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Factors Influencing Higher Education in Kenya

Philemon Yebei

University education has potential economic and social benefits for the individual and society in general. Attainment of university education for many Kenyans is impeded by among other factors, limited access, high tuition, insufficient student loans, and the prevailing austerity in higher education. This paper examines higher education in Kenya through a framework defined by four issues: politics, access, affordability, and accountability.

Introduction

This paper examines several factors that have influenced higher education in Kenya. It develops a brief analysis and synthesis defined by four issues: politics, access, affordability, and accountability. These issues are selected since they are recurring themes of recent conversations in the field of higher education (Johnstone, 1998). Other potential areas of discussion are retrenchment, restructuring, improved performance, quality, mandated change, autonomy, diversification of funds, transformational leadership, and independence (Gumport & Sporn, 1998; Johnstone, 1998). In order to limit the scope of this paper, and because of the interdependent and consistent nature of these areas, the latter are only mentioned as they relate to the main themes of politics, access, affordability, and accountability.

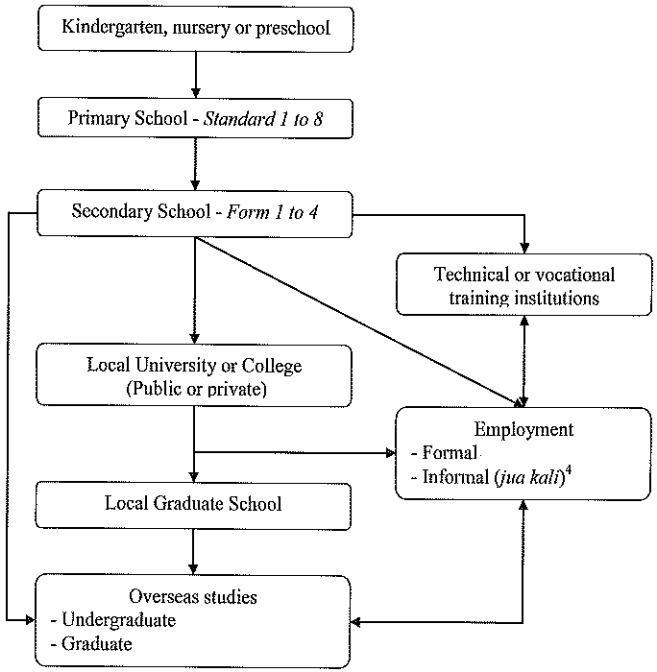
This paper provides a brief description of the Kenyan education system, the political arena in Kenya, and the impact of politics on educational policy. The concepts of access, affordability, and accountability in higher education are discussed. The paper wraps up with reflections, some recommendations, and conclusion.

Education in Kenya

The education system in Kenya falls under the legislative jurisdiction of the Ministry of Education, Science, and Technology (MOEST). The primary function of MOEST is to promote education in Kenya (Republic of Kenya, 2006). The MOEST minister and assistant ministers are elected Members of Parliament appointed by the incumbent president. The education structure is an 8-4-4 system: 8 years of primary, 4 years of secondary, and 4 years of tertiary education. Tertiary education in Kenya encompasses technical and vocational institutes, polytechnics, colleges, and universities (Republic of Kenya, 2006). These tertiary institutions are either public or private; the latter are typically affiliated with religious organizations. As shown in Figure 1, the Kenyan student has an educational path which may

take him or her through the main stages in the education system in a predefined manner. The ideal scenario for a student is attainment of a bachelor's degree after approximately 17-18 years of education, but in reality many students drop out of the system either after completing primary school, or after secondary school. For instance, in 2003 approximately 256,900 (52%) transitioned from primary to secondary school, leaving 48% with no viable options for pursuing secondary or tertiary education (Republic of Kenya, 2006).

Figure 1. Prospective Academic Path for a Typical Kenyan Student.



Disruption of any preplanned educational route is often caused by an assortment of circumstances such as sickness or death of parents, early marriage for girls, and inability to pay tuition as a result of poverty. Therefore, the academic path should be viewed as fluid in nature, especially after the primary school level. Transition from one level to the next is determined by the grades earned in a culminating exam: The Kenya Certificate of Primary

1 This diagram represents an ideal situation and does not necessarily present the entire complex arena of the Kenyan education trajectory and employment scene.

