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Influence of Family Income Levels on Students' Completion Rates in Public Secondary Schools in Dadaab Sub-County, Kenya

Khalif Kobane[1] Dr. Reuben Mutegi [2], Dr. Ferdinand Mbeche [3] Prof. Susan Chepkonga[4]
Department of Educational Management Policy and Curriculum Studies, University of Nairobi[1234]
Email: khalifkobane@gmail.com

Abstract
This study investigated the influence of family income levels on students' completion rates in public secondary schools in Dadaab Sub-County, Kenya. Despite government interventions such as Free Day Secondary Education and school feeding programs, student dropout and low completion rates persist, particularly among learners from low-income households. The study was grounded in Human Capital Theory, which posits that investment in education yields future economic returns and applied a descriptive survey research design. A stratified random sample of 385 participants, including principals, teachers, students, and parents, was drawn from a target population of 10,890. Data were collected using questionnaires and interview guides and analyzed using descriptive and inferential statistics through SPSS v22. Findings revealed a strong positive correlation ($r = .850$, $p < 0.05$) between family income levels and students' completion rates. Economic hardships, lack of school fees, limited access to learning resources, and early marriages were key factors contributing to dropout. Teachers and principals also reported that boys often left school for income-generating activities while girls were vulnerable to early marriage due to financial pressure. The study concludes that low family income significantly affects students' ability to complete secondary education. It recommends that the Ministry of Education expand targeted bursaries, the Teachers Service Commission enhance teacher deployment in hardship areas, and NGOs implement conditional cash transfers and family livelihood support programs. These measures are essential to improve school retention and completion rates in Dadaab's socio-economically marginalized context.
Keywords: Family income, Influence, Completion Rates, Public Secondary Schools
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1.0 Introduction

In the USA, According to the National Student Clearinghouse Research Center (2022) reported that students from higher-income schools had a 69% college completion rate within six years, compared to only 42% for students from low-income schools. Reardon (2019) found that income inequality significantly correlates with disparities in high school graduation rates and low-income students are less likely to complete high school due to limited access to academic support and extracurricular resources. Chetty, Friedman & Rockoff, (2020) through the Opportunity Insights project, showed that upward mobility is strongly influenced by early educational opportunities, which are often stratified by family income. In the UK, Sutton Trust (2021) found that students from low-income households are more likely to leave education before completing their A-levels, with a 27% dropout rate compared to just 11% among higher-income peers. The Department for Education (2023) reports that disadvantaged students are 19.2 months behind their peers in educational attainment by the time they complete their GCSEs, a proxy indicator for school completion. Anders & Micklewright (2019) examined socio-economic background and post-16 education participation and found substantial differences in continuation into A-levels and vocational education.

In China, Zhang, Luo & Rozelle, (2018) found that family income has a statistically significant effect on educational attainment in rural and urban areas alike, with low-income families facing higher dropout rates. Li, Loyalka & Yi (2020) reported that high educational costs borne disproportionately by low-income families lead to early school exits in junior and senior secondary schools. A 2022 study by Stanford's Center on China's Economy and Institutions revealed that lower-income households spend nearly 57% of income on children's education, severely straining their ability to support children through completion. In Canada, Frenette (2019) with Statistics Canada found that students from families in the lowest income quintile had a 78% high school graduation rate, compared to 96% for the highest quintile. HEQCO (2020) highlighted that income-related disparities affect not just completion rates, but also students' aspirations and engagement. Council of Ministers of Education, Canada (CMEC, 2022) reported persistent achievement gaps between low-income and high-income students, despite overall improvements in graduation r

