COMPARISON OF UNIT COST OF UNIVERSITY EDUCATION AMONG PRIVATE UNIVERSITIES AND ITS ECONOMIC IMPLICATION FOR STUDENTS IN SELECTED PRIVATE UNIVERSITIES IN UASIN GISHU COUNTY, KENYA

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ABSTRACT

Introduction: Education is a very crucial foundation for the advancement of any given nation in social, political and economic terms. This is because of the role played by education in enhancing economic growth, productivity, national development, and social equality. This is the reason why individuals, families and governments of different countries of the world continue to invest so much at all educational stages. The aim of this research work was to compare the unit cost of university education among private universities.

Research Methods: The research design that was used in this study was the descriptive design. Target population was 422 respondents who comprised 420 fourth year students and 2 deans of students of 2 private university campuses. Sample size was 205 respondents who are comprised of 203 students and 2 deans of students. The study adopted both stratified random sampling and simple random sampling techniques. Data was collected using questionnaires. Content validity and face validity were assessed using supervisors' opinion while reliability was examined using the Cronbach's alpha co-efficient. The data was analyzed using SPSS and the results presented using descriptive statistics.

Results & Analysis: The study findings revealed most students in the first private university paid tuition fees of between Kshs. 40000 and above Kshs. 100000. Majority of students paid less than 20000 in the second private university. In the second institution, majority of the students (76) spent above 5000 on books while 72 spent over 5000 in the first private university. Moreover students in the 1st private university spent much money on clothing than those of 2nd private university. Students in the first private university spent much money on clothing than those of the second private university. In regards to amount spent on transport, students of the second private institution spent much money than those of the first private university students paid an examination fee of over Ksh.30, 000 which was more than for those in the second university. Students in private university two spent much in regards to pocket money that those of institution number one. Lastly, students of private university number one spent more money on miscellaneous expenses than private institution number two.

Conclusions: The study concluded that the amount of tuition paid by students in the first private university was high than that paid by students in the second private university. Besides tuition fees, the study concluded that expenses on books and other materials, clothing, transport, examination fee, pocket money and other miscellaneous expenses varied between university one and university two.

Key Words: Unit Cost, University Education, Economic Implications, Kenya.

1.0 Introduction

Higher education is a very important instrument for the social and economic development of an individual. Higher education also facilitates economic mobility. An educated labourforce is important to our nation's future economic development (Wandiga, 2006). Kenya as a country requires a highly skilled labour-force in establishments and businesses to address the demands of contemporary increasingly competitive world economy (Owino, 2003). This is in line with one of the objects of Kenya's national goals of education (NGEs), goal number (ii), that is, to enhance economic, technological, social and industrial needs for national development. What we mean by this is that education provision in Kenya should aim at promoting economic development, social development, technological development and industrial development which in turn will translate to national development

Kenya is aware of the accelerated technological and industrial changes taking place, especially in the developed countries. As a nation, we can only be part of this development if our education system made a deliberate effort to focus on knowledge and skills that will be able to prepare the youth for these changing global trends (KIE, 2002). This objective is also captured in one of the objects of the Paris declaration of vision 2030 which is; to build an infrastructure that is resilient, to foster a sustainable and inclusive industrialization and promote innovation. This is according to the Economic Affairs Department, Ministry of Finance Kenya (2015). Leading Kenyans in celebrating Jamhuri Day on 12th December 2018, President Uhuru Kenyatta emphasized on his government's big 4 agenda, one of which is to expand the manufacturing sector hence increasing the creation of jobs.

The provision of higher education is through a public – private market which is very complex. There are very many people and different institutions making great contributions in the process of higher education provision. According to economics of education, an investment in education takes a long period of time before the investors reap its returns (Mingat & Tan, 2016; Gropello, 2006). That is why social and economic development is considered to be greatly enhanced by education. Education is the basis upon which any development in a nation is premised. Meyer et al. (2005) states that education is a valid determinant of well-being in regard to private goods and social goods, which results to rapid development at national levels and that of the entire world. Various countries, communities and individuals have been concerned with how to fund education because it is considered as an investment. Financing education is a very complex process. This is because education financing is done at pre-primary, primary, secondary and at tertiary levels of education. Economists have been trying to find ways of determining the average cost of education per student purposely to minimize the difficulties in financing education. For instance, the Organization for Economic Co-operation and Development, (OECD, 2011) pointed out that the average cost of education per student can be determined through dividing the total amount of money spend by institutions of education at a given level by the corresponding number of students enrolled in these institutions.

