

**DETERMINANTS OF DEFERMENT OF STUDIES AMONG UNIVERSITY  
STUDENTS IN GRE TSA UNIVERSITY, THIKA SUB-COUNTY, KIAMBU  
COUNTY, KENYA**

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AWARD OF THE DEGREE OF BACHELOR OF EDUCATION GRE TSA  
UNIVERSITY**

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## Student Declaration

### Student Declaration

This Proposal is my original work and has not been presented for the award of a degree or any similar purpose in any other institution.

Signature:  Date: 04/10/2025

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## **ACKNOWLEDGMENT**

I would like to thank the Almighty God for enabling me to finish this proposal, my supervisor, and my friends for their support and encouragement.

## **DEDICATION**

I dedicate this research proposal to my family for their moral and financial support.

## **Abbreviation and Acronyms**

**HELB** Higher Education Loan Board

**APA** American Psychological Association

**KNBS** Kenya National Bureau of Statistics

**ICF** International Classification of Functioning, Disability and Health

**COVID-19** Corona virus Disease of 2019

**NHIF** National Health Insurance Fund

## **Operational Definitions of Terms**

**Deferment** A temporary pause to an academic program at a university or educational institution.

**Determinant** A factor or variable that can influence or shape a process, outcome, or decision.

**Early pregnancy** any unplanned pregnancy that occurs while one is still pursuing her education program.

## **ABSTRACT**

The case of deferment of studies among students at Gretsia University has increased at a very alarming rate in the last 2 years. The study assessed the determinants of deferment the objectives being: to investigate the influence of financial constraints on students' decision to defer their studies, to evaluate the impact of health issues on students at Gretsia University's decision to defer their studies, and to determine the connection between students' choice to defer their studies and early pregnancy. The study employed a mixed-methods research design. The target population was 40 students from different schools in the institution and 10 administrative staff, a total sample of 50 respondents was used. Data was collected through the use of questionnaires and was to be analyzed using descriptive statistics that is pie charts, frequency distribution tables, and graphs. Financial constraint was found to be the major determinant of studies deferment and it can be curbed in various ways including students taking part in online jobs like freelancing to earn some extra money. On health issues parents ought to make sure their children are under a medical cover such as NHIF in case of any health emergency. The study can be replicated in determining reasons for deferment of studies among students in other universities in Kenya

## **CHAPTER ONE: INTRODUCTION**

### **Introduction**

This chapter focuses on the background of the study, statement of the problem, purpose of the study, conceptual framework, research questions, objectives, significance of the study, delimitation of the study, limitations of the study, and the assumptions of the study.

### **1.1 Background of the study**

The decision to defer studies is a complex issue that is influenced by several factors. According to (Schreuder & Coetzee, 2016) university education gives students a chance to implement their career choice through the study of relevant courses. A proportion of university students' deferment came from low-income families. Researchers linked financial difficulties as a factor that has led to deferment of students (Zhonglu & Zeqi, 2018)

The most important reasons for deferring studies are personal and family aspects, financial constraints, job alternatives, and study conditions. In 2014 the University of South Wales adopted a policy of automatically granting a year's deferment provided reasons were given for seeking it and unless the applicant requested deferment to pursue studies at another tertiary institution. (Andreas & Marco, 2011).

Increased access by increased funding posing a dilemma not only in Kenya but throughout sub-Saharan Africa. The World Bank acknowledged this by reporting that "Africa is the only continent in the world whose expenditure on individual students pursuing university education has decreased in the face of the ever-increasing

social demand university allows students to put their career goals into action for this education” (McGregor, 2008)

40% of students come from poor income and less educated families thus forcing students to defer. South Africa has a successful body (national student financial aid scheme) that supports about 120000 of 735000 university students. The loan and bursaries do not cover the full cost of study thus leaving the other expenses. The researcher identified other reasons for deferment were poor choices, domestic problems, pregnancy, and too much partying. (McGregor, 2007)

In Kenyan universities, at least one hundred students defer their studies per semester due to a lack of school fees (Lumbasi, 2019) between this and the previous year 1551 needy students have approached the caucus for assistance and most of them have suspended their studies.

Even though the government sponsors all qualifying students uniformly through the Higher Education Loan Board (HELB) established in 1995 students are still unable to fund their university education and are forced to defer their studies. In many Kenyan universities there is a rise in the number of student parents and balancing both studies and parenthood is a burden. (Musili, 2018) combining motherhood and studying without compromising the activities of either one is a great dilemma for female student parents.

