Economic Factors Affecting Students' Retention in Public Secondary Schools in Marani Sub-County, Kisii County

Dr. Kennedy N. Getange[1], James N. Onsombi[2]

[1]Lecturer, [1,2] Department of Educational Administration Planning and Economics, Kisii University

Abstract: **The abolition of tuition fees in Kenyan Public secondary schools in 2008 was an attempt to equalize educational opportunities to all deserving students. It also aimed at enhancing retention in the secondary education. This was in line with the international commitment of attaining Education For All [EFA] and Millennium Development Goals [MDGS] by 2015. In Marani sub-county, most students who enroll in secondary education fail to complete this cycle. Despite Kenya government's commitment to subsidize students' education, their retention has remained an issue of concern. Poor retention of students in secondary schools constitutes an element of wastage in both materials and human resources. The purpose of this study was to establish economic factors affecting students' retention. The study was guided by objectives that determined education retention rates and established economic factors affecting students' retention in public secondary schools in Marani sub-county, Kisii County. The study adopted a descriptive survey design. The target population was all 28 public secondary schools, 28 principals, 28 class teachers, 1444 form four students in the year 2014 and the DEO. The sample used was 30 percent of the target population where 9 schools were selected from the two divisions using stratified proportionate sampling, 9 principals were selected using purposive sampling, 9 class teachers using systematic sampling and 144 students using simple random sampling. The study instruments employed were questionnaires for principals, class teachers and students and interview schedule for the DEO. The validity of the instruments was determined by two supervisors in the faculty of education. Test retest was used to determine the research instruments reliability which was done using Pearson Moment Coefficient. It was above 0.7, the accepted level. The data collected was analyzed both quantitatively and qualitatively. The study established that economic factors included; lack of school fees, lack of sanitary towels, child labor, lack of learning/reading resources, defaulting in financial institutions, failing to access CDF and inability to meet medical expenses. Lack of school uniform was not economic factor. The study therefore recommended that the government institute a powerful policy that curb repetition in schools, provision of monitored of guidance and counseling, Provision of sanitary towels and schools to apply for bursary on behalf of students.**

Keywords: **Economic factors, Social factors, Public secondary schools.**

1. INTRODUCTION

The future of every country depends mostly on the rapid and effective development of its own system of education at all levels (Johnstone, 2003). Education is viewed as essential basic human need which provides people with a broad sense of knowledge, attitudes, values and skills. Consequently, education has been valued as an avenue of raising political and social consciousness and enhancing economic growth and development through producing a large number of educated and trained manpower, whose economic value is seen in the light of increasing productivity (Galabawa, 2003).

In the world, majority of students who enrolled in schools failed to complete the secondary education cycle. Across the world about 71 million teenagers are not attending secondary school, missing out on vital skills for future employment; this does jeopardize economic growth and social cohesion [United Nations Educational, Scientific and Cultural Organization (UNESCO), 2012]. Non completion of secondary schooling has greater consequences on retention. This has been a matter of concern for policy makers and practitioners worldwide (Gray & Mark, 2009).

The problem of dropout has reached epidemic proportions internationally and has become a Global problem confronting the education industry around the world (Bridge, Dilulio & Morison, 2006). In New Delhi, despite a small proportion of children actually reaching secondary education, the dropout rates at secondary level are found to be very high with dropout rate standing at 36.04 percent (Chugh, 2011). In America, almost one third of all public high school students and nearly one half of all blacks, Hispanics and Native Americans fail to graduate from public high school (Bridge, Dilulio & Morison, 2006). Also in Central and West Africa, 40 percent and 49 percent of girls under 19 respectively drop out of school to marry compared to 27 percent in East Africa and 20 percent in Northern and Southern Africa (UNICEF, 2005).

According to Hunter and May (2003), in most poor countries of Africa, less than half of all children ever get to school and for the world as a whole, just half of children reach the secondary grade. Croft (2002) in Nigeria was of the opinion that household income is an important factor in determining access to education; this is so because educating a child attracts some potential costs such as school fees, uniforms, and the opportunity costs. Also, in a study in Tanzania, Renzulli and Park (2002) noted that the main barrier to all households sending children to school was financial and their inability to pay fees especially those from lower income families.