Another study was conducted by Delmonico (2001), who wanted to work out the mean cost of education per learner. He divided the total amount of money the state spend on education by the total number of learners. He then expressed the value obtained as a percentage of gross domestic product (GNP) per capita. This approach was also used by the United Nations Educational, Scientific and Cultural Organization (UNESCO, 2011) to establish the average cost of education per student in sub-Saharan countries, including Kenya. The problem is that the UNESCO (2011) utilized the formula in calculating the average cost of education per learner in primary schools and ignored other levels of education like higher learning institutions. Private cost of education was not considered as well.

Scholarly works of Mikiko, Takashi and Yuichi (2005) looked at the private cost of education. They worked out the unit cost of education per student for children in Uganda by looking at what the household spends on education. However, their calculating avoided inclusion of what the government spends on education. It is clear that these two methods ignore the government component of the cost of financing education that the National Transfer Accounts (NTA) methodology considers important, (Mason, 2011). This NTA approach puts into consideration the contribution of the government and the households to the cost of schooling in calculating average cost of education per student and disaggregates it by age and gender.

Research works of Bowen and Roth (2003) found out that the cost of education in tertiary institutions is usually money paid for the acquisition of the resources required to run these learning institutions. This includes cash outlays for the wages and salaries of personnel, the purchase of goods and services, student financial aid and the acquisition or use of plant and equipment. Simply put, the unit cost of education can be determined through dividing the total amount of money spend by the total number of students as proposed by Bowen and Roth (2003) that; "Traditionally, what passed as the average cost was calculated by simply summing up the total expenditure by an institution for all purposes and dividing it by the number of students. The result was termed as the cost per student. For accuracy and precision in calculating the cost, steps are taken to make cost categories in advance.

Also, Owino (2003) pointed out some of the factors which determine the amount of financial support, in terms of loan and bursary, a student would get in Kenyan public universities. The factors included: income and expenditure of a family, place of residence, place of birth and whether a student has parents or is an orphan. Moreover, the educational attainment of a learner's parents and the number of brothers and sisters that a learner has in different institutions of learning. This study did not pay attention to unit cost element and its economic implication. Similarly, Mutegi (2005, 2015), set out to find out the average cost of education in public post-primary schools and its implication on students' enrollment rates in Tharaka South Sub-County, Kenya. In his two studies, he failed to pass particular attention to the unit cost of education and its economic implication for public secondary school students. Moreover, no focus was given to unit cost of public and/or private university education and its economic implication.

Therefore, this study focused on establishing the elements of education that make up the average cost of university education and its economic implications for private university students in the County of Uasin Gishu, Kenya. The study also focused on comparing the unit cost of university education among private universities through buying books, transport, pocket money, and clothes. These cost variables were to be assessed in respect to their economic implication for university students in selected private university campuses in Uasin Gishu Devolved Unit. The remainder of this article paper is organized as follows. Section 2 covers methods; section 3 discussions; section 4 recommendations and section 5 references.

2.0 Research Methods:

The study was crried out inselected private university campuses in Uasin Gishu County. The study employed the descriptive design because it was very vital in answering the questions of what, when, where, who, and how associated with a particular research problem (Mugenda, 2003).

Borg and Gall (2009) also observed that the target population is made up of all the members of a hypothetical or a factual group of events or individuals on whom the researcher desires to make a generalization from findings of his or her study. The study's target population was 420 fourth year students and two deans of students in two selected private University campuses in Uasin Gishu County. This in turn gave a total of 422 respondents. The two private universities Mount Kenya University, and the University Of Eastern Africa-Baraton This research used a sample size of 205 students which was obtained from the target population using the Yamen (1967) formula. A summary of the sampling frame is given in table 1: **Table 1: Sampling frame**

S/NO	University – Campus	Stratum	1	Target Population	Sample size	Percentage
1	1	4 th students	Year	219	106	51.7%
2		Dean students	of	1	1	0.5%
3	2	4 th students	Year	201	97	47.3%
4		Dean students	of	1	1	0.5%
TOTAL				422	205	100