2 "Jua kali" translated literally means "harsh/hot sun". This term is used by those in the informal sector in reference to vocations situated in the open market or small-scale entrepreneurial activities.

Education (KCPE) from primary to secondary, and the Kenya Certificate of Secondary Education (KCSE) from secondary to tertiary level. The Kenya National Examinations Council (KNEC) is charged with the responsibility to develop, administer, and grade examinations, and also to uphold the credibility and integrity of the entire examination system (KNEC, 2006). There have been occasional instances of cheating in the national examinations by both students and authorities, though the general Kenyan population believes the KNEC exams are a fair tool for selection of the best and brightest (Hughes, 1994).

Education has been viewed as a universal remedy for numerous ills that plague both rich and poor countries, such as high child mortality rates and low health literacy (Bradshaw, 1993). More specifically, higher education provides among others, programs and training services required by society, scientific research, technology transfer, and skilled and knowledgeable human capital required for economic development (Gumport & Sporn, 1998; Johnstone, 1998; Oketch, 2003). This premise is echoed in the mission statement and objectives of various world agencies, such as the World Bank and the United Nations Educational Scientific and Cultural Organization (UNESCO), which recognize the importance of higher education in sustainable national development of member nations (UNESCO, 1998). This policy has provided the impetus for governments to invest resources and take action steps to expand higher education opportunities.

Higher Education in Kenya

The founding of the Royal Technical College of Nairobi in 1952, which later became the University of Nairobi in 1970, marked the beginning of formal university education in Kenya (Nyaigotti-Chacha, 2004). By 1979, the annual intake at the University of Nairobi stood at 2,611, up from 1,279 in 1970 (Eisemon, 1992). The second public university opened in 1985, and according to Eisemon (1992), this was as a result of the increased enrollment in the primary and secondary school levels. Thereafter, the number of universities and constituent colleges grew dramatically. Currently, there are 23 universities legally authorized to offer degrees in Kenya: six public universities, one constituent college, and 16 private universities. Of the 16 private universities, seven are chartered, six have letters of interim authority, and three are registered (Commission for Higher Education, 2006a).

Notwithstanding this growth, the universities are unable to meet the demand for higher education in Kenya (Banya, 2001; Otieno, 2004). In 1999, 66% of the students who passed the Kenya Certificate of Secondary Education and were thus eligible for admission to the country's public universities could not be placed (Oketch, 2003). This left a large number of students without access to higher education, and presents a growing concern

over the ability of developing nations to meet the demand for higher education in the future. As Johnstone (2005) states, "the combination of high birth rates plus increasing percentages of these increasing numbers completing secondary school and aspiring to some form of higher educational experience are creating massive demand pressures on tertiary education systems" (p. 3).

Universities are now faced with internal and external changing environments, such as changes in student demographics, government regulations on improved quality, and financial shortfalls created by reductions in government funding (Gumport & Sporn, 1998). These changes influence university policy on admissions, expansion, and program development. Ironically, as the government reduces it's funding to universities (or tertiary education), it is at the same time increasing regulations and setting standards for quality in teaching and learning. Another paradox centers on why higher education continues to expand despite the chronic unemployment and underemployment of graduates in developing nations such as Kenya (Hughes, 1994). Perhaps a solution to the paradox lies in nurturing and sustaining a vibrant economy capable of absorbing graduates from higher education institutions in the country.

Political Arena

Since independence in 1963, the Kenyan political scene has been rife with divisions along tribal lines, and deep-rooted mistrust of individuals from other tribal groups or those in opposing alliances. The social inequalities brought about during the colonial and immediate post-colonial period continue to this day. Some inequalities such as racial discrimination have improved, whereas others, such as gender inequalities in education, still persist (Sifuna, 2006). Notwithstanding the government's commitment to the United Nations Charter of 1964, the Convention on the Rights of the Child, and the Dakar Framework on Education for All, certain decisions on education policy have been inadequate (Oduol, 2006).