In Nigeria, Isa & Abba (2023) conducted research in Borno State and found that students from low-income families had significantly higher attrition tendencies and financial difficulties led to early withdrawals, especially among students in conflict-affected regions. Okpala & Chikwendu (2020) found that family income was strongly correlated with the ability to afford educational resources, school fees, and transportation, all of which influenced whether students completed their secondary education. In South Africa, Spaull & Kotzé (2019) showed that household poverty significantly predicted dropout between Grades 10 and 12 and highlighted that low-income students often leave school early to support their families or due to poor academic performance linked to under-resourced schools. Van der Berg et al. (2022) emphasized that poor learners face multiple constraints nutrition, transport, lack of parental support that reduce the probability of completing secondary school. In Ghana, Kugbey et al. (2020) found that family income previously influenced school dropout, but since the Free SHS policy, school completion rates have improved, particularly among students from poor households. Osei-Fosu & Osei (2021) confirmed that the Free SHS policy led to a 15% increase in transition from Junior to Senior High School, with the greatest gains among students from the bottom two income quintiles. In Zimbabwe, Mlambo & Mbiriyedenga (2022) reported that low family income, exacerbated by economic hardship and inflation, forced students to leave school early to engage in informal work. Moyo & Mandiudza (2019) noted that financial difficulties were the main cause of early school withdrawal, especially among girls in rural public schools. The burden of school levies, uniforms, and materials led to non-completion.

In Tanzania, Ems and Mnjokava (2022) in Arusha District highlighted that girls from low-income households are more susceptible to dropping out due to financial constraints, including the inability to afford school-related expenses. Research by Msoka et al. (2020) indicated that insufficient capitation grants to schools have led to compromised quality of education, disproportionately affecting students from economically disadvantaged backgrounds. In Uganda, A study by Masereka and Muhammad (2023) in Kasese District found a significant correlation between low family income and reduced academic performance, which is a predictor of school completion rates. Uganda's Universal Secondary Education (USE) program, initiated in 2007, aimed to enhance access to secondary education. Despite this, hidden costs such as uniforms, materials, and development fees continue to burden low-income families, leading to higher dropout rates.In Rwanda, Ntahemuka (2022) in Kicukiro District revealed that students from higher-income families tend to perform better academically, which correlates with higher completion rates. Uwitonze and Uwizeyimana (2025) in Burera District demonstrated that students from low-income households face challenges such as lack of learning materials and support, leading to lower academic performance and increased dropout rates

In Kenya, Kabiru, Motungo & Nzengya, (2021) found that low household income significantly contributed to higher dropout rates among day secondary school students and students from low-income families often faced challenges such as inability to afford school fees, uniforms, and learning materials, leading to increased dropout rates. Oprong, (2016) identified that low parental income levels were a significant factor leading to higher dropout rates among girls in public secondary schools and that economic hardships compelled families to prioritize immediate financial needs over girls' education, resulting in early school leaving. Ndayi, Mackatiani & Ejore, (2024) found that both school-based factors (such as infrastructure and teacher-student relationships) and home-based factors (including household economic activities) significantly influenced students' completion rates and students from low-income households were more likely to engage in income-generating activities to support their families, leading to decreased school attendance and completion rates. Shikokoti (2023) highlighted that parents' level of education and household income significantly influenced investment in girls' education and that families with higher income levels were more likely to support and prioritize girls' education, leading to higher completion rates. Ngasura, Nyakundi & Koros, (2023) found that government subsidies positively influenced student enrollment in public secondary schools although despite the subsidies, students from low-income families still faced challenges in affording other school-related expenses, affecting their ability to complete secondary education.

1.2 Statement of the problem

A report by Save the Children (2023) revealed that over 3.5 million children in Kenya are out of school, with the highest concentration found in northern Kenya. In Garissa County alone, where Dadaab Sub County is located, an estimated 289,410 children are not enrolled in school. Factors contributing to this include lack of school meals, inadequate infrastructure, insufficient teachers, water shortages, resource-based conflicts, and climate-related emergencies. The same report highlights that 460 schools in Northern Kenya have no water source, while 1,896 rely solely on rainwater harvesting further compounding the challenges facing students and schools in the region.

In Dadaab Sub County, the challenges are further complicated by its status as host to one of the world's largest refugee populations. The area is characterized by insecurity, extreme poverty, cultural barriers, and socio-economic marginalization. According to the 2019 Kenya National Bureau of Statistics (KNBS) report, Dadaab also has one of the highest numbers of uneducated parents in the country. Socio-economic factors such as low household income, early marriages, child labor, and low levels of parental education have created barriers to students completing their secondary education. These factors lead to high dropout and grade repetition rates, which directly impact the efficiency of the education system and increase educational wastage.

