mentor in Meru, yet there is a KCB branch in Nkubu.

Some KCB staff mentioned;

“To say the truth there is no mentorship that happens at the branch, someone who is supposed to sell and has targets does not have time to sit with the students and mentor them. In addition the bank staff are marketers they are not trained to do mentorship.”(KCB_NRB_Male)

“But here the mentor is just a name.”(KCB_EMB_Female)

Some beneficiary students said;

“Sincerely speaking, we have never kept myself in conversations in terms of advice... it was just the first day we were called at the branch I just saw him I was told these is your mentor that’s all.” (HB_MSA_Female)

“Maybe some of us have passed challenges when in school, so when you just take that report form to them and they don’t know the hardship you were facing in school maybe you don’t have revision materials, I think those people could just be coming in school to see how are their students ,where are they? They are in which school? You know like for me they just know that I’m from Mama Ngina girls they don’t know where it is, what are the challenges that I’m going through?, those are the things that maybe KCBF should just improve on.” (HB_MSA_Female)

3.2.2.5 Annual mentorship

This was designed to be done in Nairobi in one of the schools and beneficiaries from different counties convene at the school. The beneficiaries would interact with each other and their mentors. In addition there were speakers invited to talk about different issues academics, self-esteem / awareness. The beneficiaries who attended the mentorship indicated that it was a great experience for them, they interacted with others, were mentored and gained some virtues like team work through the team building activities that they engaged in.

Challenges

The KCBF annual mentorship conference has not been held since 2018 and none of the beneficiaries that participated in the Survey has attended any of the annual mentorship programme conference. Based on what they have heard from other beneficiaries about the conference, they wished to have an opportunity to attend the conference before completion of their secondary education, as the beneficiaries feel it will provide them with a platform to interact and learn from each other and from other guests in attendance. Some of the reasons cited why it has not happened include budgetary constraints and Covid 19. Due to Covid, KCBF opted to conduct the mentorship virtually but this has been unsuccessful as most beneficiaries do not have access to smartphones or other gadgets that are needed to facilitate online learning. Additionally, the following were far reaching limitations:

1. The baseline data of the target group particular to guarantee outright comparative analysis was missing. The evaluation Teams namely WERK and KCBF constructed a comparison group to include those students who applied for the KCBF scholarship but did not succeed with an assumption that they presented homogenous characteristics with those who on boarded the KCBF scholarship.
2. The contacts that were available for unsuccessful students were largely unobtainable hence the very small number of response rate among the target.
3. The few comparison student's contacts retrieved from KCBF data base were mostly outdated since they were largely unobtainable.
4. In the event that a comparison student was accessed, they were mostly unwilling to participate in the study with a view bitter that they were not part of the KCBF high school scholarship.
5. KCBF high school scholarship programme design was not meant for follow up beyond students' exit at KCSE, and including any monitoring component, hence their records (unsuccessful candidates) were not up to date.

3.2.2.6 Scholastic materials

In terms of books, KCBF high school scholarship programme package included provision of set books to the sponsored that were to be given in form 3. However, majority had not received, including revision books. Nearly 47% of the beneficiaries indicated that scholastic materials were not meeting their expectations with only 14% indicating that they are meeting their expectations.

A beneficiary student indicated

"I am in form four but was not given set books when I was in Form 3."(HB_MRU_Male)

3.2.2.7 Uniforms

In terms of uniforms results indicate that the beneficiaries were supposed to get another pair in form three, those who participated in the Survey had not received anything. A beneficiary student said, *“We are in form 3 but we have not given uniforms yet.”*(HB_MRU_Female)

The KCBF high school support package does not address all the needs of the beneficiaries and this was confirmed by KCBF staff that it was intentional to allow the caregivers/parents to also be involved in their children’s education by contributing in form of up-keep, transport, shopping and alike . But most parents were unable to meet this obligation due to their poor economic status, which has since not changed.

A student had this to say;

“Like transport, sometimes I don’t go home because I do not have transport. Going to Samburu one way is KES 3,000 so I stay in Isiolo with my relative. My parents cannot afford this.” (HB_MRU_Male), a reality also confirmed by a KCBF staff who said, *“Some students come to the branch, a student comes to the branch in home clothes saying he/she does not have fare to go to school. A student for example is in Embu and is schooling in Kakakemega. What are they supposed to do?”* (KCB_EMB_Female)

“For me it’s not about paying fees, after you have paid fee, am I able to access school, where is the transport? It is not me alone all mentors will tell you several times they have removed money from their pockets to support these students in terms of transport. ” (KCB_EMB_Female)

3.2.3 Coherence and coordination

This section discusses how well the KCBF scholarship program fits with other KCB group products and activities (internal coherence) and how it fits well with the government products and other stakeholders.

Internal coherence addresses the synergies and interlinkages between the intervention and other interventions carried out by the same institution/government, as well as the consistency of the intervention with the relevant international norms and standards to which that institution/government adheres.(I would capture the SDGS the government has prioritized.)

External coherence considers the consistency of the intervention with other actors’ interventions in the same context. This includes complementarity, harmonization and co-ordination with others, and the extent to which the intervention is adding value while avoiding duplication of effort. You could summarises the programs done by development partners and Government

3.2.3.1 Internal Coherence

Internal coherence addresses the synergies and interlinkages between the intervention and other interventions carried out by the same institution/government, as well as the consistency of the intervention with the relevant international norms and standards to which that institution/government adheres.(I would capture the SDGS the government has prioritized.)

External coherence considers the consistency of the intervention with other actors’ interventions in the same context. This includes complementarity, harmonization and co-ordination with others, and the extent to which the intervention is adding value while avoiding duplication of effort (You could summarises the programs done by development partners and Government..

The findings below indicate that even though majority of the caregivers (56%) reported having a KCB account, few were aware of the KCB group offering under the foundation – 2jiajiri (30%), M-Kulima (28%) and Mifugo ni Mali (23%). This may indicate that internally there is no targeting of the potential customers within the Foundation to maximize brand knowledge.

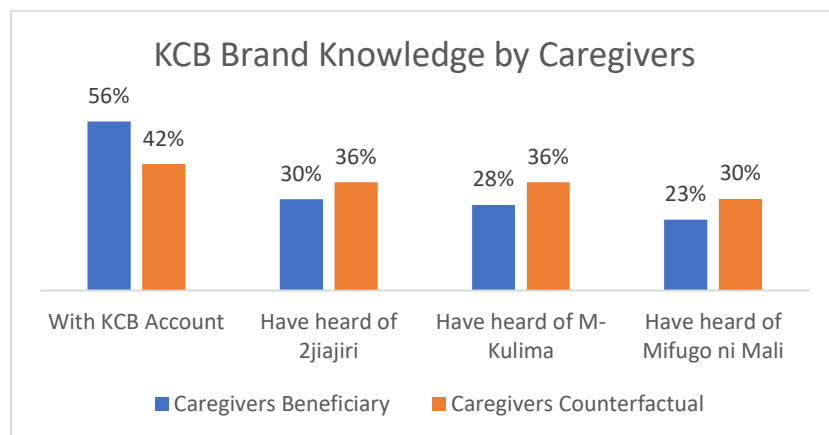


Figure 21: KCB Brand Knowledge by Caregivers

Similarly, for the high school students and the alumni, it was clear that the only KCB group product that was well known was the KCB Mpesa with over 80% of the students and alumni (93%) reporting having heard of the product. The other products that were known was the KCB cub account and the 2jiajiri programme. The alumni group had generally higher than average knowledge of the KCB group products and the Foundation offering.