Due to the fragile nature of the state, political leaders have been forced to adopt survival strategies to remain in power (Hughes, 1994). In their quest to either gratify and appease the elite or win over the electorate, the government has on occasion taken ill-advised policy actions which have been detrimental to the education sector. In 1988, 13,832 students qualified to join the four national public universities, although the system could only accommodate less than half of them. A decree by President Daniel arap Moi directed the vice-chancellors and the Ministry of Education to find means of admitting most of the qualified students who missed placement in the public universities ("President Acts on Varsity Applicants," 1988). The administrators in the nation's public universities had the arduous task of doubling the

annual intake of freshmen, and semesters had to be staggered to accommodate all admitted students. The presidential decree and subsequent institutional decisions had far-reaching consequences on institutional physical infrastructure, quality of teaching, and time to graduation. One lingering consequence is the ruined physical infrastructure evident in all the public universities brought about by over-congestion. These increased admissions also compelled "the government to convert some teacher training institutes and government institutes to constituent colleges" (Oketch, 2003). These conversions reduced the number of places available for students who applied to teacher training colleges. An example is the conversion of Sergoit Teachers Training College into Chepkoilel Campus, a branch of Moi University in Eldoret.

The expansion of tertiary education in Kenya has not matched that of primary and secondary education. Slow growth in the higher education sector may be due to the focus on primary and secondary education, ignoring tertiary institutions (Banya, 2001). The decision by the government to grant free primary education in Kenya in January 2003 in order to meet the Millennium Development Goals [MDG] (United Nations, 2006), has directly influenced school operations. Schools in highly populated areas now have to cope with overcrowding, dilapidated physical infrastructure, and student-teacher ratios up to 100 to 1 (Chinyama, 2006). In the long run, decisions made to satisfy international donor agencies and also bolster the legitimacy and image of the government to a disgruntled population, have extensive consequences. These include: poor quality of instruction, congested schools, overworked teachers, insufficient room for students who apply to tertiary or higher education, and a large pool of unemployed citizens (Oketch, 2003).

Johnstone (1998) suggested that lack of resources is a major factor that has contributed to austerity in higher education. Institutions are faced with the critical question of whether or not to adapt to prevailing internal and external constraints brought about by scarcity of resources (Gumport & Sporn, 1998). These resources, especially monetary, are in the control of government which easily manipulates the education system to meet its political goals. Inasmuch as the Kenyan government still holds sway in the education sector, the continued democratization of the nation has ushered in a new era which has granted universities greater autonomy and independence. For instance, each public university now has its own chancellor, unlike the past when the Kenyan President served as chancellor to all public universities. Public institutions often find themselves in a dilemma where they have to balance between (a) addressing internal issues such as staffing, housing, overcrowding, program/academic expansion, program diversification, and development of infrastructure, and (b) external issues such as policy for-

mulation and political declarations which may have a negative impact on institutional success. Universities also have to deal with problems that may arise by virtue of their physical and social location. The units in the external environment such as parents, students, politicians, and social institutions, still hold the university in high esteem. However, the society may not hold the same regard for the university student. This is because the community usually bears the brunt of the skirmishes that result after university students go on rampage during periods of student unrest. The universities therefore have to serve both environments, but to a greater extent the public environment since the institutions draw legitimacy through their mission of social good for all and are principally financed by taxpayers.

Access

There is little question that a high priority for many Kenyan families is to have one or more of their children earn a degree from any of the higher education institutions (Hughes, 1994). Despite the enormous efforts of the Kenyan government and individual community investment to provide education for all citizens (Republic of Kenya, 2005), it is clear that this goal remains elusive. An examination of the available statistics on the number of places in advanced classes for students, who have successfully passed a required level, reveals a worrisome trend. In 2003, Kenya had 19,496 primary schools, 3,999 secondary schools, 32 technical institutes and teacher training colleges, and 23 universities (Republic of Kenya, 2006). These figures imply that a student has to work extremely hard and perform exceptionally well to advance to a higher level. In 2003, the total enrollment of students completing secondary school and hoping to join university/tertiary institutions was 207,730 (Republic of Kenya, 2006). These students expected to matriculate in 2004, and had to compete for a maximum of 22,000 places in all universities, public and private (Commission for Higher Education, 2006b).