## **1.2 Statement of the problem**

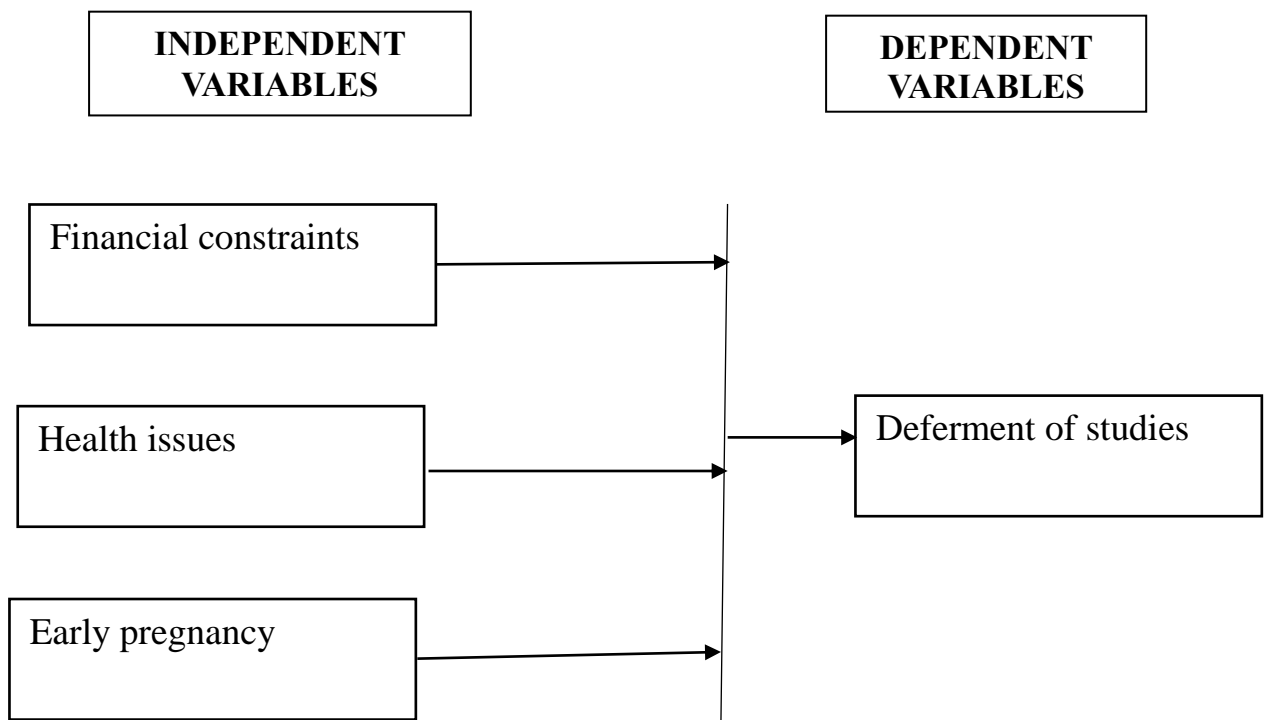
In the past few years cases of deferment of studies have increased at a noticeable rate at Greta University. Students defer their studies due to unavoidable circumstances while others may just decide to take a break from school willingly. Therefore, to figure out the different issues that push students to defer their studies.

### 1.3 Purpose of the study

to look into and examine the factors influencing deferment of studies among students at Gretsia University.

### 1.4 Conceptual framework

Figure 1: Conceptual Framework



## **1.5 Research questions**

1. Do financial constraints cause students to defer their studies at Gretsas University?
2. Do health issues influence the deferment of studies among university students at Gretsas University?
3. Does early pregnancy influence the deferment of studies among students at Gretsas University?

## **1.6 Objectives of the study**

### **1.6.1 General objective**

To investigate factors that lead to the deferment of studies among students at Gretsas University.

### **1.6.2 Specific objectives**

1. To investigate the influence of financial constraint on students' decision to defer their studies.
2. To evaluate the impact of health issues on students' decision to defer their studies.
3. To determine the connection between students' choice to defer their studies and early pregnancy.

## **1.8 Significance of the study**

The research findings are expected to be helpful to the university administration since it will enable them to identify factors leading to the increased number of deferring students at Gretsas University.

### **1.9 Delimitation of the study**

The study was carried out at Greta University in Thika sub-county, Kiambu County, Kenya only. The respondents were university administration and the undergraduate students within the school. Only undergraduate students participated in this study because they were easily accessible in the school environment. The data collection method that was used is questionnaires since it would help provide accurate data and ensure confidentiality.

### **1.10 Limitations**

Some respondents were not willing to give accurate information required for the study. Therefore, all respondents were given a general knowledge of the importance of this research and its impact on the students and the school at large.

## **CHAPTER TWO: LITERATURE REVIEW**

### **2.1 Introduction**

This chapter focuses on variables being studied by investigating other studies of the same area. It aims to focus on determinants of deferment of studies among university students which will include; financial constraints, health issues, and early pregnancy.

### **2.2 Determinants of deferment of studies**

Over the past few years, the rate of deferment of studies among students at Greta University has increased. Several factors lead to the deferment of studies including financial Concerns. that make it hard for them to complete their studies. These difficulties could include being unable to cover living costs, tuition, or other educational-related obligations. Financial difficulties are a significant contributor to the high rate of studies deferment, (Chege & Sifuna 2006).

Studies may be postponed due to health-related problems, including difficulties with one's mental health. For instance, the COVID-19 pandemic has had a serious effect on students' mental health, which has increased the rate of deferrals. According to a study by Musau & Nzioka, (2020), the COVID-19 epidemic had a major effect on Kenyan university students' mental health.

Early parenthood is a significant influence on the deferment rates among female students in Kenya, underlining the difficulties experienced by young parents in juggling their academic and parenting duties, (Mbugua et al., 2016)

### **2.3 Financial constraints**

In Kenya, a major factor in deferring university studies is financial hardship, which affects students' capacity to enroll in and finish higher education. Kenya is a country where this issue is pervasive and where many families experience financial difficulties that hurt their capacity to provide for the educational needs of their children.

Families in Kenya are financially heavily burdened by the high cost of a university education, which includes tuition fees, housing costs, and other connected costs. Over 40% of Kenyans, according to a 2019 report by the Kenya National Bureau of Statistics (KNBS), live in poverty, making it difficult for them to pay for the fees of post-secondary education.

The problem is made worse by a lack of access to finance or financial aid. While the Higher Education Loans Board (HELB) in Kenya offers loans to deserving students, the money is sometimes not enough to pay for the entire cost of tuition. A study (Mwangi & Mburugu 2015) rely on HELB loans still struggle causes delays in their academic progress.

Financial hardship significantly affects whether or not students defer their university studies. According to a study done in 2016 by the University of Nairobi, over 60% of respondents said they had postponed their studies owing to financial issues. This finding supports previous research that found financial issues to be the main driver of postponement among students (University of Nairobi,

To guarantee that all Kenyans will have access to high-quality education and realize their full potential, policymakers, and stakeholders must overcome these budgetary obstacles.