Stratus were set up using stratified random sampling. Thereafter, samples of the respondents were gotten from the different stratus using simple random sampling technique. The stratus are 4th year students and deans of students. The tools that were used to collect data are questionnaire and interview schedule. The deans of students were interviewed so as to gather more information about unit cost of University education and its economic implications for university students among selected private Universities in Uasin Gishu County. Questionnaires were used to collect data from the students. Expert judgment was sought in order to ensure that content validity is raised to commendable standards. Therefore, the supervisors were consulted to assist in ensuring that content validity of the instrument is improved as per the recommendations by Borg Gall (2009). Research instruments reliability was established using the test re-retest method. The cronbach alpha coefficient was 0.745 (74.5%) which was above the minimum required value of 0.7(70%). This ascertained that the research tools were reliable and hence further analysis could be done. The reliability results were as tabulated in table 2:

Cronbach's Alpha	
.705	
. 751	
. 779	
.745	
	Cronbach's Alpha .705 . 751 . 779 .745

Descriptive statistics were used to analyze quantitative data using SPSS version 25.0 and the results presented using descriptive statistics. These included frequencies, percentages, means and standard deviation. The researcher ensured that there was voluntary participation and informed consent. All respondents participated on their own free will. They were also fully informed as far as the procedures of the research project and any potential risks were concerned. Confidentiality and anonymity of the respondents was equally guaranteed. Creswell (2008) observed that in research, the individuals participating need to know the purposes and aims of a given study. In response to this, the importance of the study was explained to the respondents by researcher as a way of building trust.

3.0 Results & Analysis

The study examined 205 respondents, where 205 questionnaires were issued. Of the 205, 197 questionnaires were returned of which 20 were incomplete. This narrowed down to 177 completed questionnaires. This indicated a rate of response of 86.3% as summarized in Table 3: *Table 3: Response rate*

Questionnaire	Questionnaire	Incomplete	Complete	Response rate
issued	returned	Questionnaires	Questionnaires	96.20/
<u>205</u> 31 Demographic	197	20	1//	80.3%
5.1 Demographic	mormation			
Table 4:	Demographic		Frequenc	y Percent
information	of the			
mormation	or the			
Respondents n =	- 177			
Gender		Male	67	37.9
		Female	110	62.1
Age group		18-23	82	46.3
		24 - 29	68	38.4
		30 - 35	27	9.6
		>35	10	5.70
Academic Quali	fication	KCSE Certificate	28	15.8
		Diploma	68	38.4
		University Graduat	e 81	45.8
Duration		3 - 4 years	82	46.3
		4 - 5 years	40	22.6
		5 - 6 years	28	15.8
		> 6 years	27	15.3
Program enrolled	d	Bachelor of comme	erce 66	37.3
		Education	70	39.5
		Any other (Specify) 41	23.2
Employment stat	tus	Employed	68	38.4
		Not Employed	109	61.6

Parents status	Both Alive	95	53.6
	One Alive	68	38.4
	Both Dead	4	2.0
	Separated	10	6.0
Fathers occupation	Business Person	28	15.8
	Farmer	67	37.9
	Teacher	28	15.8
	Any other (Specify)	54	30.5
Mothers occupation	Business woman	40	22.6
	Bank manager	28	15.8
	Farmer	28	15.8
	Unemployed	54	30.5
	Any other (Specify)	27	15.3
Marital Status	Married	56	31.6
	Not Married	121	68.4
Family monthly income	0-500	0	0.0
	5001 - 10000	40	22.6
	10001 - 15000	55	31.1
	15001 - 20000	28	15.8
	20001 and above	54	30.5

The demographic information of the respondents focused mainly on the respondents' gender, age, previous academic qualification, duration at the institution, program, employment status, status of the parents, occupation of the parents, marital status, family monthly income, number of siblings in primary school, secondary school, middle college and university and the students financier as presented in Table 4: From the findings, 67 (37.9%) of the students were male while 110 (62.1%) were female. This implies that most of the students in the private universities were female. This is similar to the findings of Chacha (2004) female students forms the largest group of the students' population in private universities across the world.

In regards to age group, 38.4% (68) of the respondents were aged between 24 to 29 years, 46.3% (82) of them between 18 to 23 years, 9.6% (27) between 30 to 35 while 5.7% (10) of the respondents were above 35 years. Majority of the students in these institutions are aged between 18 to 23 years. Cheboi (2006) opined that the age bracket for majority of university students is between 18 to 23 years which is similar to the findings of this study.