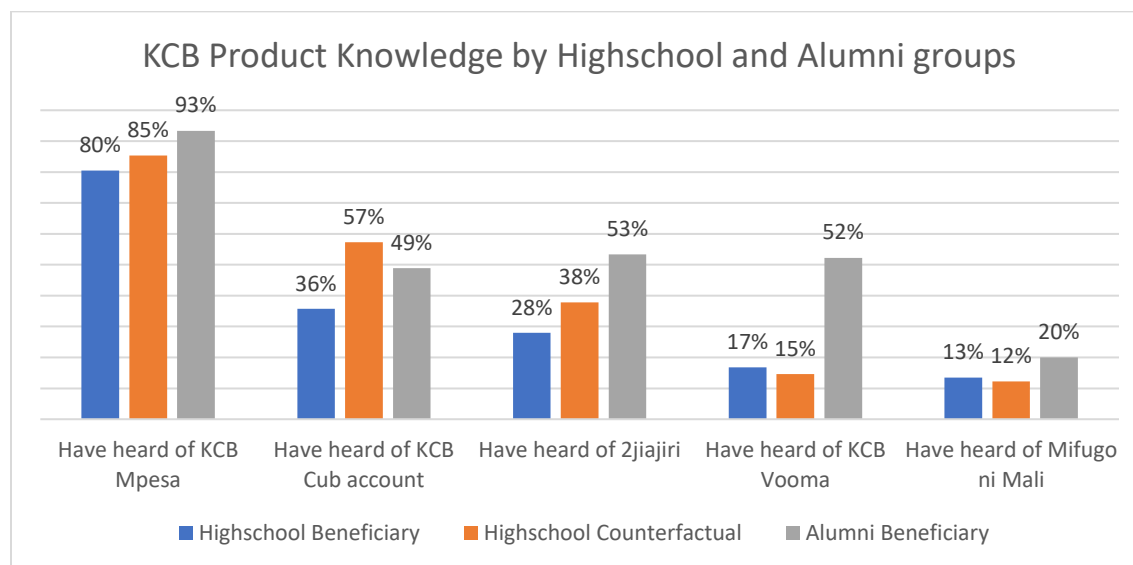


Figure 22: KCB Product Knowledge by Highschool and Alumni groups

Even then, the discussions with other stakeholders such as the MoE could not identify the connection between the KCB Foundation products. For instance, an MOE official said;

“I’d really wish they pursued students in TVETs because there are students who have talents and are skilled but are not that bright or book smart. These students also deserve chances to be sponsored to learn hands on skills to develop their talents at TVET and Vocational training institutions.” (GS_BGM_MALE)

This is despite the fact that 2jijiri targets about 10,000 young people annually across the country and specifically focuses on supporting TVETs by collaborating with the County Governments.

3.2.3.1 Coordination within KCB

The KCBF structure of coordination devolves to the region which further devolve to county level (and branches). The KCBF scholarship secretariat often delegates to regional contact persons who further delegates to counties and then branches. At the branch level, there are community champions and mentors that are allocated to the girls and boys.

Findings indicate that there is a missing link between the head office and the assigned staff at the branches for example when a student’s fees is paid, the same information is not shared with the related branch in a timely manner, and when shared – this is not accessible to all the relevant staff (Regional contact, community champion, mentor). Sometimes, after the performance results are submitted at the head office there is limited follow-up with the branch, school, and teachers on why the performance of a certain student is dropping is hardly done, indicating a non- consultative approach. Additionally, there was evidence of unstructured way of communication on what was going on as concerns the various high school support activities taking place at the branch, school and KCBF headquarters. . As mentioned by a KCBF staff

“On reporting,it’s not consistent unless we are asked/ told most of us do not do it. It is not structured.” (KCB_EMB_Female).

A beneficiary student said:

“The challenge that I’m saying is that we as students are facing, like some of us we are from far, now sometimes we find it hard to take our report form to the branch, so since we were told that these companies work as one, so if I give out may report form to KCB from where I am and not in my branch, we were told that you can give it to any branch as long as you have all the details but at the end of the day, you find that you still have arrears of school fees and you are being asked like you did not give the report form that’s why we have delayed to pay your school fees. Like right now we closed for ten days I usually remain here or go to Kitale, when I give out my report to the nearest branch, when I come to school I find that maybe have got school fees arrears so when you ask you are told that you never delivered your report form.” (HB_MSA_Female)

An MOE official said;

“.....I would also establish a team of making a follow up, the boys and girls who we have given this scholarship, how are they fairing in their education wherever they are because this is also an *investment*. Therefore have a good data bank on; the numbers that have been given, the schools they are in, their termly performance, this one will help us to predict their outcome in form four, if they are not doing well, what mechanism, what measures can we take because the mentorship program should be there so that we are able to link these children with those who have done well to help them improve their academic performance for a better output.”(GS_MSA_Male)

3.2.3.2 Coordination of KCB with Schools

Findings showed that the schools are always confident that the students under KCB Foundation scholarship cannot be chased away for school fees because the KCBF always pays, even though sometimes this is in arrears. However, the only link with the schools is the bursar because of school fees payment. There has not been formal introduction and engagement about the KCBF high school scholarship programme at the school level. The school management know KCBF Scholarship programme because KCBF pay fees to its beneficiaries but do not have an in-depth understanding of the package that it offers its beneficiaries, neither do the teachers especially those who are in charge of students on scholarships and teacher mentors. The KCBF high school programme communication does not involve all beneficiaries, stakeholder and/or partners. Further, there is limited feedback and reporting mechanisms on what happens with students in the schools. Therefore the schools are not able to help KCBF achieve their objective of ensuring that their beneficiaries learn and perform well.

Some of the teachers said;

“First of all I have not had any encounter with KCB. Infact this is the first time that I am meeting you. So, I don’t even know what your expectations are and how you would want us handle the scholars.” (TB_MRU_Male)

“I have not yet interacted with the programme. Today is the first time am interacting with it.” (TB_TKN_MALE)

I had not known that we have students from KCBF, am learning now that they are here.”(TB_MSA_Female)

3.2.3.3 Coordination of KCB with other stakeholders e.g. MoE

The results indicate that there is minimal engagement, the MoE know that there is KCB scholarship but does not have much information about the package. The participating MoE staff are usually invited to attend the farewell parties and informed when the selection is happening so that they can support in offering some school facilities such as venues for interviews and providing a list of fifty (50) needy students for KCBF support to contribute towards achieving 100% transition . Otherwise beyond these there were no other involvement.. MoE officials had this to say;

“In the Wings to Fly there is involvement of school management, teachers, in KCBF one it’s not there, it’s not clear. If you ask me at this time I may not even tell you the number of students from Embu who have been taken by KCBF. I may not even tell you the criteria they used and the schools that beneficiaries joined.”(GS_EMB_Male)

“For example wings to fly or even like the Elimu scholarship, the involvement starts with the process of identification. The ministry at our level start with the level of identification of the needy ones because it’s

us who have the data for those who have done the exam. When now we do the identification, we are also involved in vetting, but this one of KCBF, we have not been involved.” (GS_MSA_Male)

3.2.3.4 Coordination with the parents of beneficiaries

The beneficiaries and comparison groups indicated that they had heard about KCBF scholarship mainly through the school (High school beneficiary-38%; comparison-24%), friends (High school beneficiaries-23%; comparison-29%), and the guardian/caregiver (High school beneficiary – 10%; comparison-23%).

Table 6: Mode of Receiving Information

Mode of Receiving Information	Caregiver Beneficiary	Caregiver Comparison	Highschool Beneficiary	Highschool Comparison
Through the school	26%	24%	38%	24%
Through friends	31%	36%	23%	29%
Through my caregiver			10%	23%
Radio Advert	8%	12%	5%	7%
TV Advert	5%	7%	2%	4%
Through Advert at KCB branch	9%	9%	2%	
Through Church/mosque	2%	2%	2%	
Through chief office	2%		1%	
Through websites or internet	4%		0%	1%
Through Newspaper advert	1%	1%	0%	1%
Other (specify)	12%	10%	16%	10%

More guardians indeed reported getting to know about the KCBF High school scholarship programme through either the friends (beneficiary-32%; comparison 36%) or the school (beneficiary-26%; comparison-24%). The school and word of mouth communication seemed to be the most prominent modes of communication that the applicants received the information about the scholarship.

The results also indicated that mostly, the modes of communication used are phone calls and messages and this happens on need basis, there is no structured way of engaging the parents. The parents actually know nothing about how the fees is paid and how much is paid because KCBF communicates with the student and sends money to school but the caregiver is left out. There is no way that the caregiver can find out whether the fee has been paid because when the fee is paid they are not informed. Therefore the parents are unable to address some truancy related issues when the student leaves school and says that the fees has not been paid.