## **2.4 Health issues**

The main way that illness has an impact on students is through physical disability. Physically unwell students might not be able to show up to class, finish their homework, or take part in exams. This can be particularly difficult in a place like Kenya where students may have to travel great distances to seek healthcare and there may be a lack of healthcare facilities (Kimani et al., 2017).

According to Musau (2016), another important reason why university students in Kenya defer their education is mental health difficulties. among university students in Kenya. Students may find it challenging to sustain the level of performance needed to succeed in a university setting and to concentrate on their academics as a result of these problems.

Stress might hinder their ability to focus and do well on tests. Additionally, students who are ill could have to take time off from their studies to receive care, which could cause them to fall behind in their homework (Kimani et al., 2017).

For Kenyan university students, getting sick might also have financial consequences. For financial support and students in the nation work part-time jobs. As a result of being unable to work, students who are ill may struggle to pay their bills, including tuition and other costs (Musau et al., 2016).

## **2.5 Early pregnancy**

Childbirth is a big reason that causes university students in Kenya to defer their education. The majority of these difficulties are experienced by female students, who frequently must caring for their children. A thorough grasp of the socioeconomic and cultural forces at play is necessary to address the complex question of how childbearing affects education.

Significant childbearing rates are found among college-aged students. The median age for the first birth was 20.2 and almost 18% of women between the ages of 15 and 19 had started having children. (Kenya National Bureau of Statistics & ICF International, 2015).

The absence of childcare services and support networks at universities is the main factor in why having children causes students to defer their studies. According to 2016 research by the University of Nairobi, many colleges in Kenya lack the resources and policies necessary to support student-parents, making it challenging for them to reconcile their academic and parental duties. (University of Nairobi 2016)

Concerning having children, particularly outside of marriage, there are societal stigmas and views. The cultural importance of marriage and family is great in many Kenyan communities, and having children outside of these established frameworks may be seen unfavorably. Young moms may experience prejudice, social marginalization, criticism, and even institutionalization from their families, classmates, and even other institutions.

Student-parents may find it challenging to continue their education due to this societal pressure since they may feel alone, unsupported, and overburdened by unfavorable perceptions (Ochieng, 2016).

University students may defer their studies the financial strain of having children. Raising a child in Kenya is expensive and many families find it difficult to provide for their children's necessities. This financial burden can be too much for student parents, forcing them to put off their studies to prioritize taking care of their children (Njoroge et al., 2014)

It takes time and can be physically and emotionally exhausting to raise a child. The obligations of childcare, such as feeding, changing diapers, and calming a crying baby, frequently leave little time and energy for learning. This can make it challenging for student-parents to attend courses, finish projects, and study for tests, which might result in academic problems and the decision to defer studies (Goldrick & Sorensen, 2010).

## **2.6 Theoretical framework**

The study will include three theory that's is Maslow's hierarchy of needs theory and role strain theory.

### **Maslow's hierarchy of needs theory**

According to Maslow's theory, there is a hierarchy of requirements for people, with physiological necessities like food and shelter at the top. Financial difficulties may make it difficult for a student to attend class and concentrate on their academics if they are unable to pay these fundamental demands. A student's capacity to meet their physiological needs can be impacted by health difficulties, which will then have an impact on their ability to attend class.

### **Role strain theory**

Robert K. Merton developed the sociological idea of "role strain theory." It asserts that people play various roles in their lives, including that of student, worker, parent, spouse, etc. and expectations. An individual may experience stress and tension if the responsibilities of these roles overlap or become unreasonable. This is known as "role strain."

When the obligations of their academic studies and those of raising their child collide, a university student who is also a parent may feel the strain of playing both of these

roles. The responsibilities of their academic studies may conflict with their need similar to how a student who becomes unwell may face role tension and this leads students to defer their studies.

### **2.7 Summary of identified gaps in the reviewed literature**

The above literature review will elaborate on the determinants of deferment of studies among university students. However, there is little study on how support networks, such as those of family, friends, and mentorship programs, can lessen the effects of financial hardships, health problems, and early pregnancy to create interventions, it may be essential to figure these support networks work and affect students' choices. Also, little data on the success implemented to overcome financial restrictions, such as the creation of (HELB). Future policy decisions could be influenced by studies assessing the effects of such initiatives and indicating areas for improvement.

## **CHAPTER THREE: RESEARCH METHODOLOGY**

### **Introduction**

This chapter comprises the research design, study area, target population, sample size, and sampling procedures, research instruments, validity of the instruments, data collection procedures, and data analysis techniques.

### **3.1 Research Design**

A research design is a broad strategy or framework that directs a research endeavor. Creswell (2017), states that study design is the systematic setting up of parameters for data collecting and processing. It acts as a guide that outlines the approach, techniques for gathering data, and steps taken to address the research questions or hypotheses.

This study employed employ a mixed-methods research design. The approach combines both qualitative and quantitative methods to provide a comprehensive understanding of the determinants.

### **3.2 Study Area**

This study was carried out in Gretsia University, Thika, and Kiambu County. It is located 4 kilometers from Thika Town along Garrisa road. The institution has recorded a relatively high number of students who defer their studies and it is alarming, both to the administration and also other students in the school. Therefore, this study helped analyze the causes of deferment and also provide solutions.

### **3.3 Target Population**

A target population is a group of individuals or groups of organizations a researcher, (Creswell, 2012). The institution has about 1300 students and approximately 70 administrative personnel, which was a total of 1370. The research focused on this population to obtain the most accurate information.