In relation to previous academic qualification, 81 (45.8%) of the respondents had no other academic certificate other than the Kenya certificate for secondary education, 68 (38.4%) had diploma while 28 (15.8%) were university graduates. Majority of the students in these private institutions are those whose previous academic qualification is secondary education. Munene (2013) noted that the largest number of students who enroll for education at the university were the ones with secondary education. In an effort to determine the duration the student has been in the institution, majority of the students 82 (46.3%) had been in the institution for a period of between 3 to 4 years, 40 (22.6%) of them between 4 to 5 years, 28 (25.8%) between 5 to 6 years and 27 (15.3%) over 6 years. The study period for a degree course is 4 years, therefore since majority of the students had been the institutions for a period between 3 to 4 years that they were within the 4 academic years prescribe for a normal degree as elucidated by (Nyangau, 2014).

When the students were questioned about the state the program that they undertaking at the institutions, it came out clear that 70 (39.5%) were undertaking a bachelor of education degree, 66 (37.3%) bachelor of commerce while 41 (23.2%) were either undertaking information technology, human resource management among other key disciplines. Similar findings were found by Gudo et al. (2011) that most students in the universities in Kenya are undertaking a degree in education. In regards to employment status, 109 (61.6%) were unemployed while 68 (38.4%) were employed. The implication is that most of the students in these private universities are un-employed. This is in agreement with the findings of Kauffeldt (2010) that most of the students in universities in Kenya are un-employed. In relation to parents status, 95 (53.6%) were both alive, 68 (38.4%) one alive, 4 (2.0%) both dead and 10 (6.0%) separated. Majority of the student's parents are all alive. Besides, 67 937.9%) of the students revealed that their fathers were farmers, 54 (30.5%) revealed that their father was either unemployed, a doctor, mechanic, engineer, accountants, revenue officers among others, 28 (15.8%) revealed that their father was a business person while 28 (15.8%) teachers. Majority of the respondents fathers are farmers as shown in Table 4 above. In a bid to establish the mother's occupation, 54 (30.5%) were un-employed, 40 (22.6%) business women, 28 (15.8%) farmers, 28 (15.8%) bankers while 27 (2.3%) were either police women, administrators, secretaries, teachers and many more. Furthermore, 121 (68.4%) of the students were not married while 56 (31.6%) of them were married. This implies that most of the students are not married. In regards to family monthly income, 40 (22.6%) of the families earned an income of between Ksh.5, 001 to Ksh.10, 000, 54 (30.5%) earned above Ksh.20001, 28 (15.8%) earned between Ksh.15, 001 to Ksh20, 000, 55 (31.1%) between Ksh10001 to Ksh15000 and none earned between Ksh. 0 to Ksh.500 in a month. The students were asked to give the number of siblings in primary school, 96(54%) of the respondents had less than 5 of their siblings in primary school, 54 (31%) had more than 5 of their siblings in primary school while 27 (15%) had no sibling in primary school.



Figure 1: Number of siblings in primary school

The researcher also sought to find out the number of siblings the respondents had in secondary school, 141 (80%) of the students revealed that they had less than five siblings who were in secondary school, 27 (15%) had more than five siblings in secondary school while 9 (5%) had no siblings in secondary school as shown in Table 4.3: The study agrees with the findings of Manda et al. (2002) that the number of children a parent can have in secondary school are less five.

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n = 177		Frequency	Percent
Number of siblings in secondary school	< 5	141	8.0
	> 5	27	15.0
	None	9	5.0
Number of siblings in middle college	< 5	67	37.9
	> 5	56	31.6
	None	54	30.5

 Table 5: Number of siblings in secondary and middle college

In a bid to establish the number of siblings in middle college, 67 (38%) of the students had less than 5 siblings in middle college, 56 (32%) had more than 5 siblings in middle college while 54 (30%) had no student in middle college. This implies that majority of the students had less than 5 of their siblings in middle college which is similar to the findings of (Kirchsteiger & Sebalda, 2010). Finally the study sought to find out the number of students in university, 169 (95.5%) had less than 5 of their siblings in university, 1 had more than 5 siblings in university while 8 had none of their siblings in university. Cheboi (2006) also found that on average a student cannot have more than five siblings undertaking a degree programme at the same time he or she is undertaking a degree too. The findings are captured in Figure 2:





In relation to the person who finances the students education, 67 (37.9%) were financed by donors, 28 (15.8%) by mothers, 28 (15.8%) by fathers, 27 (15.3%) by both parents and 27 (15.3%) by guardian as shown in Figure 3:





3.2 Comparison of the unit cost of University Education among Private Universities

The study sought to compare the unit cost of university education among private universities and its economic implication for university students in selected private universities in Uasin Gishu County, Kenya. In order to achieve this, cross tabulation was undertaken to determine the differences in the unit cost of university education among private universities. It was evident that the amount of tuition paid in the first private university was higher than that paid by students in the second private university. Most students in the first private university paid tuition fees of between Kshs. 40000 and above Kshs. 100000. Majority of students paid less than 20000 in the second private university. The results of cross tabulation revealed a chi square value of 1.148 which was statistically significant with a p value of 0.040 as shown in Table 5: This study findings are similar to the findings of Olel (2006) that the amount of tuition paid for university education in Kenya is not less than Ksh. 100, 000 in an academic year.

Table 5: Cross Tabulation of Amount of Tuition Paid Among the Universities

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		Amount	of tuition paid for you in the last 12 month by your family						Cross tabulation			
		<	20001	40001 -	60001 -	80001 -	>	Chi	P value			
		20000	_	60000	80000	100000	100001	square				
			40000									
Private	1	17	14	15	14	14	14	1.148 ^a	.040			
Universities	2	23	14	13	13	13	13					
Total		40	28	28	27	27	27					

In regards to amount spent on books and other materials, in institution "2" majority of the students (76) spent above 5000 on books while 72 spent over 5000 in the first private university. This implies that majority of the students in private university "2" spent more money on books and other materials thus rendering it more expensive. The chi square results are .559 with a p value of .041 as shown in Table 6: The study findings were similar to the findings of Manda et al. (2002) that expenses that escalates university education is the amount of money parents spend on books and other materials, clothing's etc.

		Amount sp	Amount spent on books and other materials			Cross Tabulation		
		< 5000	5001 - 10000	> 10000	Chi square	P value		
Private	1	15	31	42	.559ª	.041		
Universities	2	13	36	40				
Total		28	67	82				

Table 6: Cross Tabulation of Amount spent on Books and other Materials among the Private Universities

In a bid to compare the amount spent on clothing among the private universities, students in private university "1" spent much money on clothing than those of private university "2". This renders private university "1" expensive than private university "2". Chi square value was .513 with a p value of .004 as table 7:

Table 7: Cross Tab	ulation	of Amount	spent on Cloth	ing among	g the Universi	lues	
		Amount spent on clothing			Cross Tabulation		
		< 3000	3001 - 5000	> 5000	Chi square	P value	
Private Universities	1	31	43	14	.513 ^a	.004	
	2	36	40	13			
Total		67	83	27			

In regards to amount spent on transport, students of private institution "2" spent much money than those of private institution "1". This implies that most student stays far away from the institution and hence the reason for upsurge in the amount of money that they spend on transport. The chi square value for the item is .513 with a p value of 0.034 as shown in Table 8:

Table 8: Cross Tabulation of Amount spent on Transport among the Universities									
		Amount sp	ent on transport	Cross Tabulation					
		< 20000	20001 - 25000	> 25000	Chi square	Р			
Private universities	1	14	31	43	.513ª	.034			
	2	13	36	40					
Total		27	67	83					

The researchers sought to compare the examination fee among the private universities considered in this study. In regards to examination fee private university 1 was more expensive that private university "2" as the students who paid an examination fee of over 30000 was more than those in university '2'. The chi square value was .272 and the p value was. 873 as tabulated below:

Table 9: Cross	s Tabulation	of Examination	n Fee among	g the Universities
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		Examination fee			Cross Tabulation		
		< 30000	30001 - 40000	> 40000	Chi square	Р	
Private Universities	1	46	14	28	.272ª	.873	
	2	50	13	26			
Total		96	27	54			

Pocket money was assessed also in a bid to establish the difference among the two universities in terms of the amount of pocket money student used. The study noticed that student in private university '2' spent much in regards to pocket money that those of institution '1'. The chi square value was .559 with a p value of .012 as shown below: Meyer et al. (2007) also found that pocket money varies across universities depending of the economic set up where a certain university is situated.