3.2.3.5 Coordination with the current beneficiaries and Alumni Beneficiaries

The point of contact is the branch staff, when schools close and when the students are submitting the fee structure and results. There is no follow up in schools to know how the students are faring in academics and other psychosocial issues. For the students with disabilities, it was found that majority did not have mentors and most of the time it is their caregivers/guardians that visit the branch to present the invoice. For the alumni group, the annual mentorship events often offered the students with disabilities an opportunity to engage with the rest of the beneficiaries since the events often accommodated these students with disability.

A KCB staff commented on the lack of school visits;

“Every time that they close school they come to the branch, I interact with them, I do not visit the schools.” (KCB_EMB_Female)

After graduating from high school, the support ends and that is it. There has been no provision of internship, volunteerism and attachment opportunities A KCB staff said;

‘Maybe the only problem that we have is we do not follow up after High School to find out how the beneficiaries are doing. As KCB I feel that our programme is not felt after High School. It may not be financial but can we have like a situation whereby we have an alumni meeting just to find out how beneficiaries are doing in order to evaluate the value of investing in High School Education. (KCB_EMB_Female)

Majority of the informants felt that the selection was not fair because they were needy and were not considered, some did not understand the criteria for selection and they disqualified some because they attended private primary schools. However, a few informants felt that it was fair since it was the first time that they had applied and KCB has its criteria for picking the beneficiaries.

Some informants said;

“For KCB I am not too sure what they were looking for, in the application form there was a section for filling occupation. I was a driver and also did some construction work. Maybe they thought since I work I cannot lack money to pay the school fee. Because I also heard that they were also checking the background. This is what I think because they don’t know me, they don’t know my child so I cannot say that I was discriminated.”(PUC_NRB_Male)

“I think it was also not fair because they looked at the category of primary school.”(CC_NRB_Female)

3.2.4 Sustainability

At the design of the programme, the KCB Foundation made a decision not to fully support the students fully so as to enhance parental responsibility by parents taking care of some components of their child’s education (upkeep, transport to and from school) whereas the foundation covers the main costs (school fees, scholastic materials, uniform). This was to promote sustainability of the programme and reduce neglect by the parents. However, the evaluation noted that even though this was a good idea, it did not factor in the different scenarios that the targeted group faced. For instance, since the process of identification was fair and targeted the needy and bright students, this meant that the beneficiaries indeed were needy and vulnerable. Majority (56%) of the guardians to the beneficiary stated that they were only able to meet their basic needs without charity, they had to depend on charity for other expenses. A further 38% noted that they could not meet their basic needs without charity (meaning they totally depended on charity). This meant that the guardians were totally without sources of income to even cover transport to and from school, therefore letting this group to cater for the transport and upkeep of the students could jeopardize the investment by KCBF into the school fees of the same student.

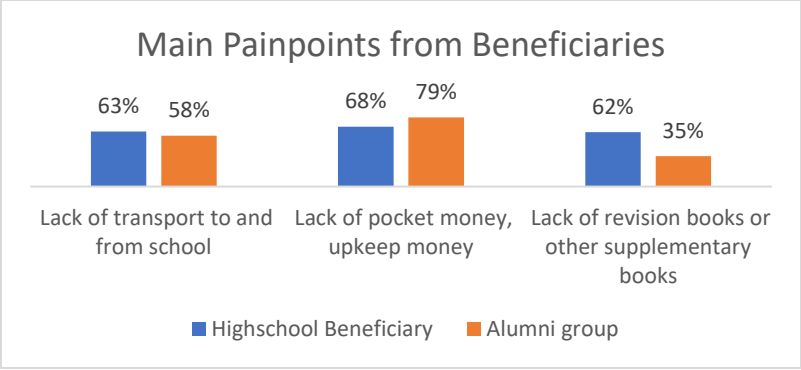


Figure 23: Main Painpoints from Beneficiaries

The beneficiaries (both current and the alumni group) noted that three main challenges that students receiving support from KCBF face are lack of pocket money or upkeep money (highschool-68%, Alumni-79%); lack of transport to and from school (high school-63%, Alumni-58%) and lack of revision or other supplementary materials (high school – 62%, Alumni-35%).

According to KCBF staff views, they were unaware of the sustainability strategy. However, it was noted that there had been previous partnerships with Tullow Oil and Mpesa Foundation to specifically target certain groups of students (from Northern Kenya, and those with disabilities) but those partnerships were no longer in force. For the Ministry of Education, there was a current partnership in place to support the 100% transition to secondary schools where the government was given a quota of 50 students by the foundation. These students were selected by the Ministry of Education officials but they are part of the KCB Foundation high school program.

A KCBF staff said;

‘I really do not know if there are any strategies in place for sustainability because if you stop it, they are people who will stop with it’ (KCBF_ Female)

If KCBF stopped paying school fees, most students would drop out, the parents do not have the capability, ability and resources to support their children to continue with school. The caregivers for the beneficiaries (69%) indicated that their children (students) would have dropped out if KCBF had stopped or were to stop supporting them with 31% indicating that they would support their children to continue in school. Majority (52%) of the beneficiary caregivers indicated that if their children had not gotten scholarships they would have gone to local secondary schools. While 21% indicated that they would have dropped out of school.

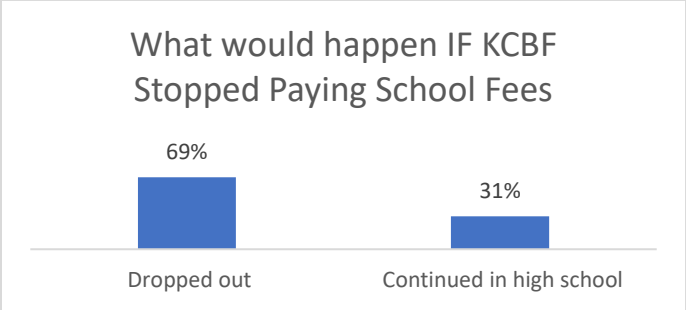


Figure 24: What would happen IF KCBF Stopped Paying School Fees

Fewer caregivers of beneficiaries (11%) reported that their children were or had been at risk of dropping out while in high school compared to 67% of the comparison group.

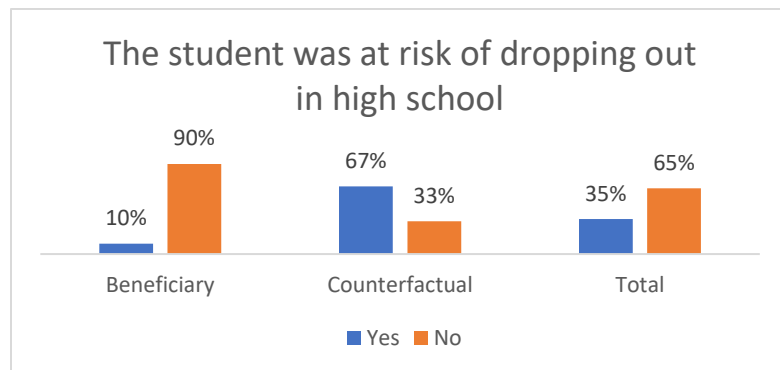


Figure 25: student was at risk of dropping out in high school

According to caregivers, school fees (95%) fare to and from school (23%) and lack of upkeep money (19%) were the main reasons that may have led to comparison group dropping out.

A beneficiary mentioned;

“I think my education will just end because my mum will not be able to cater for school fee.”(HB_MRU_Female)

When the beneficiaries finish form 4 and they have performed well, it’s a challenge for them to proceed to university because of lack of support. The family status has not changed, they are still vulnerable and hence the support is still required. So some of them do not proceed or are at risk of dropping out. Even though some of them get HELB, this will cater for fees, what about accommodation, upkeep etc.?

3.2.5 Scalability and replicability

There is a general feeling that KCB Group could support more beneficiaries than they are currently supporting. The rejection of 95% of the applicants continues to be a big challenge in the brand image of KCB Group and therefore there is need to review and scale up components of the education programme within the KCB Foundation.