### **3.4 Sampling Techniques**

are methods used to choose a selection of people or objects for study from a wider population (Ngechu,2003) The objective is sample and draw conclusions or generalizations about the population as a whole. The study issue, the characteristics of the population and the resources at hand contribute to the sampling technique selection.

The study employed a two-stage sampling technique this is because it would enable one sample of students within pre-selected groups such as particular departments or divisions in universities chosen at random afterward, this can redeem both resources and time.

### **3.5 Sample Size**

Smaller group or subgroup drawn from the accessible population (Magenta and Mugenda, 1999.) and had the essential characteristics entire population.

Two-stage sampling involves selecting a sample in two phases: first, selecting clusters from the target population, and then selecting samples from within those clusters. The sample size was obtained by dividing the target population into 10 clusters and randomly select 5 clusters followed by selection of 10 individuals from each resulting to a sample size of 50.

### 3.6 Measurements of Variables

is assigning categories or numbers to represent concepts in research. To guarantee correct depiction measurements must be exact, dependable, and genuine (Stevens, 1996). It requires operationalization to put abstract concepts into observable indications. Levels of measurement include ordinal level, normal level, interval level, and ratio level.

Table 1: Measurement of Variables

variable	indicator	Measurement scale	Question no.
Financial constraints	Challenge in paying school fees	ratio	A
Health issues	illness	nominal	B
Early pregnancy	Childbearing	ordinal	C
Deferment of studies	deferred	nominal	D

### 3.7 Validity of Measurement

measure accurately captures the idea it purports to capture (Trochim and Donnelly, 2008). To increase validity the researcher will verify content validity by examining relevant literature reviews of the study, and the instrument construction is going to be strictly based on the research study objectives. questionnaires was relevant and comprehensible.

### **3.8 Reliability of Measurement**

Reliability is defined as a measuring tool regularly yields the same data under consistent settings (Trochim and Donnelly, 2008). The study used the test-retest technique because it can assess the stability and consistency of measurements across time, the test-retest method is essential for determining the reliability of a research instrument. The same questionnaires were given to the same group of participants twice as the procedure, and the outcomes were compared.

### **3.9 Data Collection Techniques**

The study employed a primary data collection method and it was by the use of questionnaires that were provided to administrative staff and the students. Both open and closed-ended questionnaires were used since quantitative data from closed-ended questions would enable statistical analysis and the discovery of patterns or trends. It was simpler to compare and interpret results from the organized questions with predetermined response alternatives. On the other hand, open-ended questions allowed respondents to explain their ideas in their terms and offer qualitative insights. Understanding the complex causes of deferment, obtaining unique viewpoints, and identifying elements that might not be obvious from closed-ended responses were all made possible with the use of this qualitative data, (Collis and Hussey, 2012).

### **3.10 Data Analysis**

The researcher carried out the fieldwork through various data analysis techniques. Thematic analysis was employed for open-ended responses on the other hand for qualitative aspect, statistical methods such as correlation analysis and regression analysis were utilized to explore the relationship using descriptive statistics (frequency distribution table, bar graph, and pie charts)

### **3.11 Logistical and Ethical Considerations**

The study adhered to all ethical principles in another scholar, author, or article was presented using (APA) referencing format. Also, ensured the anonymity of the questionnaires and the privacy of their responses. Lastly, the respondent's consent was sought before issuing the questionnaires and they were given an overview of what is expected from them

## CHAPTER FOUR: DISCUSSION AND FINDINGS

### 4.1 Introduction

The data analysis in this chapter focused on addressing the purpose of the study which was to look into the determinants of deferment of studies among students at Gretsia University.

### 4.2 Questionnaire Return Rate

40 students and 10 staffs that is two from the office of the registrar, two accountants, two from the students' welfare and four lecturers. This totals to 50 respondents and hii returned in the same exact number.

### 4.3 Demographic Information

#### 4.3.1 Students Demographic Information

**Table 1: Students response on age**

Age	Frequency	Percent
18-23	30	75.0
24-29	10	25.0

The finding revealed that 80% of the students lie between the age of 18-23 and 20% lie between the age of 24 and above years. This implies that the students had reached the age of being involved in the study.

#### 4.3.2 Students Response on Gender

**Table 2: Students Gender Distribution**

Gender	Frequency	Percent
Male	16	40.0
Female	24	60.0

out of 40 respondents 16 of them were male and the remaining 24 were female.

Considering both genders was important to avoid biasness.

#### 4.4 Financial Constraints

##### 4.4.1 Staffs Response

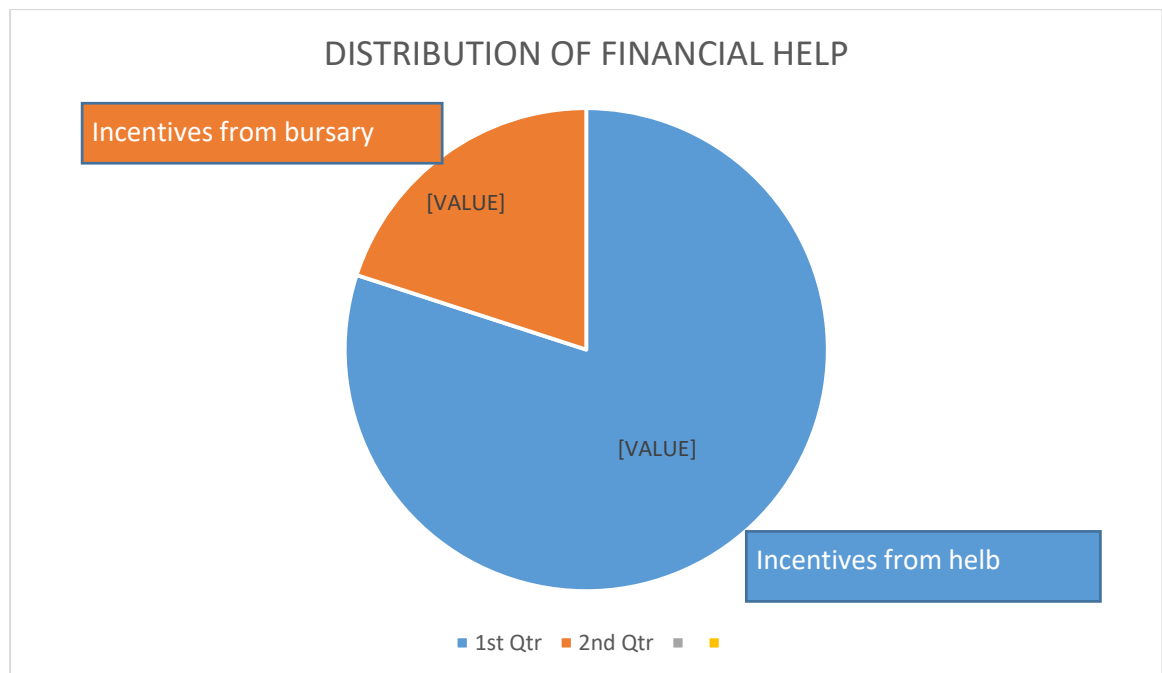
**Table 3. Response on the extend of financial constraints**