Studies conducted by the World Bank (2004) on external efficiency of the education systems reveal that education growth and improvement at all levels, especially at secondary level, contributes immensely higher positive economic growth. This in turn means expenditure on secondary education is justified. However, the question of education opportunity for every child is one that continues to be problematic in qualitative and quantitative terms in Kenyan public secondary schools (Odebero, 2002).

According to the Republic of Kenya (2005) Sessional paper No.1 of 2005; recent policy initiatives have focused on the attainment of EFA and, in particular UPE. The key concerns are access, retention, equity, quality and relevance and internal and external efficiencies within the education system. Some of the policies and strategies put in place by the government include the implementation of FPE, mobilizing parents and communities through awareness creation, infrastructure support providing additional support to low cost boarding schools in Arid and semi-Arid Lands (ASAL's) and taking affirmative action. Since the provision of education to all Kenyans is fundamental to the success to the governments overall development strategy and its long term objective of providing every Kenyan with basic quality education, every effort is, therefore, required to sustain the current enrolment.

In Kenya, the government in tandem with the international commitment on attainment of Education For All (EFA) and Millennium Development Goals (MDGs) by 2015, in the year 2008 a policy was formulated to subsidize secondary education through the Free Day Secondary Education (FDSE) in public schools. In this, the government meets part of the cost of secondary education at the rate KShs.12860 which covered both tuition and operations school activities for every student in public secondary school (Malenya, 2008). This increased enrolment of students from 1.03 million in 2006 to over 1.4 million in 2008, with an increase of transition rate from 60% in 2006 to over 89% in 2008 (Republic of Kenya, 2007).

Despite the heavy investment in education by the government of Kenya and various stakeholders in education, the corresponding educational indicators show retention on the declining rate signifying a limited return to investment. The critical challenges and shortcomings facing the education sector are cost of education and training, low retention, quality and inefficiencies (Republic of Kenya, 2005). Odalo (2009) also found out that an increasing number of students have continued to drop out of school before completing the full secondary education cycle due to social and economic factors.

The introduction of Free Day Secondary Education in Kenya was aimed at attaining 100% retention which has not been the case. Marani sub-county, Kisii County has experienced increased enrolment in secondary schools. However, the dropout rate is extremely high at 27.3 percent by the year 2014 despite the government's Free Day Secondary Education programme to all public secondary schools (MOE, 2008). The trend of retention rates and dropout rates in Marani Sub-county for years 2011 to 2014 is as shown in Table1.1.

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Table1.1: Enrolment, Retention and Dropout rates in Marani Sub-county, Kisii County.

Enrolment		Retention			Dropout
Year	No. of students	Year	No. of students	(%)	(%)
2008	1761	2011	1543	87.6	12.4
2009	1736	2012	1476	85.0	15.0
2010	1878	2013	1402	74.7	25.3
2011	1986	2014	1444	72.7	27.3

Source: C.E.O's Office Marani Sub-county (2015)

Table 1.1 shows that the enrolment rate of students in the Marani sub-county, Kisii County was on the rising trend as retention rate is on the declining trend. Dropout rate is increasing. In the year 2011 retention rate was 87.6% while dropout rate was 12.4%, in 2012 retention rate was 85.0% while dropout rate was 15.0%, in 2013 retention rate was 74.7% while dropout was 25.3% and in 2014 retention rate was 72.7% while dropout rate was 27.3%. The increasing trend of dropouts reflects the negative effects of social factors and economic factors on retention of students in public secondary schools in Kenya. It is against this background that the researcher seeks to investigate economic factors affecting students' retention in public secondary schools in Marani sub-county, Kisii County.

Statement of the Problem:

The introduction of Free Day Secondary Education by Government of Kenya in early 2008 aimed at enhancing students' retention in secondary education. The government subsidy of Kshs 12860 for every student has failed to enhance retention rates in Marani Sub-county, Kisii County as shown in Table 1.1. The students' enrolment has been on the increase trend. However, retention rates have been declining while dropout rates increasing between the years 2011 to 2014. This trend is worrying. Consequently, this study aims at unearthing the economic factors that affect students' retention in public secondary schools in Marani sub-county, Kisii County despite the government having subsidized secondary school education whereby Kshs 12860 is paid for each student per year.

Purpose of the Study:

The purpose of this study was to investigate the economic factors affecting students' retention in public secondary schools in Marani sub-county, Kisii County.

Objectives of the Study:

The specific objectives of the study were to:

i. Find out education retention rates in public secondary schools in Marani sub-county, Kisii County.

ii. Examine the economic factors affecting students' retention in public secondary schools in Marani sub-county, Kisii County.