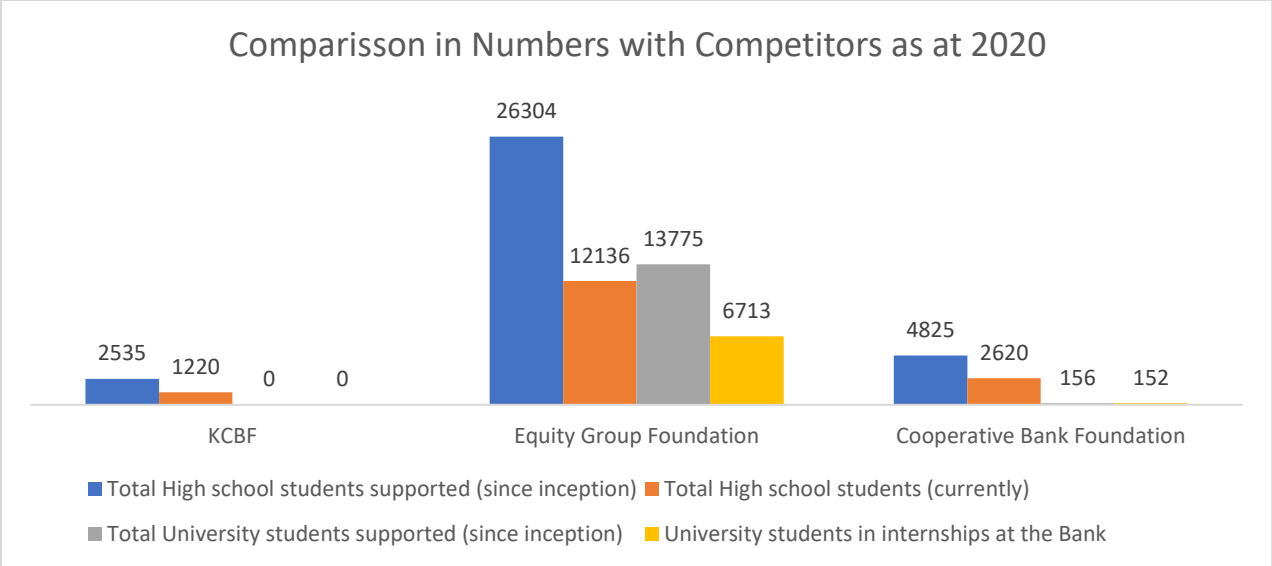


Figure 26: Comparisson in Numbers with Competitors as at 2020

The numbers that KCBF support per county is not adequate, compared to the vastness of the counties and the level of need. During the recruitment process the bank receives an average of 100 applications but only to pick 5 per county. Often there are many students who have the same level of need and it becomes difficult to choose who will benefit. Because of this, some who missed out are very bitter and have some negativity about KCB bank because they feel like they missed an opportunity yet they deserved it.

A KCB staff said;

“I wish we could have many children being sponsored. I wish you know how difficult oh! God it is out of 100 students that I have interviewed, I visit 20. I wish you know how difficult it is to only pick 4. I wish you can avail yourself one day to go for home visits. How do you break the news to a needy household that you visited that they were not successful? The biggest limitation is the target numbers per county.” (KCB_EMB_Female)

3.3 Objective 3: Recommendations

Provide strategic and operational actionable recommendations as well as highlight lessons learnt to inform future programming

3.3.1 Operational Recommendations

3.3.1.1 Effectiveness and Efficiency of the scholarship package

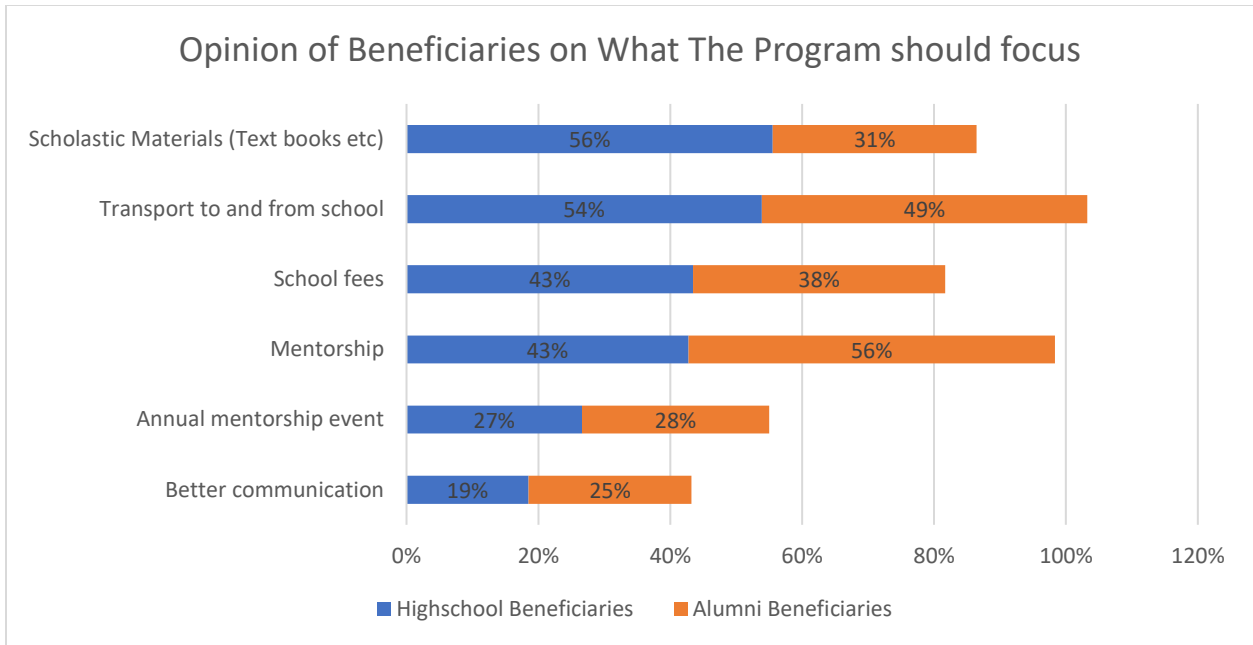


Figure 27: Opinion of Beneficiaries on What The Program should focus

- Leveraging on the good practice of selecting vulnerable communities, KCBF should document the levels of vulnerability of the different households supported and give additional support based on information gathered rather than blanket support to all. Therefore there is need to elevate the package to also cater for transport, learning materials, shopping and pocket money based on the vulnerability analysis. This will ensure that the students are comfortable in school and are able to focus on their academics.

A teacher had this to say ;

“If it would be possible the foundation can go beyond the fee because getting the girls to school is a challenge and keeping them here is more challenging. Other than the fees these girls have other needs .Some even do not have fare, yes I am sponsored but my parents did not have money for transport. So maybe it could move a step further and even cater partly for their upkeep and fare then it would make the students more comfortable .Of course I know that the parents have a responsibility and I do not negate the role of the parents in the education of their children but you find that in most cases these students are coming from backgrounds where the parents do not even value that education. So keeping them in school and get valuable returns for the investment, more needs to be done.”(TB_MRU_Female)

3.3.1.2 Mentorship

- Relook at the mentorship programme design and equip the staff with necessary skills or employ staff that would specifically be charged with KCB Foundation High school programme mentorship at the county level
- Alternatively, KCB Foundation could outsource to incorporate expert mentors in areas such as career mentorship, psychological support career mentorship and technology. Specifically, there is need to outsource the mentorship for the students with disabilities that require more focused mentorship to

achieve their full potential because of the additional stigma, bias and discrimination that they have to face.

- Re-introduce the annual mentorship and utilize the alumni group to encourage and network with the current groups. The alumni group could also form a good basis for a sustainable mentorship programme if correctly harnessed and included in the KCBF scholarship programming. For instance, have alumni form part of the regular school visit teams and also commit to support at least two students.