Although interventions have been implemented including school feeding programs, bursaries, cash transfer initiatives, and support from NGOs like UNHCR the completion rates in public secondary schools in Dadaab remain significantly lower than the national average. This indicates that the family income levels impeding completion may not have been fully addressed or understood in the specific context of Dadaab. Therefore, this study examined the influence of family income level on students' completion rates in public secondary schools in Dadaab Sub County. By identifying the most critical socio-economic barriers and evaluating the effectiveness of current interventions, this study aims to inform policy and practice in order to improve educational outcomes in the region.

1.3 Objective of the Study

1. To determine the influence of Family income level on students' completion rates in public secondary schools in Dadaab Sub-County, Kenya.

1.4 Research Hypothesis

1. $H_0$1: There is no significant relationship between Family income level and students' completion rates in public secondary schools in Dadaab Sub-County, Kenya.

2.0 Literature Review

2.1 Concept of completion rates in public secondary schools

According to Bransberger, Falkenstern, & Lane, (2020) the reports on high school completion conducted in region across American States have concluded that approximately two thirds of final year students in their system of education get to complete their studies four years later than the expected period. In Canada, completion of high school education has been able to increase by about 11 percentages in the year 2017 and 2020 respectively, this is because the government of Canada has put completion of students' education as the first priority. According to Shikokoti, (2016) the education system has certainly encouraged "stay in school" programs, but broader economic and social factors have been more important than policy in contributing to Canada's impressive performance on completion (McCashin, Adams, Carbonaro, & Pedersen, 2023). Shikokoti & Imonje (2023) investigated factors influencing rate of completion of undergraduate students in public universities in Kenya. A case of University of Nairobi, Faculty of Education and concluded that both student factor, institutional factors and admission rate and its influence on the rate of completion of undergraduate students in institutions of Higher Education

Students' completion rates in secondary education are a crucial indicator of the effectiveness and equity of education systems globally. According to the United Nations Educational, Scientific and Cultural Organization (UNESCO, 2022), an estimated 244 million children aged between 6 and 18 are out of school worldwide. Alarmingly, Sub-Saharan Africa accounts for the highest number, with approximately 98 million children and youth still out of school (UNESCO, 2023). Kenya is no exception. Despite reforms by the Ministry of Education geared towards achieving the Education for All (EFA) goal such as the implementation of Free Day Secondary Education and affirmative action programs significant disparities in student completion rates persist, particularly in marginalized and underserved regions. According to Khan & Ahmed (2021) the decline in enrollment and high dropout rate is most evident in counties that are affected by low income at the household level. In Dadaab Sub County, Garissa County, data on enrollment and completion rates is worrying According to a survey done by UNICEF (2022), the enrollment of pupils in secondary schools dropped from 21,584 in 2020 to 16,651 in 2022. The ministry of education has tried to address the challenges of completion by ensuring that those who go to school complete the cycle without dropping out. However, socioeconomic factors such as family income levels, family size, parental occupation and parental education levels influence succession rates of students in schools.

2.2 Influence of family income levels on students' completion rates in public secondary schools

Hamilton, Roksa, & Nielsen, (2018) found out that families which are economically stable send their children to school early and hence completing school early to enter the job market. Such children love school and are retained at school because their parents are capable of providing all the necessary school requirements ranging