It may appear that all individuals have an equal opportunity to compete for admission to higher education institutions through the meritocratic selection process (Hughes, 1994), that is by passing the requisite national entrance examinations, but evidently that is not the case. Students from the marginalized areas such as the Arid and Semi-Arid Lands (ASALs) cannot have the same competitive edge as those students in the national or high-cost schools located in the administrative centers and urban areas. The low-income areas and ASALs have fewer schools and classrooms, and have higher student-to-teacher ratios compared to schools in other regions (Republic of

3 Conservative estimate based on data available at the Commission for Higher Education website at http://che.or.ke/enrolment.html. The total student enrollment in all public and private universities in 2005 was 91,541.

Kenya, 2006). Differences also exist in the state of laboratories, libraries, furniture, sanitation facilities, and dormitories.

The number of students in the educational institutions decreases sharply from primary level to university. In 2003, there were 19,496 primary schools with 6.9 million enrolled students, 3,999 secondary schools with 687,336 enrolled students, and 23 universities with 67,556 students (Republic of Kenya, 2006). The result of this scenario is a very high demand for university education, which forces the students to earn grades well over the minimum eligibility requirements on the KCSE examinations (The International Comparative Higher Education Finance and Accessibility Project [ICHEFAP], 2006). This has prompted formulation of policies that earmark the expansion of public universities to increase admission capacity, and also level the existing inequalities. The Ministry of Education Science and Technology has laid out strategies in the Kenya Education Sector Support Programme 2005-2010 in an attempt to revamp the education sector (Republic of Kenya, 2005). The Programme is a comprehensive education sector policy paper based in part on the broad objective of "Education for All" Kenyans, irrespective of socio-economic status. For instance, the policy to expand universities to have an admission capacity of at least 5,000 students each by 2015 (Republic of Kenya, 2005), is an example of commendable policy intended to increase access.

In addition to its policy efforts to increase access to public higher education, the government has taken other important steps, three of which warrant attention. The first has been legislation to charter and register private universities to offer degree programs in Kenya. The growth of private higher education institutions in Kenya has been phenomenal. There are currently 17 registered private universities, of which 11 were registered after 1991 (Commission for Higher Education, 2006a). This growth has been spurred by (a) a response to demand, (b) the differentiated demand for educational services, (c) elite demand, (d) public higher education provision is no longer viewed as the sole preserve of the state, and (e) the high credibility associated with degrees offered by universities with an international affiliation such as the United States International University (USIU) (Oketch, 2003). Affiliation with international universities is not limited to private universities. Some schools and departments in public universities have forged partnerships and exchange programs, such as the partnership between the School of Medicine at Moi University Eldoret and the Indiana University School of Medicine in Indiana (The IU-Kenya Partnership, 2007).

The second step was the introduction of part-time degree programs in public universities to match private sector growth. These programs, commonly referred to as 'parallel' or Module 2 programs, target part-time stu-

dents and classes are taught in the evenings and on weekends. The parallel programs are more attractive than most regular programs offered in private universities because they have more qualified lecturers, provide better facilities, offer name recognition, and award degrees in specialized fields such as medicine and engineering (Otieno, 2004). Additionally, parallel programs are more competitive than private university programs because they have lower entry points for admission and offer the aura of academic excellence associated with public universities (Oketch, 2003). Irrespective of arguments for or against parallel programs, they have provided a much needed respite for the increasing demand for university education.

Third is the introduction of the African Virtual University (AVU) as a provider of higher education programs (African Virtual University, 2006). AVU was founded by the World Bank in 1997 to broadcast video-based courses to 34 learning centers in several African countries, and has since been upgraded to offer the courses via Internet (Carnevale, 2004). The AVU currently broadcasts its courses in eight different public and private institutions in Kenya, the result being an expansion of options for students seeking tertiary education. These institutions include Alma Training Institute, Egerton University, Kenyatta University, Maseno University, Mbaya Karichu Institute, Moi University, and University of Nairobi (African Virtual University, 2006).