3.3.1.3 Coherence and coordination

a) **Coordination within KCB and with schools**

- There should be a structured way of reporting and monitoring the progress of the programme. The Foundation could consider having an integrated online monitoring system with access rights to different groups. This system could be used to monitor the sessions by mentors, upload the fee structures, report the challenges by the beneficiaries, monitor progress in communication, receive updates from the schools (either the bursar on adjustments of fees or the scholarship teacher on performance of student) and generally manage the interaction within KCB and with the schools.
- There should be more involvement with the head of schools and the teachers, they should be briefed on what KCBF is doing and the kind of support that their beneficiaries are getting. Encouraging either virtual or physical interaction (where possible) with schools by the local branch staff on matters related to the scholarship students would help in getting the requisite support from the school
- The schools should be informed on their roles and responsibilities for them to be able to support KCB achieve the objectives of the programme. In schools there should be teachers assigned to be in charge of scholarships, KCBF can utilize these teachers to be their contact persons in school. These teachers can also be capacity built on how to better support the KCB and the scholarship students.

A teacher said;

“Ok, I haven’t because I wasn’t aware of them (the KCBF beneficiaries in the school). For KCBF no but for Equity yes. Because I’m their champion, so I basically mentor them, we have a mentorship program for them structured. We have Be Me Club (BMC) which they are members and because they are very few, we’ve incorporated other members. So we are mentoring them basically so that by the time they clear their schools, they can actually take up leadership positions.”(TB_MSA_Female)

b) **Coordination with other stakeholders such as MoE.**

There should be more involvement with the MoE, this can be done by having representations in the selection panel but if this will not work for KCBF because they do not want any external influence. The MoE can be involved as follows

- Standardize the flag offs for recruited beneficiaries to involve MOE and county governments as part of building their confidence and open opportunities for more partnerships references from the government
- Utilize MOE officers who visit the schools to also check on the progress of the beneficiaries in schools, they can also offer a bit of mentorship.
- Use MoE’s existing channels of communication to publicize the scholarships, the communication can be passed to school which will be cascaded down to parents and students.

- o Provision of progress reports on how many students have been sponsored, how they are sponsored and the schools that they are in. With this, the beneficiaries will be able to act as good ambassadors of the programme
- c) Coordination with beneficiaries and the caregivers/guardians**
 - o There should be a structured way of engaging parents on an on-going basis and not only contacting them on need basis. This will help identify the changing needs of the parents and adjust the package according to increased or reduced vulnerability. It is important that the programme does not create dependence but at the same time the programme should be responsive to the changing circumstances of the caregivers or their households.
 - o There should be more follow ups in schools and at home, the school visits can be done at least once in a term. This can be done by the local branch where the school is located or the caregivers to be supported for at least one trip a year or the mentor also one trip a year

A KCBF staff said;

“I am also thinking that we can have mentorship in schools where we visit and talk to them. Maybe once per term. Because most of them are not visited by their parents.” (KCB_EMB_Female)

3.3.2 Strategic Recommendations

One of KCB Group’s objective of setting up the foundation was to give back to the community as part of the Corporate Social Responsibility and the education programme falls within the strategic CSR pillar of the foundation. There is need to balance the Strategic CSR and Shared Value pillar of the KCBF community engagement framework for the soft side of KCB Group to be exhibited in the public.

Currently, the perception among the beneficiaries and the public (comparisons), including the staff is that KCB Group “can do more” in terms of the scholarship programme than is currently being done.

The evaluation asked the high school beneficiaries, high school comparisons and the alumni beneficiaries what they thought KCBF High school program could learn from competitors, increasing the number of beneficiaries was the issue that was most commented on followed by supporting university or college education.

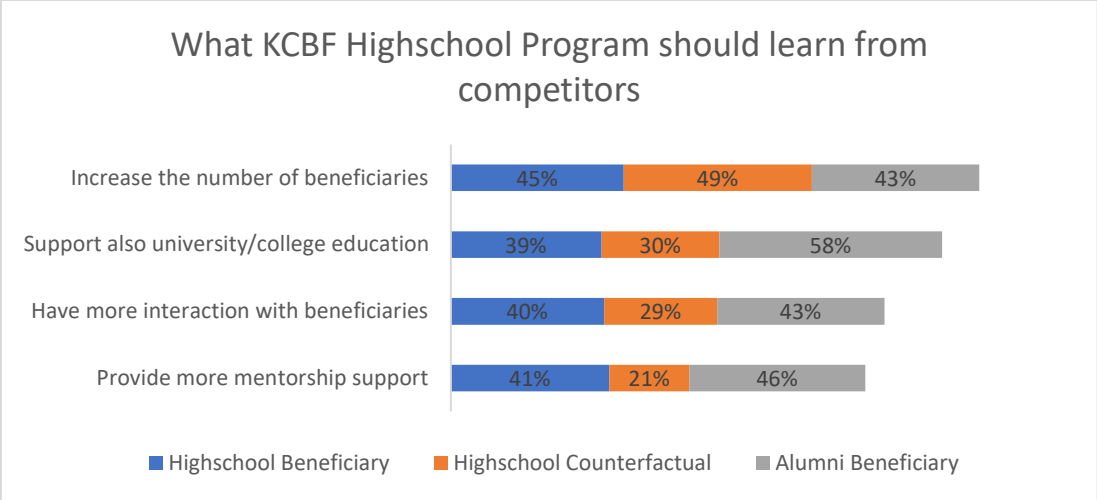


Figure 28: What KCBF Highschool Program should learn from competitors

An analysis of the competitors’ website revealed the difference in their numbers compared to KCB Foundation high school program numbers. From the table below, it can be noted that compared to competitors, the average number of students per branch results in an average of 4 for KCB Foundation compared to 17 for Cooperative Bank Foundation and 64 for Equity Group Foundation.

Table 7: Comparison of Proportions

Comparison of Proportions	KCBF	Equity Group Foundation	Cooperative Bank Foundation
Total High school students (currently)	1220	12136	2620
Number of Branches	289	190	155
Average Number of students per branch	4	64	17
% of Profit Investment in Foundation	1.5%	1%	1%

Both Cooperative Bank Foundation and Equity Group Foundation are able to support between 5 to 13 times more numbers than KCB Foundation despite the fact that KCB Group invests about 1.5 times more proportion of its profit compared to the competitors. This is because the competitors have focused on leveraging on the partners resources to have more numbers.

In addition, of the main competitors, it is only KCB Group that is not sponsoring university students and supporting internships.

- a) **For the High School Scholarship Programme**, the evaluation therefore recommends that
 - KCB Group considers implementing strategies that will bring on board strategic longterm partners that will support the components of the education programme.
 - KCB should focus on identifying unique vulnerable groups (the students with disabilities, the students from much marginalized communities, the students from extremely needy families) and giving them full support.
 - KCB can also consider sponsoring students in day schools; some parents cannot afford to pay the levies that are charged in these schools. The unit cost for sponsoring day schools will be lower and the numbers will be higher. However, the selection criteria has to remain constant that these should be needy students with potential to perform better. A teacher had this to say:

“.....However I know colleagues who work in day schools and they tell me at time students go home and stay for a week because they cannot afford as little as KES 1,000. So if this scholarship will be extended to the students in day schools it could also be quite relevant.”(TB_MRU_Female)

- b) **For the Post-Secondary programme**, the evaluation recommends that
- KCB can consider extending the scholarship to University. The unit cost for public university and TVET is likely to be much lower because already the government through Higher Education Loans Board and therefore the additional costs would be lower.