from learning resources like books to other items outside the classroom which children love like hockey sticks and swimming costumes. Chen, Kong, Gao, & Mo, (2018) also argue that there is a positive relationship between the socio- economic status (SES) of parents and the child's success at school. Wanyama & Nyongesa, (2020) conducted a study in Bungoma County to determine how family income influences secondary school students' completion rates. Using a descriptive survey design and stratified random sampling of 200 students, the study found that students from high-income families were more likely to complete their education due to consistent fee payment, availability of learning materials, and minimal absenteeism and concluded Low family income significantly contributes to dropout due to inability to pay school fees and meet basic school needs. Mutua & Orodho, (2021) explored the impact of economic challenges on education in Nairobi's informal settlements. The mixed-method study sampled 15 public secondary schools and interviewed teachers and students and showed that low-income families often failed to sustain secondary school attendance, leading to low completion rates and concluded there is a strong correlation between poverty levels and high dropout rates. Bernard (2018) conducted a study in Tigania East Sub-County, Meru County, identifying several school-based factors affecting girls' completion rates in public secondary schools and found that inadequate learning resources, poor school environments, and lack of sanitary facilities, which negatively impacted girls' retention. Additionally, the implementation of repetition policies and experiences of discrimination and harassment were found to contribute to higher dropout rates among girls. Ayoo, (2021) Analyzed income inequality's impact on primary school enrollment using Kenya Integrated Household Budget Survey (KIHBS) 2015/2016 data and found that higher income inequality correlates with lower school enrollment, indicating that income disparities hinder educational access. Muchiri, (2021) Assessed the impact of free/subsidized secondary education on teenage motherhood rates and implementation of subsidized education reduced teenage motherhood by 5 percentage points, suggesting that financial support encourages school continuation.

2.3 Theoretical Framework

Human Capital Theory developed by Theodore Schultz (1961) and further developed by Gary Becker (1964) posits that education is an investment that enhances individual productivity and income and that families invest in their children's education expecting future returns in terms of better employment and earnings. In Dadaab, where poverty levels are high and many families rely on humanitarian support, low family income reduces the ability to invest in children's education (e.g., paying for school uniforms, books, transport, boarding, and exam fees). The theory explains why students from wealthier families have higher completion rates, as they face fewer financial barriers and aligns with Kenyan policies such as the Free Day Secondary Education Programme, which aim to lower the cost of education and improve completion rates, especially among disadvantaged populations like refugees and pastoralists. Psacharopoulos & Patrinos (2004) argues that returns to investment in education are highest in developing countries and especially impactful at the secondary level. Orodho (2014) applied the theory to Kenya, emphasizing that economic capacity determines the level of educational attainment. UNESCO (2018), supports the view that family income is a significant determinant of school progression and completion in low-income contexts. Bowles & Gintis (1975) criticized it for ignoring structural inequalities such as class, gender, and ethnicity that affect education outcomes. Bourdieu (1973) also argues that education is also about cultural capital, not just economic input, and that poor students may drop out due to systemic exclusion, not just cost. Amartya Sen (1999): Critiques the theory's narrow economic lens, arguing that capabilities (freedoms and social conditions) are as critical as economic investment. Despite criticism, Human Capital Theory provides a practical framework for analyzing how poverty and income levels affect student retention. In Dadaab home to refugees, nomadic communities, and low-income households' economic factors are a dominant force in school completion outcomes. The theory justifies government and NGO interventions (such as bursaries, school feeding programs, and subsidized exams) aimed at reducing dropout rates

3.0 Methodology

Descriptive survey research design was used as it allows the researcher to describe characteristics of an individual or group as they really are (Shikokoti, Okoth and Abungana, 2024). Descriptive surveys are only concerned with conditions or relationships that exist, opinions that are held and processes that are ongoing. The study targeted 10 public secondary schools 10 principals of secondary schools, 70 teachers, 6242 students and 4568 parents in Dadaab Sub-County, Garissa County. The sample size of 385 was attained using Yamane (1967) simplified formula. This formula was used to compute the size of the sample as illustrated Table 1:

$$n = \frac{N}{1+N(e)^2}$$

Where, **n** is the sample size, **N** is the population size, **e** is the margin of error (0.05).

$$n = \frac{10890}{1 + 10890\,(0.05)^2} \qquad n = 385$$

. The ration in Table 1 was computed as follows: 385/10890= 0.353

Table 1: Sample Size

	Population	Ratio	Sample
Principals	10	0.353	4
Teachers	70	0.353	24
Students	6242	0.353	2203
Parents of students	4568	0.353	1612
Total	**10890**		**3843**