<b>Financial constraints</b>	<b>frequency</b>	<b>percent</b>
Strongly contribute	7	70.0
Do not contribute	3	30.0
<b>Total</b>	<b>10</b>	<b>100.0</b>

70 % of the students' choice to defer studies is influenced by financial constraints while the other 30% defer due to other reasons.

**Table 4: Response on financial support services**

Do students receive incentives from other bodies?



- The study revealed that 80% of the students receive incentives from HELB and 20% of the students receive incentives from CDF bursaries

#### 4.4.2 Students response

**Table 5: Response on parent's income**

<b>Parents income</b>	<b>frequency</b>	<b>percent</b>
0-5000	10	25.5
5001-10000	26	65.5
Above 10000	4	10.0
<b>Total</b>	<b>40</b>	<b>100.0</b>

The study revealed that 25.5% of the parents' monthly income ranges between ksh0-5000 which implies a low income earning,65.5% ranges between sh.5001-10000 which also implies that the parents are still earning low and the other 10% of parents' income ranges from 10001 and above which implies at least a moderate earning. The findings in simpler words noted that parents are fully pay the school fees leave alone catering for other expenses.

**Table 6: Response on penalty imposed due to late payment**

**Does the sh.2000 penalty affect students?**

<b>Penalty charged</b>	<b>frequency</b>	<b>percent</b>
Strongly affect	40	100.0
Does not affect	0	0.0
<b>Total</b>	<b>40</b>	<b>100.0</b>

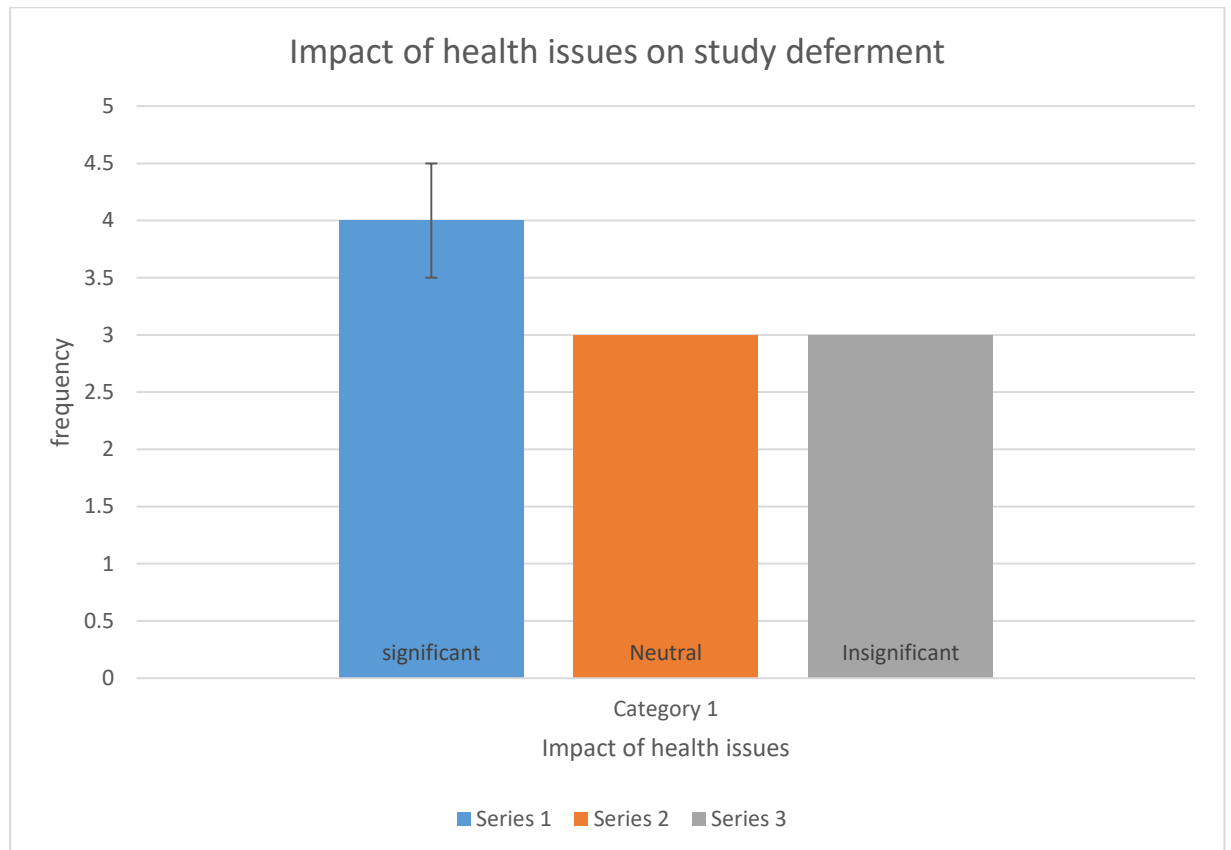
The study revealed that 100% of the students are strongly affected by the sh.2000 penalty charged after every first month of every semester if one has not paid all the

school fees. This is a challenge to most parents since they cannot even afford to pay the initial school fees.