As a result of the aforementioned and other factors, enrollments in Kenyan universities have grown by an impressive 54.63%: from 59,200 in 2000-2001 to 91,541 in 2004-2005, and in the same period the female enrollment increased by 46% (Commission for Higher Education, 2006b). Other than gender, demographic data on university students are not readily available; therefore it is difficult to ascertain whether this increase in enrollment includes an increase in the number of students from the arid and semi-arid zones.

Affordability

Seldom does one address issues in sub-Saharan African without bringing up poverty. Kenya is one of the poorest countries in Africa with more than 52% of the population living below the poverty line (Department for International Development [DFID], 2006). Many still hold onto the premise that education is the surest vehicle for upward social mobility, and are willing to make great sacrifices for this to be realized (Hughes, 1994). Despite this commitment many families are unable to meet costs associated with higher education. Individuals from poor families who are admitted into universities are not able to enroll because of the strain tuition will put on meager family resources (ICHEFAP, 2006). Additionally, the withdrawal of automatic funding for students admitted to public higher education institutions and the introduction of user charges have made university education unaffordable. The government expenditure for development of higher education declined from US $15.7 million in 2003 to US $8.6 million in 2004. However, the gross annual government budgetary allocation to the entire education sector has risen consistently over the last few years from US $68.6 million in 1999-2000 to over US $114 million in 2003-2004 (Republic of Kenya, 2006). This increase is diminutive in view of the inflation rates, set at 13.11% in October 2006 (Central Bank of Kenya, 2006a). The net effect is a decline in funding for key university areas such as construction and supply of libraries (Kavulya, 2006).

The recurrent expenditure allocated to higher education in the period 1999-2004 is higher than the amount allocated to all other departments, excluding the department of general administration and planning, in the Ministry of Education, Science, and Technology (see Table 1) (Republic of Kenya, 2006). This trend shows a positive commitment by the government to develop higher education; however, there is still a lot of ground to cover in the form of added resources, increased institutional autonomy, diversification, accountability, quality, efficiency, and greater attention to the plight of teaching faculty among others (Johnstone, 1998). Understandably, primary education is still a central focus of government, taking into consideration the importance of basic literacy. As is clearly evident by the amount of annual funding to primary education and the policy of free primary education for all citizens, the government is set on a path that will eventually compel it to allocate similar or greater fiscal resources to secondary education and ultimately to higher education. The prospect of an increase in government expenditure to higher education looks grim since the education sector consumes approximately 30% of the overall annual government expenditure (Central Bank of Kenya, 2006b; Republic of Kenya, 2006). The government would be hard pressed to justify an increase of fiscal resources to education at the expense of other vital sectors like health.

Johnstone (1998) suggested possible measures governments can take to cope with the new trends, austerity, and reforms in higher education as (a) supplementing public revenue with non-governmental revenue, (b) introducing means-tested grants, or (c) encouraging philanthropy for endowments either for institutional operations or scholarships to students. The following section describes in more detail steps the Kenyan government has taken to establish a student loan program that many students admitted to public and private higher education institutions may apply for tuition and stipend loans.

Higher Education Loans Board (HELB)

The Higher Education Loans Board (HELB) was established by an Act of Parliament in 1995 to provide student loans. HELB determines eligibil-

ity criteria for loans, sets rates of interest on loans, reviews applications, provides loans, and recovers matured student loans (HELB, 2006). A means-testing instrument is used to determine eligibility for the student loans, thereby promoting equity. The recovery of matured loans has been ineffective and generally slow, although significant progress has been made since 2002. HELB currently recovers about 51 million Kenya shillings per month, which adds up to just over US $10 million per year. With this amount in a revolving fund, HELB can only fully fund about 15,000 students per year; yet over 67,000 students are currently enrolled in the various public and private universities (HELB, 2006; Republic of Kenya, 2006).