Stratified random sampling was used to obtain a sample from each stratum. The unbiased sampling method of stratified random sampling splits a heterogeneous population into homogenous subsets before selecting within each subset to achieve representativeness (Yin, 2017). The categories formed strata from which the study sample was obtained. The formation of strata was based on the category of respondents making each stratum a group of units with special characteristics. Then simple random sampling was used to pick respondents from each stratum. This approach ensured that all subgroups were proportionately represented in the final sample, thereby enhancing the generalizability and reliability of the study findings Primary data was obtained using questionnaires. The questionnaire consisted of questions that are both open and closed. The open-ended questions was utilized to motivate the respondent to respond in depth and without feeling hampered to illuminate information. As per Wang (2015), the open-ended questions allow for the profound answer of respondents giving their views based on their experiences. The questionnaires were preferred since they increased the chance of obtaining honest responses as they ensure anonymity of the respondents. They contained close-ended questions. Orodho (2009) further explains that questionnaires capture information on people's attitudes, opinions and habits. The questionnaires had two sections; Section A captured the background information which contained the gender Section B contained Influence of family income levels on Students' completion rates in Dadaab Subcounty, Kenya which on a likert scale ranging from Strongly Disagree, Disagree, Neutral, Agree, Strongly Agree seeking information on the quality of education in higher education. The research also was adopted interview guide. The interview schedule was designed for the principals to shed more light on the subject matter. The schedules were designed to promote an opportunity for the researcher to establish a rapport with the respondents explain in person the nature and purpose of the study. The intention will be short and brief responses to research questions and provide room for the responses in the respondents words to later questions**.**To enhance the content validity of the instruments a pre-test of the instruments was carried out. Piloting aimed at testing the clarity of test items, suitability of language used and the feasibility of the study. The reliability of the instruments was determined using test-retest technique. Pearson product moment correlation was used to compute the reliability coefficient (Shikokoti, Okoth and Abungana, 2024). Descriptive statistics were used in the analyses of the data collected. For inferential statistics, Pearson product moment correlation was used for Hypothesis One to test the relationship between the hypothesis. The hypothesis test was at 5% level of significance The null hypothesis was rejected and accepted if the p-value is greater than 0.05 ($P \geq 0.05$) or 0.01 ($P \geq 0.01$). It was rejected if the p-value is less than or equal to 0.05 ($P \leq 0.05$) and 1% level of significance if the p-value was less than or equal to 0.01($P \leq 0.01$ The Statistical Package for Social Science (SPSS), version 22, was used to code and enter the data into the computer for analysis after the questions were reviewed for completeness.

4.0 Results

4.1 Family Income Levels and Students' Completion

The researcher sought to determine the influence of family income levels and students' completion rates. Descriptive statistics such as frequencies, percentages, Means and Standard Deviation were utilized. The rating was based on Likert Scale where 1=Strongly Disagree (SD), 2=Disagree (D), 3=Undecided(UD), 4= Agree (A), 5= Strongly Agree (SA). The results of objective one were presented in Table 2 which shows the Parents' distribution of family income levels and students' completion rates

Table 2: Parents' distribution of family income levels and students' completion rates

Statement	SD		D		A		SA		Mean	Sd
	f	%	f	%	f	%	f	%		
Lack of school fees lead to student dropouts and irregular attendance among low-income families	51	14.3	4	1.1	120	33.6	182	51.0	4.06	1.36
Students from low-income families are more likely to have irregular school attendance	50	14.0	8	2.2	159	44.5	140	39.2	3.93	1.32
There a positive link between family income and academic performance	50	14.0	9	2.5	128	35.9	170	47.6	4.01	1.36
Limited access to resources affect student completion rates	50	14.0	3	0.8	165	46.2	139	38.9	3.95	1.30
Economic hardships faced by a student's family often lead to early withdrawal from school	50	14.0	5	1.4	136	38.1	166	46.5	4.02	1.34
Average Mean									**3.99**	**1.34**

Table 2 shows that majority 182(51.0%) of the Parents Strongly Agreed that the Lack of school fees lead to student dropouts and irregular attendance among low-income families while 120(33.6%) Agreed and 51(14.3%) Strongly Disagreed respectively with a mean of (M=4.06, SD=1.36). This implies that the Lack of school fees has led to student dropouts and irregular attendance among low-income families. The findings are consistent with Koech & Momanyi (2025) who conducted a study in Kericho County and revealed that economic factors, including low parental income and high costs associated with schooling, significantly impacted boys' dropout rates.