#### 4.5 Health issues

##### 4.5.1 Staffs response

**Table 7: Response on impact of health issues**



This study health issues is perceived as significant by the largest proportion of the respondents which is 40%.30% perceive the impact of health issues to be neutral while the remaining 30% perceived the impact of health issues as insignificant.

**Table 8: Response on existence of health support and counselling services**

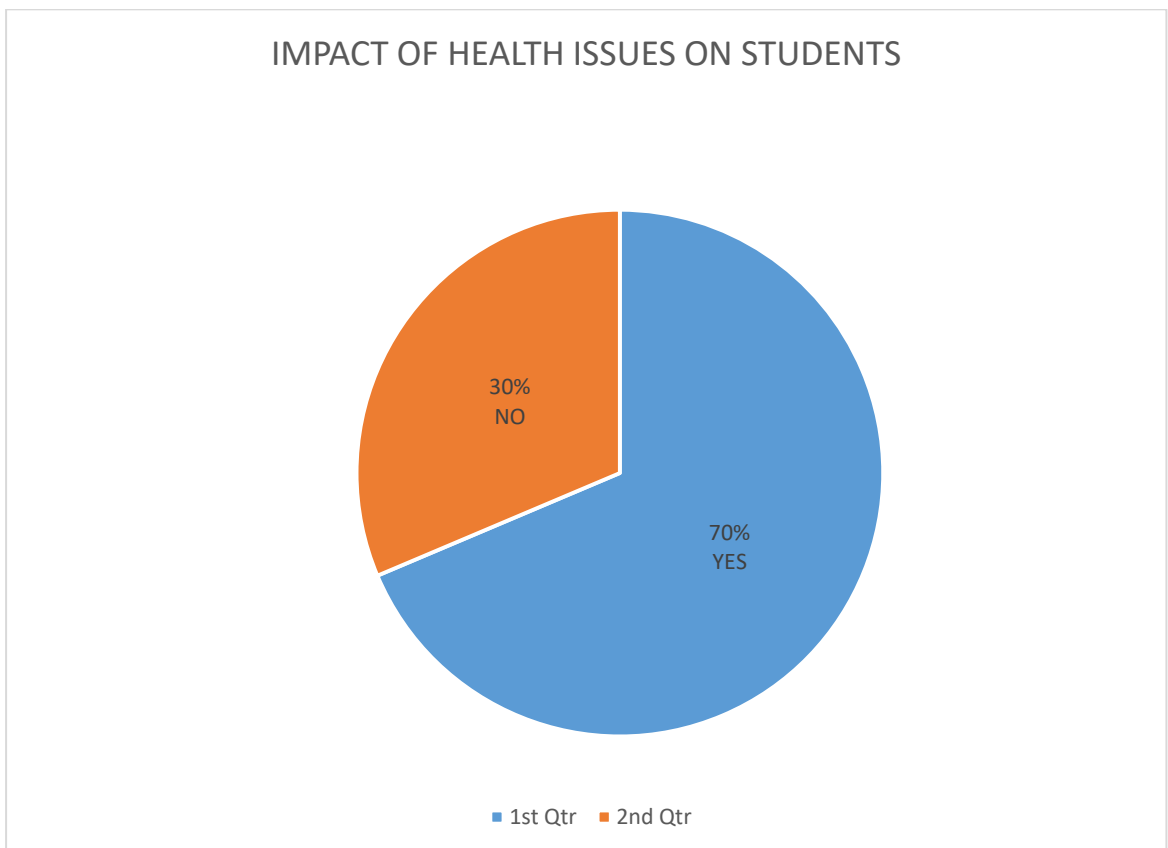
Existence of health support /counseling	frequency	percent
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<b>services</b>		
Yes	10	100.0
No	0	0.0
<b>Total</b>	<b>10</b>	<b>100.0</b>

100% of the school has both health and counseling support services. The school partners with ST. Mulumba hospital and also has a clinic inside the school and a counseling office.