3.3.2.1 Recommendations for Impact

- Support the Monitoring & Evaluation unit so that it can be able to document numbers of those who have transited to employment, entrepreneurship and other pathways, what they are doing and how they are impacting the community around them. Keep track of the students up to the field of work, they should know where the students are at any given time. Link graduates to the job market and conduct tracer surveys every two years to determine where and what the scholarship alumni are doing and how they can be supported or contribute to the KCB Group overall objectives
- Initiate career guidance programme right from student onboarding stage, there is a lot of emerging issues, the labour market demands a lot of skills like ICT, there are changes happening in every sector. Therefore KCBF should have career guidance for their beneficiaries immediately they join form 1. This should be well structured and targeted on guiding the students on the available opportunities for the future.
- To be relevant with the Competency Based Curriculum (CBC) that is rolling out, KCB Foundation can start introducing scholarships that target talented students in arts, sciences, community service and other components that require the 21st Century skills. These can be special category scholarships that may not necessarily be based on academic performance. However, it would be important for KCBF to do a detailed review of the secondary school environment in the next KCBF strategic plan to remain relevant and anticipate the shifts due to the new curriculum.
- Repackage the High school programme and link it to the other pillars of the foundation such that there is a clear pathway of how a beneficiary will move from high school to TVET or University pathway and thereafter to self-employed (entrepreneur) under 2jijiri or internships onward to formal employment. This should also include the mentorship but also the expectation from the KCB Group on the beneficiaries to give back to the community and society as alumni. In addition incorporate the guardians or caregivers into the other KCBF programmes such as Mifugo ni Mali so that they are able to provide for the households and start taking care of some of the costs. This is summarized in the figure below

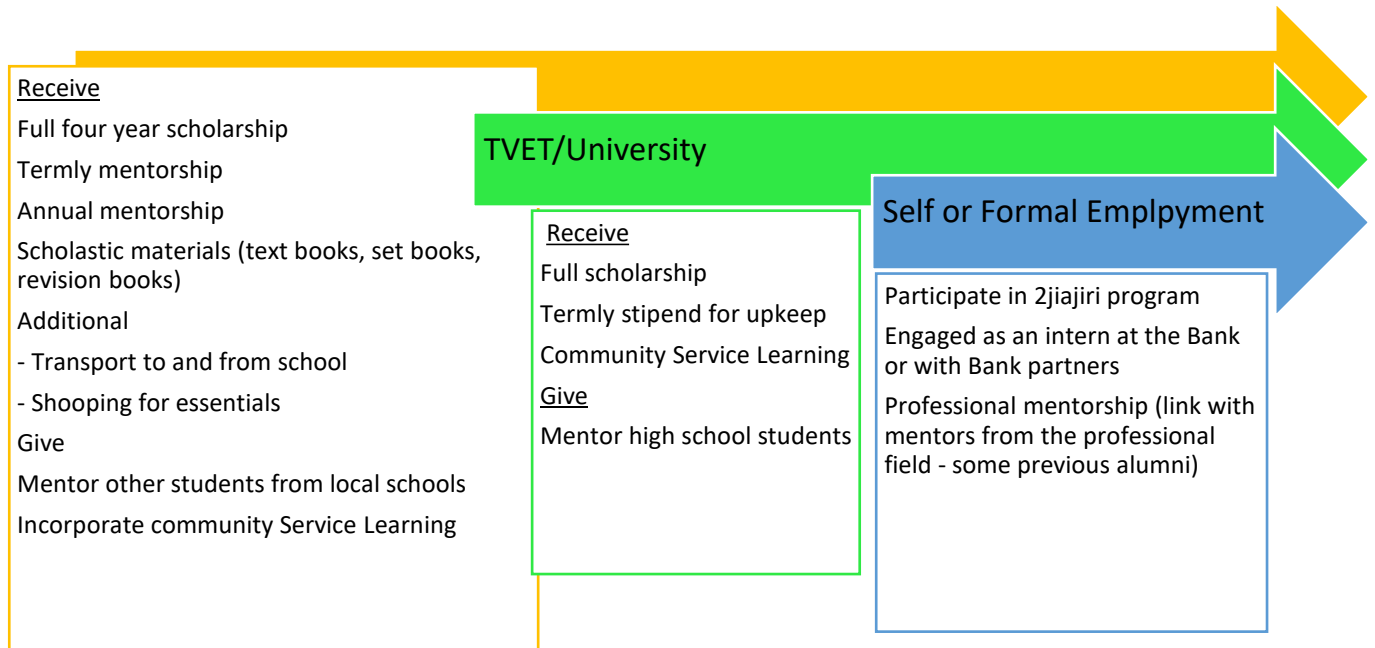


Figure 29: The KCBF Highschool to Employment Wholesome Package

3.3.2.2 Recommendations for Sustainability

- o Empowering the parents through income generating activities. With this the parents will be able to cater for the basic needs that KCBF expects them to attend to like transport, shopping and pocket money. The KCBF can also utilize initiatives that are already in operation like *Mifugo ni mali*.

A KCB staff said;

“As an ASAL we are not feeling the work of KCBF like in other counties e.g. Mifugo ni Mali, and we are pastoralists. We can also farm.” (KCB_TKN_Female)

- o Providing internships, attachment and employment opportunities to those who have done courses aligned to the bank.
- o Post High School support, helping the beneficiaries through university and helping them to access employment. At this level the beneficiaries are able to create wealth and get the families out of poverty.
- o The beneficiaries can go back to schools and give back in terms of mentorship.

3.3.2.3 Scalability and replicability

- o Decentralize majority of the decisions about the support of the students to the branch and have two branch staff (a male or female) that will follow up on the students. Inculcate a more branch approach to supporting beneficiaries as opposed to head office approach where the branch fully adopts the student and ensures that the student is properly supported to succeed. Related to this is to increase the number of beneficiaries supported since the need is high. The KCB Foundation should aim to have each branch support at least 5 students per branch to reach about 1,000 -1,500 students supported every year from the current 250.

- o The scholarship programme needs to extend to university, college or TVET level to ensure that the impact spurred by the high school scholarship is augmented at university, college or TVET level but based on a pre-defined criteria. The overall investment in university or post-secondary education is much lower than the high school and the impact is likely to be much higher.
- o The support for students with disability should be isolated and their package differentiated to cover their specific needs, this may be expanded to cover more than what is in current package and may even include purchase of assistive devices that would make their learning appropriate and also provide the necessary resources required for their effective learning. Their mentorship programme could also include having them taught on digital accessibility skills for them to be relevant in the higher classes – especially university and college. Also incorporate people with albinism.
- o Look out for partners to fund the scholarships, when this happens more students will be supported.
- o There needs to be more targeted awareness about the scholarship. Various channels and existing structures can be explored to do this such as use of local media, the provincial administration, schools, religious organizations and forums.
- o There has been a focus on performance on allocating scholarships but vulnerability should take more precedence. A student who got 350 marks while learning in difficult conditions deserves to be given the scholarships.
- o KCB should leverage on the KCBF scholarship to increase brand loyalty among the high school beneficiaries. Perhaps by opting to automatically open KCB Cub accounts for all beneficiaries as part of ways to increase culture of financial literacy earlier on – regardless of the financial situation.
- o Differentiated Scholarship Package Offering: KCB can also carve out a niche for themselves in that they can look at other categories to prioritize in giving scholarships for example children from hardship areas, teen mothers, a greater percentage of those who are differently abled and also those girls who are at risk of FGM or are running away from it amongst others. The criteria for sponsoring these categories should be different, even their cut off marks / rating should be lower. This has already been demonstrated by the lower cut off points for students with disabilities KCBF, after having identified their beneficiaries, they should communicate to all unsuccessful applicants. The criteria for selection should be reviewed, they should not easily disqualify those who were in private schools without knowing their story. Some children are sponsored in private primary schools, or while in primary their parents were working but maybe the situation changed.

3.4 Objective 4: High School Programme Indicators

Establish a benchmark for the High School Scholarship Programme Indicators and framework that will serve as the baseline for assessing subsequent phases of the programme. Considering the interruption caused by the Covid-19, the benchmarks have been set using the proportions by the alumni group that had appropriate exposure to the programme.