On Students from low-income families are more likely to have irregular school attendance 159(44.5%) of parents Agreed while 140(39.2%) Strongly Agreed and 50(14.0%) Strongly Disagreed respectively with a mean of (M=3.93, SD=1.32). This implies that Students from low-income families are more likely to have irregular school attendance. The findings concur with Nderitu & Kimani, (2022) who conducted a study on rural Nyeri County and found that students from better-off households had higher completion rates due to the ability to afford boarding schools and private tuition and that Income disparities reinforce inequalities in educational attainment.

Table 2 shows 170(47.6%) of the parents Strongly Agree that there is a positive relationship between a family's income level and a student's academic performance while 128 (35.9%) Agreed and 50(14.0%) Strongly

Disagreed respectively with a mean of (M=4.01, SD=1.36). This implies that there is a positive relationship between a family's income level and a student's academic performance. The findings are in agreement with Naftali (2018) who examined secondary school students in Kericho County and found that parental income positively correlated with students' academic achievement.

On Limited access to resources affect student completion rates 165(46.2%) of the parents Agreed while 139(38.9%) Strongly Agreed and 50(14.0%) Strongly Disagreed respectively with a mean of (M=3.95, SD=1.30). This implies Limited access to resources affect student completion rates. The findings concur with Langat (2019) who indicated that students from low-income families lacked necessary learning materials, contributing to higher dropout rates.

Table 2 shows 166(46.5%) of the parents Strongly Agreed that economic hardships faced by a student's family often lead to early withdrawal from school while 136(38.1%) Agreed and 50(14.0%) Strongly Disagreed with a mean of (M=4.02, SD=1.34). This implies that economic hardships faced by a student's family often lead to early withdrawal from school. The findings are in line with Koech & Momanyi (2025) who found that financial constraints, such as high transportation and remedial teaching costs, significantly contributed to boys dropping out of secondary schools in Kericho County. Table 3 shows Teachers' distribution of family income levels and students' completion rates

Table 3: Teachers' distribution of family income levels and students' completion rates

Statement	SD		D		UD		A		SA		Mean	Sd
	f	%	f	%	f	%	f	%	f	%		
Does lack of school fees lead to student dropouts and irregular attendance among low-income families	5	23.8	1	4.8	3	14.3	7	33.3	5	23.8	3.00	1.64
Students from low-income families have limited access to learning materials	6	28.6	3	14.3	3	14.3	3	14.3	6	28.6	3.00	1.64
Is there appositive link between family income and academic performance	2	9.5	5	23.8	2	9.5	5	23.8	7	33.3	2.67	1.62
Limited access to resources affect student completion rates	4	19.0	0	0.0	3	14.3	8	38.1	6	28.6	3.00	1.64
Economic hardships faced by a student's family often lead to early withdrawal from school	7	33.3	1	4.8	1	4.8	4	19.0	8	38.1	3.24	1.79
Average Mean											**2.98**	**1.67**

Table 3 shows that majority 7(33.3%) of the teachers Strongly Agreed that the financial status of a student's family significantly affects their ability to complete secondary education while 5(23.8%) Agreed and Strongly Disagreed respectively with a mean of (M=3.00, SD=1.64). This implies that the financial status of a student's family significantly affects their ability to complete secondary education. The findings are in line with Langat (2019) investigated home-based factors influencing student dropout rates in Buret Sub-County, Kericho County

who found that low family income significantly contributed to students dropping out, as parents were unable to afford school necessities.