Significance of the Study:

The findings of this study may provide government, educational planners, economists and school administrators with better understanding of the economic factors that affect retention. Since low retention is a loss to the parents, community, government and other stakeholders who invest heavily in education, the study is necessary for making relevant retention policies. The findings of the study may help Ministry of Education particularly in subsidizing secondary education and formulation retention policies. It may help the Constituency Development Funds providers in guarding against students who might not complete secondary school cycle due to lack of school funds. Also, the study may provide the parents, guardians or sponsors with fully understanding of what may occasion poor retention in secondary schools. Consequently, it may help the school principals and staff on formulation of retention driven policies in order to enhance retention. Finally, the study may form basis for researchers in economics of education for further research to shade light on how to handle retention challenges.

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2.   RESEARCH METHODOLOGY

The study adopted descriptive survey research design with both qualitative and quantitative approaches. Descriptive survey design is a method of collecting information by interviewing or administering questionnaires to a sample of individuals hence suitable for extensive research. It is an excellent vehicle for the measurement of characteristics of large population (Orodho, 2003). Descriptive design was appropriate for the study because it enabled the collection and analysis of both qualitative and quantitative data. On quantitative approach the study used the close ended sections of the questionnaires to collect data on the economic factors affecting students' retention in public secondary schools.

Study Population:

According to Borg and Gall (1996) target population includes all the members of real set of people, events or objects to which the researcher wishes to generalize results of their research. In this study, the target population consisted of all 28 public secondary schools in Marani sub-county, Kisii County. The study population was therefore 28 principals, 28 class teachers, 1444 form four students (statistical secondary schools returns 2014, District Education Office, Marani District) and District Education Officer.

3.   SAMPLE SIZE AND SAMPLING PROCEDURES

According to Gall and Borg (2003) 30 percent of the total population can be sampled. Guided by this, 9 principals and 9 class teachers were chosen. Also, Mugenda & Mugenda (2003), 10 percent of the total population can be sampled. Guided by this, out of 1444 form four students, 144 were chosen. The sampling techniques that were used in this study are stratified sampling, purposive sampling, systematic sampling and simple random sampling. Stratified sampling technique ensures that all subgroups are equally represented (Onen & Oso, 2005). This technique was used to select the schools from the two divisions of Kegogi and Marani. Kegogi division has 15 schools, 5 schools were selected while 4 schools out of 13 schools were also selected in Marani division. This ensured that characteristic of each subgroup were represented in the sample and thus raising the external validity of the study. Purposive sampling was used to select 9 principals from the sampled schools. According to Onen and Oso (2005) purposive sampling allows the researchers to look for respondents that will give particular information necessary for research. This technique enabled the researchers to carry out the research at the lower cost and spending less time. Systematic sampling was used to select 9 class teachers. For every school sampled a form four class teacher was selected making a total of 9 class teachers. The technique is used to select every **n**th member of a population from a randomised list of the population. It is easy and cheaper to implement than simple random sampling (2005), while simple random sampling was used to select 144 form four students. It ensures that all members of a population have an equal chance of being selected for the study (Mugenda, 1999). This helps to ensure that a random sample is produced. The 144 sampled form four students were divided into two equal numbers based on gender, 72 girls and 72 boys. Then each sampled school selected 8 boys and 8 girls, totalling 16 students.

Table 3.1: Summary of Accessible Population, Sampling Procedure and Sample Size

Respondents	Total population	Sampling procedure	Sample Size	Percent (%)
Principals	28	Purposive sampling	9	30
Class teachers	28	Systematic sampling	9	30
Students	1444	Simple random sampling	144	10
Total	**1500**		**162**	**10.8**

4.   RESEARCH FINDINGS

Education Retention Rates:

The first objective of this study sought to determine the education retention rates in public secondary schools in Marani sub-county, Kisii County. In addressing this objective, the researcher gathered information on enrolments, repetition, retention and dropout rates from principals, class teachers and the DEO between the years 2011 to 2014.