Table 1. Expenditure of the Ministry of Education, Science and Technology, 1999/2000 - 2003/2004 (Kenya shillings Million)

Recurrent Expenditure	1999/2000	2000/2001	2001/2002	2002/2003	2003/2004
General Admin and Planning	39,611.80	39,760.76	44,521.94	49,051.57	55,776.74
Pre-Primary Education	6.20	5.94	6.69	7.15	7.43
Primary Education	483.40	816.16	741.98	3,321.65	5,966.52
Secondary Education	595.80	697.69	667.31	667.88	945.42
Technical Education	726.00	875.18	865.77	865.72	500.54
Teacher Training	185.80	129.64	177.08	155.91	215.93
Special Education	81.60	103.19	54.49	120.41	187.39
Polytechnic Education	195.40	252.09	320.84	342.73	466.01
Higher Education	5,449.80	5,862.89	6,382.29	6,808.94	7,483.27
Miscellaneous	263.80	264.89	-	261.52	251.11
Sub-Total	47,599.60	48,768.43	53,738.39	61,603.48	71,800.36
Development Expenditure					
Higher Education	74.60	68.43	544.00	1,128.86	632.45
All other departments	585.60	1,024.93	2,053.32	3,685.58	7,801.93
Sub-Total	660.20	1,093.36	2,597.32	4,814.44	8,434.38
Gross Total	48,259.80	49,861.79	56,335.71	66,417.93	80,234.74
Gross in US $ (million)	643.46	664.82	751.14	885.57	1,069.8

Source: Republic of Kenya. Ministry of Education, Science and Technology

The tuition revenue currently generated by universities is borne by individual students and their families (ICHEFAP, 2006). Public universities charge about US $715 per year for an undergraduate student, and the loans provided by the government through HELB only cover about 35% of this cost (HELB, 2006). Because many families cannot afford to pay the outstanding 65%, this denies many needy students access to higher education. The shift of costs to the student by the government, termed "cost sharing", creates new dynamics in the higher education sector. In 1991, students from public universities in Kenya rioted in response to the introduction of user charges, direct meal, and residential payment, and the withdrawal of their stipend. Another effect of reduced funding to higher education has been the dilapidation of the physical infrastructure and diminished teaching services, such as tutorials and lack of modern library materials (Oketch, 2003). Inevitably many students are unable to access local university education, and those who are enrolled have to cope with reduced quality of teaching.

Private universities provide the much-needed alternative route to gain a university education for students from wealthy families, since public universities are no longer an attractive option. Degrees from private universities such as the United States International University (USIU) are more expensive to acquire, and may appear more attractive due to the connection the United States. The argument for the high cost charged at private universities could include better services and facilities, few or no incidences of student unrest resulting in less disruption of studies, and the perception of greater efficiency, accountability, and good value for money. Yet there are those who argue that degrees from private universities are not necessarily better than those from public universities (Oketch, 2006). Ultimately, students from well-to-do families have a wider range of options and a higher chance of attaining a university degree.

Accountability

Individuals who hold public office are accountable to the public. As stated by Johnstone (1998), "universities should be accountable in various ways to students, parents, employers, and to the general public" (p. 6). At a higher level of authority and governance, the central role of the government is to oversee the accountability of resources, and ensure that universities provide high quality teaching, service, and research (Oketch, 2003). Given the fiscal austerity in higher education, it is inevitable that income generation, in the form of entrepreneurial activities, will take the forefront in revenue diversification. An increase in income for an institution has its associated risks which may include monetary misappropriation and an increase in incidents of corruption. Therefore good management, clear and transparent procedures, unambiguous rules, and strict discipline will have to be implemented by institutions (Johnstone, 1998).

Corrupt practices have been revealed in numerous instances, and an interesting case involving government officials sheds light into its severity and potential harm. In 2002, Kenyan police officers arrested 21 people believed to be part of a syndicate that was allegedly making and selling fake diplomas at the Ministry of Education (Kigotho, 2002). Among the various paraphernalia seized by the police were fake diplomas with official university seals, phony academic transcripts, passports, property deeds, and vehicle logbooks. Such scandals undermine and discredit the authority and integrity of the government given that such cases of corruption continue to be discovered. Therefore, for as long as the government has a hand in the management of universities such as the appointment of individuals into key positions, there exists the possibility that institutions are at a heightened risk of losing credibility and public trust. It makes it particularly hard for uni-

versities to market services to the public in the face of these dilemmas, as increasingly more institutions undergo marketization and privatization.