Parameter	Indicators	2020	
Intermediate Result 1.1: Students supported by KCBF throughout secondary education	Cumulative number of students supported by KCBF (gender) throughout their secondary education	Total	2535
		Male	1543
		Female	992
		Students with disabilities	222
Intermediate Result 1.2: Students transiting to higher education	% of students enrolled under KCBF education programme per year that qualify for higher education after 4 years of secondary education	Regular students	89% (F-83%; M-94%)
		Students with disabilities	63%
	% of students enrolled under KCBF education programme per year that join higher education after 4 years of secondary education	Regular students	83% (F-83%; M-84%)
		Students with disabilities	69%
Intermediate Result 1.3: KCB mentorship programmes rolled out across the country to support KCBF high school scholarship beneficiaries	% of students with mentors	Regular students	84%
	% of mentorship sessions compared to targeted	Regular students	47%
Outputs 1.1.1: Students fees paid on time	Satisfaction rating for School fees payment	All students	5.61 out of 6 (or 94%)
Outputs 1.2.1: Students facilitated with scholastic materials and uniform	Satisfaction rating for scholastic materials (books)	All students	4.03 out of 6 (or 67%)
	Satisfaction rating for uniform	All students	4.48 out of 6 (or 75%)
Outputs 1.3.1: Students mentored on a regular basis	Satisfaction rating for termly mentorship	All students	4.27 out of 6 (or 71%)

Parameter	Indicators	2020	
	Satisfaction rating for annual mentorship	All students	4.04 out of 6 ⁶ (or 67%)

Conclusion

The conclusions for KCB Foundation High school program are drawn from these four main high level recommendations

- The High school programme package should be designed around vulnerability with parental contribution being differentiated depending on the vulnerability of the household, the severity of the context of the beneficiary and the levels of disability of the beneficiaries. Focus on vulnerability and marginalized communities would enhance the niche of the programme. There should also be a strategy shift of the programme that would be relevant to the competence based curriculum.
- Restructure the High school programme to have more beneficiaries supported at the branch level, dedicated staffing at both head office and branch, more ownership of the student beneficiaries at branch level and more interaction with the guardians, schools and communities – to leverage on the programme for brand loyalty.
- Mentorship (continuous and annual) has the potential to have sustainable impact if well designed, supported and implemented with sufficient resources. The utilization of the alumni network, inclusion of the school teachers, an online monitoring system that could have a portal for mentorships and the regular visits to the schools will enhance the mentorship value. As much as possible, also annual networking of the beneficiaries to enhance relationship building and exchange of ideas.
- The criteria for selection should be reviewed, they should not easily disqualify those who are in private schools without knowing their story. Some students are sponsored in private primary schools, or while in primary their parents were working but maybe the situation changed. It was also felt that there was limited information about learners with disabilities in the regions where qualitative data was collected.

We therefore note that to an extent KCB is helping the needy and bright students but more needs to be done to ensure that the students are holistically nurtured and supported in school and at home so that they perform at their optimum and become self-reliant.

KCB Foundation has a very robust recruitment criteria that identifies the neediest beneficiaries in the fairest process. KCBF needs to leverage on this fair process and focus vulnerability being the main criteria of identifying the beneficiaries. This group will have KCBF having the most impact to households.

The alumni group of beneficiaries give a lot of weight to mentorship as an important component that made the KCBF High school scholarship programme have meaning. The termly mentorship was for building their self-esteem, connecting with their sponsor and presenting any challenges they had while the annual mentorship was critical for networking and creating a big social community for the scholars. All these advantages are now missed out by the current group of sponsored scholars with only the school fees payment being the major key element of the scholarship package.

⁶ Rating ranges from 1=very poor, 2=poor, 3= average, 4= Good, 5=Very Good, 6= Excellent

Annexes











Annex 1: Evaluation Matrix









This is the detailed evaluation matrix



KCBF_Evaluation
Framework+Tools_Re

Annex 2: Data collection tools

Type of Data Collection Tool	Embedded Tool
Tool 1 – High School Students Questionnaire	 Tool 1_KCBF - High School Students Ques
Tool 2 – Alumni (College University Students) Questionnaire	 Tool 2_KCBF - College-University Stu
Tool 3 – Caregivers Questionnaire (Combined)	 Tool 3_KCBF - Caregivers Questionn.
Tool 5 – Alumni (Working group/University graduates) Beneficiaries_Key Informant Interview guide	 Tool 5_Working Group_KII.docx
Tool 6 – High school beneficiaries – FGD Guide	 TOOL 6_High School Students_FGD_Benefic
Tool 7.1 Alumni (University/College students) Beneficiaries_KII	 Tool 7.1_Beneficiaries_Univ
Tool 7.2 Alumni (University/College students) Comparison_KII	 Tool 7.2_Comparisson_Univ
Tool 8.1 Alumni (Parents for Highschool) Beneficiaries_KII	 Tool 8.1_Parents Highschool Beneficiar
Tool 8.2 Alumni (Parents for Highschool) Comparison_KII	 Tool 8.2_Parents Highschool Comparis:
Tool 9.1 Alumni (Parents for University) Beneficiaries_KII	 Tool 9.1_Parents University Beneficiary

Type of Data Collection Tool	Embedded Tool
Tool 9.2 Alumni (Parents for University) Comparison_KII	 Tool 9.2_Parents University Comparissc
Tool 10_Teachers (Highschool beneficiaries)_KII	 Tool 10_Teachers Beneficiary Highschoc
Tool 11a_Government Stakeholders_KII	 Tool 11a_Government Stak
Tool 11b_Non government stakeholders_KII	 Tool 11b_REVISED_Non-sta
Tool 12_KCBF Senior Management Team	 Tool 12_Questions to the KCBF HQ Staff anc
Tool 13a_KCBF Staff	 Tool 13a_KCBF Staff.docx
Tool 13b_KCB Staff Mentors	 Tool 13b_KCB Staff_Mentors.docx
Tool 14_KCBF Board	 Tool 14_Questions to KCB Group Directors.ç

Annex 3: Selected Inferential Statistics

3.1 Group Statistics for KCPE Performance

	Type of Respondent	N	Mean	Std. Deviation	Std. Error Mean
How many marks did you get in KCPE	Highschool Beneficiary	297	376.78	44.682	2.593
	Highschool Comparison	82	390.39	28.133	3.107

Independent Samples Test

	Levene's Test for Equality of Variances	t-test for Equality of Means
--	---	------------------------------

	F	Sig.	t	df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
How many marks did you get in KCPE	3.389	.066	-	377	.009	-13.612	5.200	-	-3.388
Equal variances assumed			2.618					23.837	
			-	205.799	.001	-13.612	4.047	-	-5.634
			3.364					21.590	

3.2 Group Statistics for Academic performance

	Type of Respondent	N	Mean	Std. Deviation	Std. Error Mean
What grade did you get end of last academic year	Highschool Beneficiary	297	4.78	2.220	.129
	Highschool Comparison	82	4.41	1.602	.177

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
What grade did you get end of last academic year	Equal variances assumed	6.562	.011	1.410	377	.159	.370	.262	-.146	.886
	Equal variances not assumed			1.690	176.064	.093	.370	.219	-.062	.802

Annex 3.3 Co-relations between Scholarship Packages

		How would you rate the Scholarship program's support of school fees	How would you rate the Scholarship program's support of scholastic materials (text books)	How would you rate the Scholarship program's support of school uniform	How would you rate the Scholarship program's support of upkeep and/or transport to from school	How would you rate the Scholarship program's support through termly mentorship	How would you rate the Scholarship program's support through annual mentorship event	What grade did you get (eg A, A-, B+ etc)	How many points did you get in KCSE
How would you rate the Scholarship program's support of school fees	Pearson Correlation	1	.165	.200	.294*	.024	-.037	-.080	.111
	Sig. (2-tailed)		.157	.078	.017	.837	.748	.481	.326
	N	80	75	79	65	77	78	80	80
How would you rate the Scholarship program's support of scholastic materials (text books)	Pearson Correlation	.165	1	.331**	.532**	.205	.369**	-.131	.095
	Sig. (2-tailed)	.157		.004	.000	.080	.001	.260	.415
	N	75	76	75	65	74	75	76	76
How would you rate the Scholarship program's support of school uniform	Pearson Correlation	.200	.331**	1	.364**	.444**	.184	-.141	.116
	Sig. (2-tailed)	.078	.004		.003	.000	.106	.213	.306
	N	79	75	80	66	78	78	80	80