The researcher also sought to determine enrolment, retention, dropout and repetition rates between 2011 and 2014. The results obtained were tabulated in the following tables:

Table 4.1: Enrolment of Students in the Sampled Schools in the year 2011

School		x1	x2	x3	x4	x5	x6	x7	x8	x9	Total	n =09 Percent(%)
Enrolment	Male	50	39	55	40	56	100	60	70	00	470	59.12
	Female	60	51	00	32	32	60	45	30	15	325	40.88
	Total	**110**	**90**	**55**	**72**	**88**	**160**	**105**	**100**	**15**	**795**	**100.00**

Table 4.1 shows the enrolment of students for the sampled secondary schools in Marani sub-county, Kisii County. The enrolment for male students was 59.12% while the female students stood at 40.88% in the year 2011. Enrolment of female students was lower compared to male students. Those who completed were 62.90% of the total enrolment. One of the causes of low completion rates is extraordinary high rate of repetition in secondary schools (Wolf and Schiefelbein, 2002). This study was found to contradict the findings of Iyigun & Weiss, 2009; Becker, et al, 2010) that there is remarkable almost gender balance on access to education in developed countries. Students who completed in 2014 are shown in Table 4.2.

Table 4.2: Students who completed in 2014

School	X1	X2	X3	X4	X5	X6	X7	X8	X9	Total	n=09 Percent (%)
Male	50	35	45	32	13	80	44	50	00	349	43.89
Female	30	30	00	10	03	12	36	20	10	151	19.00
Total	**80**	**65**	**45**	**42**	**16**	**92**	**80**	**70**	**10**	**500**	**62.89**

Table 4.2 shows the number of students by gender of that cohort who managed to get to the final year. From the figures, 43.89% of the male students enrolled in 2011 were able to make it to the final year, while 19.00% of the female students were able to survive. Total percent for students who were retained was 62.9%. The lower retention rate was due to dropout or repetition. In contrary to Pekkarinen (2012) who found out that female educational attainment has surpassed, or is about to surpass, male educational attainment in most industrialized countries. Women are in clear majority among secondary school graduates and are enrolled in tertiary education in huge numbers. Recent trends are likely to prove that gender gap in educational attainment will keep on widening in favor of women in the future. It is contrary in developing countries like Kenya where school enrolment at primary, secondary and tertiary levels is skewed against the girls. It is therefore imperative that strategies to improve students' retention rate be instituted in public secondary schools in Marani sub-county, Kisii County. Dropouts by gender between the years are shown in Table 4.3.

Table 4.3: Dropouts by Gender between 2011 and 2014

Year	Form	School Category	Boys	Girls	Total	Percentage (%)
2011	ONE	Mixed Day	05	02	07	
		Partial Boarding	01	00	01	
		Boys Boarding	05	00	05	
		Girls Boarding	00	19	19	0.623
2012	TWO	Mixed Day	07	11	18	
		Partial Boarding	00	01	01	
		Boys Boarding	04	00	04	
		Girls Boarding	00	08	08	3.82
2013	THREE	Mixed Day	25	35	60	
		Partial Boarding	00	00	00	
		Boys Boarding	10	00	10	
		Girls Boarding	00	15	15	16.17
2014	FOUR	Mixed Day	10	09	19	
		Partial Boarding	00	00	00	
		Boys Boarding	05	00	05	
		Girls Boarding	00	03	03	3.85
Total			**72 (9.06%)**	**103 (12.95%)**	**175**	**22.01**

Table 4.3 shows the number of dropouts by gender and form in the public secondary schools in Marani sub-county, Kisii County between 2011 and 2014. The percentage dropout rate among the male students was 9.06% whereas that of the

female was 12.95%. The total percentage of dropouts was 22.01%. Dropouts in Form One, Form Two, Form Three and Form Four were 0.623%, 3.82%, 16.17% and 3.81% respectively. Dropouts were highest in Form Three in the year 2013 and least in Form One in the year 2014.This because in form three students are required to attain a given level of academic performance before they are allowed to enter the final grade which some fail to attain and then they are forced to repeat in form three. This confirms the findings of Johnstone (2003) that poor performance has been linked to low marks entrance to a grade and absenteeism of both teachers and students contributes to repetition. The drop out in female students is relatively higher compared to the one of male students and this was most experienced in Day mixed schools that are fully funded by the government. This is because female students have many challenges than male students especially in developing countries. These challenges range from socio-cultural values and early pregnancies. This study confirms earlier findings Grant & Hallman (2006) that in many cases the birth of a baby marks the end of schooling for the teen mothers. They also face logistics and finances associated with mothering and schooling simultaneously which needs to be addressed (Kaufman, Wet & Stadler, 2002). The repetition rate is shown in table 4.4.