Institutions that offer degrees or other certification need to be consistently monitored to ensure quality of teaching and services. With the high levels of poverty in Kenya, many families would fall into dreadful financial and mental trauma in the event that their degrees were nullified for any reason. A recent case that involved the nullification of degrees was reported in "The Chronicle of Higher Education". The report stated that "Kenya nullified 231 degrees awarded by Newport International University, in Nairobi. The university claimed to have a license from the State of Wyoming, but officials said it had no authority to offer degrees in Kenya" (Kigotho, 2006, p. A43). This situation probably could have been avoided had the accrediting and monitoring processes been more stringent or thorough.

Reflections and Recommendations

Universities in Kenya face fiscal challenges, poor morale, rising unemployment, deteriorating infrastructure, ill-equipped libraries and laboratories, and brain drain (Banya, 2001). Regardless of these and other challenges, there is still hope for higher education in Kenya. The author graduated from one of the public universities in Kenya in 1995, and therefore has personal experiences of the challenges that result from policy changes in higher education. Notwithstanding the hardships that students from poor families have to endure in the quest for a degree - the effects of overcrowding on the physical infrastructure of institutions; the impact of over-admission; the ripple effect of riots by students and strikes by lecturers; the necessity of accountability in institutions; and the impact of ill advised political directives, there are many who enter the system and emerge successful.

Entrepreneurial activities of universities may provide respite for the demand for affordable higher education in both private and public tertiary institutions (Johnstone, 1998). There are universities which have successful and profitable entrepreneurial activities. The University of Eastern Africa-Baraton, has an agricultural farm, a machinery repair facility, and also employs students as part of their educational learning activities (Eisemon, 1992). These entrepreneurial activities may increase enrollment by making programs more attractive, and may also make their graduates more marketable in today's service-driven economy (Banya, 2001).

An expanded level of control and participation for the lecturers in the activities of university administration may mitigate the reoccurrence of strikes in public universities. University administrators, in reactive or proactive activities on behalf of the institution, need to work in partnership or in fluid lateral and horizontal linkages with teaching and research faculty (Gumport & Sporn, 1998). The issue of control may extend further to

encompass the role of the government and its authority in higher education. The choice between centralized versus decentralized frameworks needs to be clarified so as to relieve university administrators from the tension created by political patronage. This clarification will also tame those individuals who clamor for political attention to the detriment of the institutions they serve.

In order to increase access and affordability, two propositions are suggested. First, HELB could be supported by an improved means-testing system for identifying students in need. This requires an efficient tax system to confirm annual income as a major indicator in needs analysis. In addition, multiple indicators such as electric bills, sources of household income, number of individuals in household, mode of transportation, and employment status, could also be applied as triangulation to complement an indicator such as income (Tekleselassie, 2004). In effect, the key issue is to make HELB available and accessible to those who need it.

Second, the HELB student loan program could be transformed into a "hybrid fixed schedule-income contingent" loan plan (Johnstone, 2005, p. 10). This will accommodate those students who do not gain employment immediately after graduation, and also those who may gain temporary low income employment and are unable to meet the fixed schedule for repayment of the loan. As emphasized by Johnstone (1998), although efficiency and viability of existing student loan programs are a challenge to many developing nations, it is possible "to design and administer financially sustainable programs if effective collection programs, appropriate interest rates, and income contingent schemes, can be made operational" (p. 13).

Conclusion

The government should not only endeavor to increase opportunities for students to gain university education, but also create job opportunities for graduates from public and private institutions. The huge investment by the government and individual families in tertiary education should be utilized to develop the nation economically and achieve the Millennium Development Goals (United Nations, 2006). The goals include: eradication of extreme hunger and poverty; achievement of universal primary education; promotion of gender equality and empowerment of women; and reduction of child mortality among others. Higher education plays a significant role in the achievement of these goals through research and training of qualified manpower. Hopefully education at all levels, especially university education, will become accessible and affordable to students in Kenya.

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