Fable 10: Cross Tabulation of Pocket Money among the Universities									
		Pocket Mo	Pocket Money			Cross Tabulation			
		< 25000	25001 - 30000	> 30001	Chi square	Р			
Private universities	1	42	31	15	.559ª	.012			
	2	40	36	13					
Total		82	67	28					

Lastly the study sought to assess student miscellaneous expenses among the two universities. Students of private university '1' spent more money on miscellaneous expenses than private university institution '2'. On average they spent more than Ksh.20, 000 on miscellaneous

expenses.	The chi square value was .315 with a	p value of 0.023.	This implies tha	t the amount
of money	spent on miscellaneous expenses wa	s more in univers	ity '2' than '1'	as shown in
Table 11:				

		Other expenditures			Cross Tabulation	
		< 20000	20001 - 30000	> 30001	Chi square	P value
Private universities	1	32	42	14	.315 ^a	.023
	2	36	40	13		
Total		68	82	27		

Table 11: Cross Tabulation of other Expenditures among the University

The study findings are in agreement with the findings of Richard (2001) who argued that tuition fees and other expenses are not uniform across most universities. The costs incurred differ across programs offered by various institutions. The researcher further notes that opportunity cost (indirect cost) of education includes the value of students time measured as earnings foregone. The students' time is considered as cost because a student could be earning an income or performing other activities if he or she was not spending time studying. In economic terms, the value of the student's time is called an opportunity cost since it is not a direct, out-of-pocket expense. This amount differs from one student to the other across different private universities.

Deans of students were interviewed using an interview schedule, 2 (100%) respondents opined that the unit cost of university education is not uniform across universities, tuition fees vary between most private universities. 2 (100%) revealed that fee charged for different programmes offered at the institutions differ. 1(50.0%) argued that the unit cost of university education incurred by households was high and 1(50.0%) revealed that it was not high due to the current economic times. 2 (100.0%) of the respondents revealed that quality of education, wage bill are some of the reasons for the unit cost of university education charged at the facility. 2 (100.0%) of the respondents mentioned other reasons such as hard economic times. This is in agreement with the findings of Kauffeldt (2010) that quality of education and wage bill are determinants of the unit cost of university education across the various universities in Kenya.

		Yes	No
Difference in the unit cost of university education	F	2	0
between private universities.			
	%	100.0	0.0
Fee charged for different programmes offered at the	F	2	0
institution.			
	%	100.0	0.0
Whether unit cost of university education incurred	F	1	1
by households is high at the facility.			
	%	50.0	50.0
Reasons for the unit cost of university education cha	Frequency	Percent	
facility.	-		
Quality of Education	2	100.0	
Wage bill		2	100.0
Any other		2	100.0

 Table 12: University Education at the Various Private Universities

These results are in agreement with the findings of Gudo (2014) that the unit cost of university education is not uniform across universities, tuition fees vary between most private universities.

3.3 Comparison of the Unit Cost of University Education Households incur and Its Economic Implication on Students in Selected Private Universities

The study sought to compare the unit cost of university education among private universities and its economic implication for university students in selected private universities in Uasin

Gishu County, Kenya. In regards to this, the study recommends that strategies should be put in place to ensure that tuition fees charged by private institution does not vary so much across private Universities. Since the amount spent on books and other materials varied so much across the institutions, the study recommends that private universities should equip their libraries with books to cut on costs students or households incur in purchasing of text books. The institutions should buy more buses to cut on costs students spent on transport.

4.0 Conclusion:

The study concluded that the amount of tuition paid in the first private university was high than that paid by students in the second private university. In regards to amount spent on books and other materials, in the second institution majority of the students spent above Ksh.5, 000 on books while majority of the students spent over Ksh.5, 000 in the second institution. Students in the first private university spent much money on clothing than those of the second private university. In regards to amount spent on transport, students of the second private institution spent much money than those of the first private institution.

In regards to examination fee, the first private university was more expensive that the second private university as the students who paid an examination fee of over Ksh.30, 000 was more than those in the second university. The study realized that student in private university number two spent much in regards to pocket money that those of institution number one. Lastly the study sought to assess student miscellaneous expenses among the two universities. Students of private university number one spent more money on miscellaneous expenses than private institution number two. On average they spent more than Ksh.20, 000 on miscellaneous expenses.

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