Table 4.4: Repetition by Gender between 2011 and 2014.

Year	Form	School Category	Male	Female	Total	Percentage (%)
2011	One	Mixed Day	02	02	04	
		Partial Boarding	00	00	00	
		Boys Boarding	00	00	00	
		Girls Boarding	00	01	01	0.623
2012	Two	Mixed Day	01	10	11	
		Partial Boarding	01	01	02	
		Boys Boarding	05	00	05	
		Girls Boarding	00	05	05	2.29
2013	Three	Mixed Day	30	30	60	
		Partial Boarding	02	00	02	
		Boys Boarding	10	00	10	
		Girls Boarding	00	25	25	13.75
2014	Four	Mixed Day	00	00	00	
		Partial Boarding	00	00	00	
		Boys Boarding	00	00	00	
		Girls Boarding	00	00	00	0.0
		Total	**47 (5.91%)**	**78 (9.81%)**	**125**	**15.72**

Table 4.4 indicates the number of repeaters between 2011 and 2014 by gender in public secondary schools in Marani sub-county, Kisii County. It shows 5.91% of the male and 9.81% of the female students repeated some grade. The total percentage of repeaters was 15.72%. Repetition rate was found to be high in female students compared to male students. Consequently, the repetition rate is highest in form three (13.75%) with the girls most affected. Day schools had the highest number of repeaters. The high number of repeaters in day schools can be attributed to lack of motivation from their parents especially those with less education whom they interact with in every day. This concurs with the study of Pryor and Ampiah (2000) that non-educated parents cannot provide the support or often do not appreciate the benefits of schooling. The female students have lower enrolments, high dropout and repetition rates compared to their male counterparts.

The study showed the retention (survival), dropout and repeaters rates by grade. The results obtained are shown in Table 4.5.

Table 4.5: Grade survival rate, Grade Dropout Rate and Grade Repeater Rate

					n=09	
Year	GSR	%	GDR	%	DRR	%
2011	0.987	98.7	0.005	0.5	0.007	0.7
2012	0.929	92.9	0.035	3.5	0.027	2.7
2013	0.674	67.4	0.380	38.0	0.150	15.0
2014	0.629	62.9	0.047	4.71	0.0	0.0

KEY:

Rates rounded up to three decimal places

The formulae for Grade Survival (Retention) Rate (GSR), Grade Dropout Rate (GDR) and Grade Repeater Rate (GRR) are given in Chapter Three.

Table 4.5 summarizes education wastage by showing the grade survival (retention) rate, grade dropout rate and grade repeater rate from form one in the year 2011 to form four in the year 2014. The data indicates a gradual decrease in retention rate as students approached form four. The retention rate in the final year is 62.9%. The other data shows high dropout rate in form three, that stands at 38.0% but it also shows that the dropout rate is reduced in form four. The repeater rate also indicated a gradual increase up to form three. Their repeater rates increased from 0.7 % in form one to 15.0% in form three. The trends in the education wastage can be graphically represented as shown in figure 4.1.

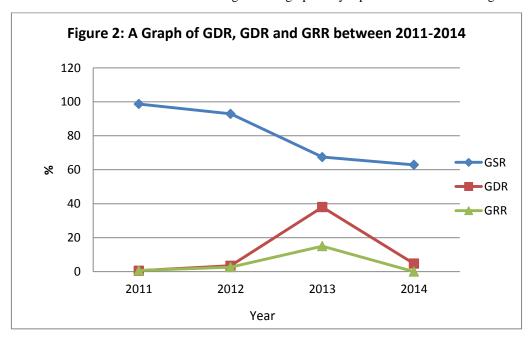Figure 2: A Graph of GDR, GDR and GRR between 2011-2014

Figure 4.1 shows a graph of grade survival rate, grade dropout rate and grade retention rate. It indicates a gradual decrease in grade survival rate from form one in 2011 to form four in 2014. It also shows a slight increase in both grade dropout rate and grade retention rate in form one and form two but in form three the graph shows a sharp increase for the two. However, in form four there is a sharp decrease for both grade dropout rate and grade retention rate in 2014.

Further the study indicated the form in which students' retention was most affected. The results obtained are shown in Table 4.

Table 4.6: Class teachers' Responses on the Form Dropouts were Most Experienced.