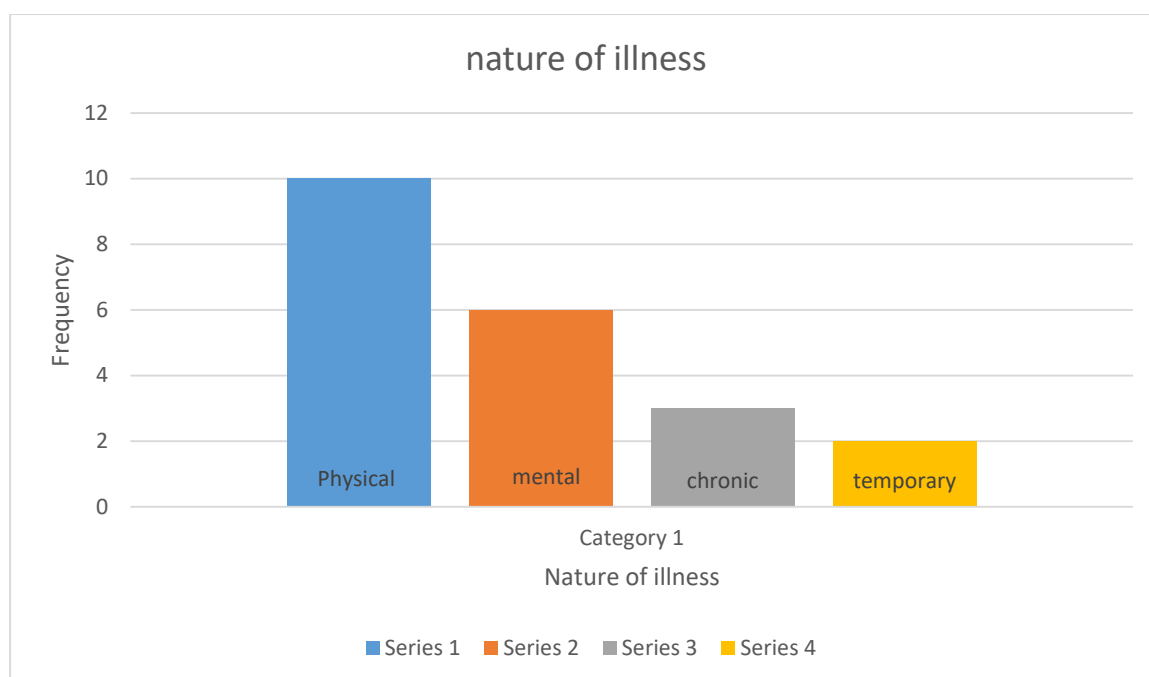
#### 4.5.2 Students Response

**Table 9: Students Response on Health Issues**



The findings revealed that 70% are affected by issues related to health and 30% are not affected by health issues. affect the studies of majority of the students.

**Table 10: Nature of the illness**



The findings revealed that 40% of respondents suffer from physical illness, 15% of the respondents suffer from mental illness, 7.5% suffer from chronic illness and 5% suffer from temporary illness. The remaining 32.5 of the respondents are not affected by health issues.

#### **4.6 EARLY PREGNANCY**

##### **4.6.1 Staffs response**

**Table 11 Response on early pregnancy**

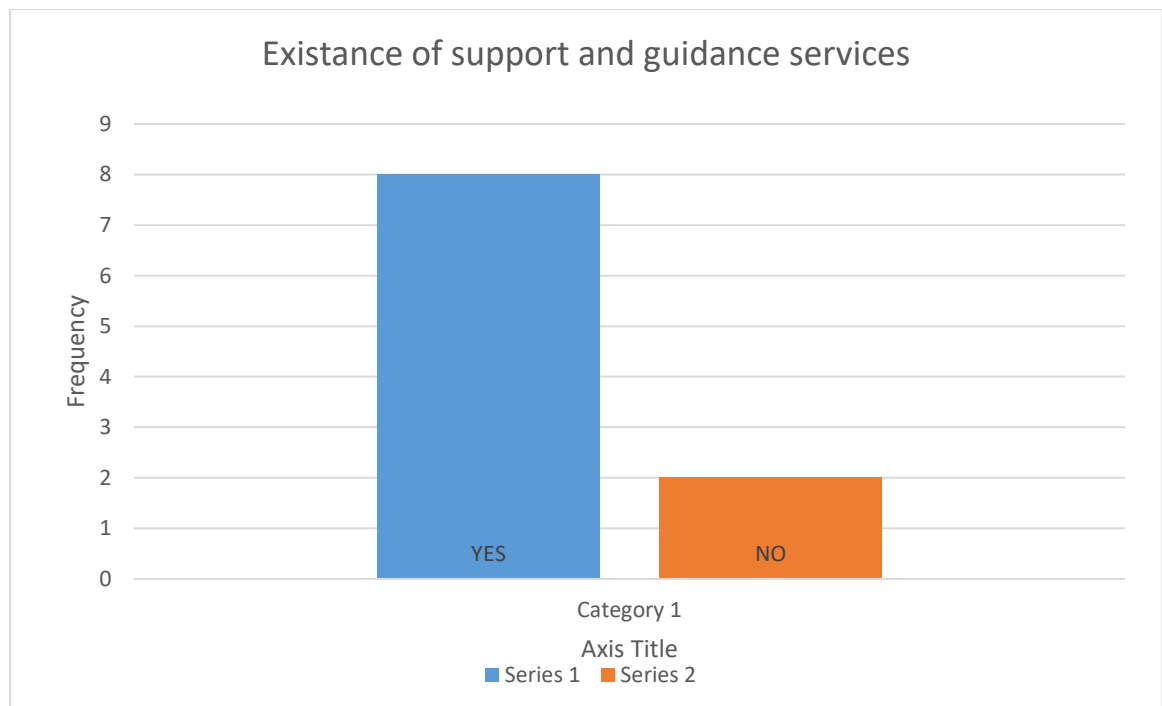
To what extend does students’ decision to defer

<b>Early pregnancy</b>	<b>frequency</b>	<b>percent</b>
Affects	6	60.0
Neutral	3	30.0
Does not affect	1	10.0
<b>Total</b>	<b>10</b>	<b>100.0</b>

The findings revealed that 60% of plays a major in students deferring their studies, 30% of the respondents agree that early pregnancy neutrally affects students' decision to defer and 10% of the respondents say have any impact on students' decision to defer.

**Table 12 Support and guidance services**

Does the school provide support and guidance services for pregnant students?



The findings reveal that 80% of the school provide support and guidance services to pregnant students while 20% agree that there are no support and guidance services provided for pregnant students.

**4.6.2 Students Response**

**Table 12 Response on early pregnancy**

Do early pregnancy affect students' education?