		How would you rate the Scholarship program's support of school fees	How would you rate the Scholarship program's support of scholastic materials (text books)	How would you rate the Scholarship program's support of school uniform	How would you rate the Scholarship program's support of upkeep and/or transport to from school	How would you rate the Scholarship program's support through termly mentorship	How would you rate the Scholarship program's support through annual mentorship event	What grade did you get (eg A, A-, B+ etc)	How many points did you get in KCSE
How would you rate the Scholarship program's support of upkeep and/or transport to from school	Pearson Correlation	.294*	.532**	.364**	1	.392**	.454**	-.212	.210
	Sig. (2-tailed)	.017	.000	.003		.001	.000	.088	.090
	N	65	65	66	66	66	65	66	66
How would you rate the Scholarship program's support through termly mentorship	Pearson Correlation	.024	.205	.444**	.392**	1	.682**	-.250*	.245*
	Sig. (2-tailed)	.837	.080	.000	.001		.000	.027	.030
	N	77	74	78	66	78	77	78	78
How would you rate the Scholarship program's support through annual mentorship event	Pearson Correlation	-.037	.369**	.184	.454**	.682**	1	-.182	.197
	Sig. (2-tailed)	.748	.001	.106	.000	.000		.108	.082
	N	78	75	78	65	77	79	79	79

		How would you rate the Scholarship program's support of school fees	How would you rate the Scholarship program's support of scholastic materials (text books)	How would you rate the Scholarship program's support of school uniform	How would you rate the Scholarship program's support of upkeep and/or transport to from school	How would you rate the Scholarship program's support through termly mentorship	How would you rate the Scholarship program's support through annual mentorship event	What grade did you get (eg A, A-, B+ etc)	How many points did you get in KCSE
What grade did you get (eg A, A-, B+ etc)	Pearson Correlation	-.080	-.131	-.141	-.212	-.250*	-.182	1	-.974**
	Sig. (2-tailed)	.481	.260	.213	.088	.027	.108		.000
	N	80	76	80	66	78	79	90	90
How many points did you get in KCSE	Pearson Correlation	.111	.095	.116	.210	.245*	.197	1	-.974**
	Sig. (2-tailed)	.326	.415	.306	.090	.030	.082	.000	
	N	80	76	80	66	78	79	90	90
*. Correlation is significant at the 0.05 level (2-tailed).									
**. Correlation is significant at the 0.01 level (2-tailed).									

3.4 Correlations between scholarship packages by Gender

. Respondent's Gender		How would you rate the Scholarship program's support of school fees	How would you rate the Scholarship program's support of scholastic materials (text books)	How would you rate the Scholarship program's support of school uniform	How would you rate the Scholarship program's support of upkeep and/or transport to from school	How would you rate the Scholarship program's support through termly mentorship	How would you rate the Scholarship program's support through annual mentorship event	How many points did you get in KCSE	
Male	How would you rate	Pearson Correlation	1	.257	.039	.232	-.142	.037	-.032

. Respondent's Gender			How would you rate the Scholarship program's support of school fees	How would you rate the Scholarship program's support of scholastic materials (text books)	How would you rate the Scholarship program's support of school uniform	How would you rate the Scholarship program's support of upkeep and/or transport to from school	How would you rate the Scholarship program's support through termly mentorship	How would you rate the Scholarship program's support through annual mentorship event	How many points did you get in KCSE
the Scholarship program's support of school fees	Sig. (2-tailed)			.105	.804	.188	.368	.812	.838
	N		44	41	43	34	42	43	44
How would you rate the Scholarship program's support of scholastic materials (text books)	Pearson Correlation		.257	1	.118	.370*	.152	.298	-.050
	Sig. (2-tailed)		.105		.470	.031	.349	.059	.754
N			41	41	40	34	40	41	41
	Pearson Correlation		.039	.118	1	.265	.535**	.111	.072
How would you rate the Scholarship program's support of school uniform	Sig. (2-tailed)		.804	.470		.130	.000	.485	.646
	N		43	40	43	34	42	42	43
How would you rate the Scholarship	Pearson Correlation		.232	.370*	.265	1	.448**	.401*	.261
	Sig. (2-tailed)		.188	.031	.130		.008	.019	.136

. Respondent's Gender		How would you rate the Scholarship program's support of school fees	How would you rate the Scholarship program's support of scholastic materials (text books)	How would you rate the Scholarship program's support of school uniform	How would you rate the Scholarship program's support of upkeep and/or transport to from school	How would you rate the Scholarship program's support through termly mentorship	How would you rate the Scholarship program's support through annual mentorship event	How many points did you get in KCSE	
	program's support of upkeep and/or transport to from school	N	34	34	34	34	34	34	
	How would you rate the Scholarship program's support through termly mentorship	Pearson Correlation	-.142	.152	.535**	.448**	1	.536**	.100
		Sig. (2-tailed)	.368	.349	.000	.008		.000	.528
		N	42	40	42	34	42	42	42
	How would you rate the Scholarship program's support through annual mentorship event	Pearson Correlation	.037	.298	.111	.401*	.536**	1	.218
		Sig. (2-tailed)	.812	.059	.485	.019	.000		.161
		N	43	41	42	34	42	43	43
	How many points did you get in KCSE	Pearson Correlation	-.032	-.050	.072	.261	.100	.218	1
		Sig. (2-tailed)	.838	.754	.646	.136	.528	.161	
		N	44	41	43	34	42	43	49

. Respondent's Gender			How would you rate the Scholarship program's support of school fees	How would you rate the Scholarship program's support of scholastic materials (text books)	How would you rate the Scholarship program's support of school uniform	How would you rate the Scholarship program's support of upkeep and/or transport to from school	How would you rate the Scholarship program's support through termly mentorship	How would you rate the Scholarship program's support through annual mentorship event	How many points did you get in KCSE
Female	How would you rate the Scholarship program's support of school fees	Pearson Correlation	1	.000	.291	.406*	.130	-.155	.192
		Sig. (2-tailed)		1.000	.085	.023	.456	.374	.263
		N	36	34	36	31	35	35	36
	How would you rate the Scholarship program's support of scholastic materials (text books)	Pearson Correlation	.000	1	.478**	.784**	.201	.405*	.156
		Sig. (2-tailed)	1.000		.004	.000	.254	.018	.372
		N	34	35	35	31	34	34	35
	How would you rate the Scholarship program's support of school uniform	Pearson Correlation	.291	.478**	1	.510**	.319	.209	.093
		Sig. (2-tailed)	.085	.004		.003	.058	.222	.585
		N	36	35	37	32	36	36	37
	How would you rate the Scholarship	Pearson Correlation	.406*	.784**	.510**	1	.373*	.535**	.196
		Sig. (2-tailed)	.023	.000	.003		.036	.002	.281

. Respondent's Gender		How would you rate the Scholarship program's support of school fees	How would you rate the Scholarship program's support of scholastic materials (text books)	How would you rate the Scholarship program's support of school uniform	How would you rate the Scholarship program's support of upkeep and/or transport to from school	How would you rate the Scholarship program's support through termly mentorship	How would you rate the Scholarship program's support through annual mentorship event	How many points did you get in KCSE	
	program's support of upkeep and/or transport to from school	N	31	31	32	32	32	31	32
	How would you rate the Scholarship program's support through termly mentorship	Pearson Correlation	.130	.201	.319	.373*	.1	.799**	.334*
		Sig. (2-tailed)	.456	.254	.058	.036		.000	.047
		N	35	34	36	32	36	35	36
	How would you rate the Scholarship program's support through annual mentorship event	Pearson Correlation	-.155	.405*	.209	.535**	.799**	.1	.154
		Sig. (2-tailed)	.374	.018	.222	.002	.000		.370
		N	35	34	36	31	35	36	36
	How many points did you get in KCSE	Pearson Correlation	.192	.156	.093	.196	.334*	.154	.1
		Sig. (2-tailed)	.263	.372	.585	.281	.047	.370	
		N	36	35	37	32	36	36	41

. Respondent's Gender	How would you rate the Scholarship program's support of school fees	How would you rate the Scholarship program's support of scholastic materials (text books)	How would you rate the Scholarship program's support of school uniform	How would you rate the Scholarship program's support of upkeep and/or transport to from school	How would you rate the Scholarship program's support through termly mentorship	How would you rate the Scholarship program's support through annual mentorship event	How many points did you get in KCSE
*. Correlation is significant at the 0.05 level (2-tailed).							
**. Correlation is significant at the 0.01 level (2-tailed).							
a. Cannot be computed because at least one of the variables is constant.							