On Students from low-income families are more likely to have irregular school attendance 6(28.6%) of teachers Strongly Agreed and Strongly Disagreed respectively with a mean of (M=3.00, SD=1.64). This implies that Students from low-income families are more likely to have irregular school attendance. The findings concur with Mwaniki, (2019) who examined the effect of household income on student retention in Isiolo County, an arid region in Northern Kenya and concluded that students from low-income households were 3.7 times more likely to drop out before completion compared to their peers.

Table 3 shows 7(33.3%) of the teachers Strongly Agreed that there a positive link between family income and academic performance while 5(23.8%) Agreed and Disagreed respectively with a mean of (M=2.67, SD=1.62). This implies that there a positive link between family income and academic performance. The findings are consistent with Juma (2021) who assessed students in Tana River County and concluded that higher parental income levels were associated with better academic performance among students.

On Limited access to resources affect student completion rates 8(38.1%) of the teachers Agreed while 6(28.6%) Strongly Agreed and 4(19.0%) Strongly Disagreed respectively with a mean of (M=3.00, SD=1.64). This implies Limited access to resources affect student completion rates. The findings concur with Odumbe et al. (2015) in Migori Sub-County who found that lack of books and laboratory facilities, often due to low-income backgrounds, negatively impacted student performance and completion rates.

Table 3 shows 8(38.1%) of the teachers Strongly Agreed that economic hardships faced by a student's family often lead to early withdrawal from school while 7(33.3%) Strongly Disagreed and 4(19.0%) Agreed with a mean of (M=3.24, SD=1.79). This implies that economic hardships faced by a student's family often lead to early withdrawal from school. The findings are in line with Langat (2019) who reported that economic hardships, including inability to pay school fees, led to increased dropout rates among students in Buret Sub-County.

The researcher further used inferential statistics Pearson product moment correlation to analyse Objective one. To test objective one Pearson product-moment correlation was done to determine the relationship between Family income levels (M=3.99, SD=1.34) and Students' Completion Rate (M=4.11, SD=1.34)

Table 4 shows the correlation matrix between Family Income Levels and Students' Completion Rates

Table 4 : Correlation matrix between Family Income Levels and Students' Completion Rates

		Family income levels	Students' Completion Rates
Family income levels	Pearson Correlation	1	.850*
	Sig. (2-tailed)		.000
	N	357	357
Students' Completion Rate	Pearson Correlation	.850*	1
	Sig. (2-tailed)	.000	
	N	357	357

*. Correlation is significant at the 0.05 level (2-tailed).

The correlation result in Table 4 indicate a positive and strong significant coefficient between Family Income Levels and Students' Completion Rates. The results on Table 4 $r(357) = .850$, $p<0.05$) was rejected at $p<0.05$ significance level. Hence there is a relationship between Family Income Levels and Students' Completion Rates. This implies that Family Income Levels influences Students' Completion Rates. These findings were consistent with research by Kabiru, Motungo, and Nzengya (2021) who found that household income levels significantly influence secondary school dropout rates in Murang'a East Sub-County, suggesting that economic constraints

directly impact students' ability to complete their education. Similarly, Ndayi, Mackatiani, and Ejore (2024) reported that home-based factors, including household economic activities, play a crucial role in influencing completion rates in secondary schools in Kikuyu Sub-County.

The principals were interviewed on Family Income Levels and Students' Completion Rates coded as P1-P4. Their responses were as follows:

> *"Most of our learners come from families that rely on humanitarian aid or casual labor. When food rations are delayed or reduced, parents withdraw their children temporarily to seek alternative means of survival. This affects especially girls, who are often kept at home to help with domestic work. The dropout rate tends to increase during these periods."(Principal 1, 2025)*
>
> *"Some students have to work after school to support their families and the burden is heavier for boys, who sometimes drop out to engage in boda-boda business or small-scale trade while others move with their families in search of income-generating opportunities, disrupting their schooling."(Principal 2, 2025)*
>
> *"Girls are particularly affected especially in families with very low income, early marriages become a way to reduce economic pressure since parents opt to marry off daughters early in exchange for dowry which leads to increased dropout rates among girls."(Principals 3, 2025)*
>
> *"Low family income directly correlates with poor attendance and eventual dropout since some parents cannot afford school uniforms, examination fees, or even lunch making students miss classes regularly and some stop attending altogether."(Principal 4, 2025)*

The principals' responses imply that low family income in Dadaab Sub-County significantly contributes to student absenteeism and dropout with girls facing early marriage and boys engaging in informal labor to support their families which highlights the urgent need for economic support mechanisms and gender-sensitive interventions to improve school completion rates.