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<b>Early pregnancy</b>	<b>frequency</b>	<b>percent</b>
Yes	31	77.5
No	9	22.5
<b>Total</b>	<b>40</b>	<b>100.0</b>

---

The findings revealed that 77.5% of students are affected by child bearing and only 22.5% of the students are not affected by early pregnancy. This implies that early pregnancy is affecting studies of many students.

## **CHAPTER FIVE: SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS**

### **5.1 Introduction**

The study aimed at finding the determinants of studies deferment among students in Greta University. The statement of problem was well stated and the objectives of the study were well developed.

### **5.2 Findings**

Based on financial constraints the study revealed that most students defer their studies due to inability to pay school fees especially during the may-august semester. This is because there is no allocation of HELB and a higher percent of the parents earn relatively low salaries. In addition the findings revealed that the penalty charged due to late payment of school fees majorly contributes to the challenge.

Based on health issues the study noted that most of the students suffer from various illness and end up deferring their studies to seek medical attention regardless of the schools providing the health support and counselling services

Lastly on early pregnancy the study noted that bearing a child leads to deferment since the students lack support from the parents and the support and guidance offered at the institution for expectant students and is very minimal.

### **5.3 Conclusion**

Poor payments of school fees has led to students deferring their studies and also the school lacks come from poor backgrounds. Additionally the penalty charged due to late payment of fees is a burden to parents.

There is need of conducting regular checkups on all students at least once per semester and also regularly address the issue of mental health among students. This will ensure both the mental and physical wellness of the students

Parents and the administration need measures of expectant by offering them support and guidance.

#### **5.4 Recommendations**

Financial constraints was found to be the major determinant of studies deferment. This issue can be curbed by encouraging students to engage in money making online jobs like freelancing. This will help them cheap in in paying school fees. The university funds study but are totally incapable of raising school fees.

Further the university should work on doing away with the penalty they charge due to late payment of school fees since it ends up accumulating to a huge amount of debt.

Parents and are regularly going for checkups and. Parents children are entitled to a medical cover for instance NHIF medical bills in case of emergency.

On early pregnancies the administration should for the students to advise them to balance school and parenthood and also motivate them. The school can also come up with a club for student mothers share their challenges and come up with solutions.

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## **APPENDICES**

### **APPENDIX:1 STUDENTS QUESTIONNAIRE**

#### **PART A: Demographic Information**

##### 1.1. Gender:

- Male
- Female
- Other (Specify): \_\_\_\_\_

##### 1.2. Age:

- Under 18
- 18-20
- 21-23
- 24-26
- 27 and above

##### 1.3. Academic Year:

- 1
- 2
- 3
- 4

##### 3.1. Have you ever deferred your studies?

- Yes
- No

3.2. If yes, please specify the reason(s) for deferment

- Personal health issues
- Family issues
- Financial constraints
- Academic challenges
- Work commitments
- Other(please specify)

**Financial Factors**

4.1. Do financial constraints influence your decision to defer studies?

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

4.2. If yes, please explain how financial factors affect your

decision.....  
.....  
.....  
.....

4.3 How did the level of financial support (scholarships, loans, part-time work, etc.?)Impact your decision

- Significantly influenced
- Moderately influenced
- Slightly influenced
- Did not influence
- Not applicable

**PART B: HEALTH ISSUES**

5.1. Have personal reasons played a role in your decision to defer studies?

- Yes
- No

5.2. If yes, please provide details on the personal reasons.....

.....

6.1. Illness

Have you ever deferred your studies due to illness?

- Yes
- No

6.2 If yes please specify the nature of the illness that led to your decision (select all that apply)

- Physical health
- Mental health

- Chronic illness
- Temporary illness
- Other (specify please)

PART C: EARLY PREGNANCY

7.1 Have you ever deferred your studies due to pregnancy?

- Yes
- No

7.2 If yes how did the pregnancy influence your decision to defer.....

.....

.....

.....

.....

7.3 provide specific support for pregnant students?

- Yes
- no

PART D

8.1. Are you aware of support services offered by the university for students facing challenges?

- Yes
- No

8.2. If yes, please rate the effectiveness of these support services.

- Very Effective
- Effective
- Neutral
- Ineffective
- Very Ineffective

Thank you for participating in this research. Your input is valuable.

## **Appendix: II STAFFS QUESTIONNAIRE**

### General information

#### 1.1 Position

- Accountant
- Students' affairs office
- Other(specify)
- Registrar

#### 1.2 deferment trends among students in the university?

- Very familiar
- Somewhat familiar
- Neutral
- Not very familiar
- Not familiar at all

#### 1.3 In your experience how frequently do students defer their studies?

- Rarely
- Occasionally
- Moderately
- Frequently
- Very frequently

### **PART A: Financial constraints**

2.1 To what extent do you believe financial constraints contribute to students' decision to defer studies?

- Strongly contribute
- Contribute
- Neutral
- Do not contribute
- Strongly do not contribute

2.2 What financial support services or resources are currently available to students facing a challenge?

.....

**PART B: Health Issues**

3.1 In your opinion how significant is the impact of health issues on students' decision to defer?

- Very significant
- Significant
- Neutral
- Insignificant
- Very insignificant

3.2 Are there existing health support or counseling services for students in the school?

- Yes
- No

3.3 If yes please describe the available health support services.....

.....

**PART C: Early pregnancy**

4.1 To what extent do you think early pregnancy affects students' decision to defer studies?

- Strongly affects
- Affects
- Neutral
- Does not affect
- Strongly does not affect

4.2 Is there any existing support or guidance for pregnant students in the school?

- Yes
- No

**PART D**

5.1 What institutional strategies or policies are in place to address the determinants of deferment particularly financial constraints, health issues, and early pregnancy?

.....

5.2 In your opinion what additional measures could be implemented to reduce the likelihood of students deferring their studies?

.....

Thank you.