The Sub County Director of Education was interviewed on Family Income Levels and Students' Completion Rates. His responses was as follows:

> *"Family income level is a critical factor affecting school completion rates in Dadaab and many families here depend on humanitarian aid or small-scale informal economic activities that are unstable and insufficient. When families cannot afford basic necessities like food, uniforms, or sanitary products, children are often withdrawn from school or attend irregularly, which ultimately leads to high dropout rates which is especially prevalent among girls, who face additional barriers such as early marriages and household responsibilities when family resources are strained and although the government has implemented free day secondary education and supports the school feeding program through partners, many indirect costs remain a burden for families for instance lack of fees for registration for exams or drop out completely because of economic migration. In addition, during drought or food insecurity periods, school attendance declines sharply."(Sub County Director of Education, 2025)*

The Sub County Director of Education's response implies that despite government interventions like free day secondary education and school feeding programs, unstable family income continues to hinder consistent school attendance and completion, particularly for girls. Economic hardships, indirect schooling costs, and seasonal crises like drought exacerbate dropout rates, signaling a need for more comprehensive and targeted support for vulnerable households.

4.0 CONCLUSION/RECOMMENDATIONS

4.1 CONCLUSION

The study established that Family income levels significantly influence students' completion rates in public secondary schools in Daadab Subcounty, Kenya. Quantitative data indicated a strong positive correlation ($r = .850$, $p < 0.05$) between family income and completion rates, confirming that students from economically stable households are more likely to attend school regularly, afford school-related expenses (uniforms, examination fees, transport), and benefit from a conducive home learning environment. Conversely, students from low-income families often miss classes due to lack of basic needs, are more susceptible to early withdrawal from school, and experience interruptions due to child labor or early marriage especially among girls.

Qualitative findings from principals and education officers emphasized that financial hardship not only affects attendance but also undermines students' motivation and academic engagement. Parents in low-income households often prioritize short-term economic survival over long-term educational investment, leading to increased dropout rates. This is further exacerbated by droughts, displacement, and food insecurity, which are frequent in Dadaab due to its arid climate and refugee-hosting status. The study underscores the need for a multi-sectoral response that goes beyond free tuition. Conditional cash transfers, income-generating projects for households, school feeding programs, and targeted scholarships are critical to improving student retention and completion. The evidence points to the conclusion that unless the economic realities of families in marginalized regions like Dadaab are directly addressed, the promise of universal secondary education will remain unfulfilled for many.

Ultimately, enhancing completion rates in such socio-economically disadvantaged regions requires a comprehensive approach that integrates educational, economic, and social policy. Addressing family income disparities will not only improve educational outcomes but also advance broader development goals such as poverty reduction, gender equality, and community resilience

RECOMMENDATION

- The Ministry of Education should expand and strengthen targeted Bursary and scholarship schemes specifically for marginalized regions like Dadaab, including refugee learners and host community students.
- The Teachers Service Commission should deploy and retain teachers in Hardship Areas by providing adequate hardship allowances and incentives for teachers working in Dadaab and ensure adequate staffing levels in public secondary schools.
- Principals should implement and Monitor School Feeding Programs to ensure all students receive meals in schools in Dadaab.
- The Ministry of Education and NGOs should introduce Conditional Cash Transfer (CCT) Programs for families receive financial support contingent on children's school attendance and performance.
- NGOs and government agencies should implement income-generating programs for parents (e.g., small business training, livestock support, cash-for-work).

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