Form	Frequency	Percent (%)
One	01	11.11
Two	02	22.22
Three	05	55.56
Four	01	11.11
Total	**09**	**100.00**
n=9		

Table 4.6 indicates class teachers' responses on the form dropouts were most experienced. 55.56% of the respondents said form three, 22.22% in form two and 11.11% for form one and form four respectively. Form three was the most affected in terms of dropouts in public secondary schools in Marani sub-county, Kisii County.

The students were requested to indicate their current ages. The results obtained are shown in the Table 4.7.

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Table 4.7: The students' Ages

Age of Students	Frequency	Percentage (%)
Less than 17	21	14.79
Between 17-18	99	69.72
Above 18	22	15.49
Total	**142**	**100.00**

Table 4.7 shows the ages of the form four students in public secondary schools in Marani sub-county, Kisii County. Fourteen point seven nine percent (14.79%) had less than 17 years, sixty nine point seven two percent (69.72%) had between 17 to 18 years while fifteen point four nine percent (15.49%) had above 18 years. This clearly indicated that repetition is evident in public secondary schools because the recommended age of completing secondary education is 18 years UNESCO (2006). This study concurs with the findings of Grant and Hallman (2006) that school attendance especially in Sub-Saharan Africa is marked by prevalent grade repetition. This study disagree with the observations of Terry (2011) and Witmer et al (2004) that grade repetition was an effective measure for improving students' basic skills before moving to the next grade. This is a big loss to the all stakeholder in education especially the government that has invested a lot of money to this sector.

4.5 Economic Factors Affecting Students' Retention:

The second objective of the study was to examine economic factors affecting students' retention in public schools. Respondents were requested to give their opinion on various economic factors on the Likert scale. The principals, class teachers and students responded and the results were tabulated as follow:

Table 4.8: Principals, class teachers and students' Responses on Economic Factors Affecting Students' Retention

	n=09 P, n= 09 C and n=432 S									
	Fi							$\sum fi$	$\sum wifi$	$\dfrac{\sum wifi}{\sum fi}$
Economic Factor	**Respondent**	**Wi**	**1**	**2**	**3**	**4**	**5**			
Lack of school fees	Principals		0	0	0	7	2	9	38	4.22
	Classteachers		0	0	0	7	2	9	38	4.22
	Student		0	12	8	60	62	142	598	4.21
Lack of learning resources	Principals		0	0	0	7	2	9	38	4.22
	Classteachers		0	1	0	7	1	9	35	3.89
	Students		18	18	12	42	52	142	518	3.65
Lack of sanitary towels	Principals		0	0	0	4	5	9	41	4.56
	Classteachers		1	0	0	6	2	9	35	3.89
	Students		22	6	12	52	50	142	528	3.72
Child labour	Principals		0	0	1	5	3	9	38	4.22
	Classteachers		0	0	1	6	2	9	37	4.11
	Students		46	28	08	32	28	142	394	2.77
Financial defaulting	Principals		0	0	0	6	3	9	39	4.33
	Classteachers		1	2	2	1	3	9	30	3.33
	Students		40	26	08	26	42	142	430	3.03
CDF	Principals		0	0	0	5	4	9	40	4.44
	Classteachers		0	1	2	5	1	9	33	3.69
	Students		20	14	06	40	62	142	536	3.77
Medical expenses	Principals		0	0	0	8	1	9	37	4.11
	Classteachers		0	1	4	4	0	9	30	3.33
	Students		34	26	16	42	24	142	422	2.97

Table 4.8 shows the Principals, class teachers and students' choices to specific attitude scale statements about economic factors affecting students' retention in public secondary schools, in Marani sub-county, Kisii County.

All the three category of respondents agreed with the statements that lack of school fees was the economic factor affecting retention of students in public secondary schools in Marani Sub-county, Kisii County. Both principals and class teachers, and students agreed at 4.22, and 4.11 respectively. This study is in line with the findings of Holla and Kremer (2008) that consumers are sensitive to the cost of education and that fees remain a major barrier for many families. Despite the recent reductions in secondary schools fees, these fees still present a major financial obstacle to completing secondary school education. While the increased availability of bursaries (CDF) has provided many families with financial assistance, the pressing burdens of secondary school fees prevent many students from attending secondary schools. These financial barriers are still affecting retention for vulnerable groups such as orphans and the poor. It also concurs with Berg (2008) and Morrison (2010) who observed that high financial costs of schooling and poverty have disastrous effects on completion of the learners. This was considered a major economic factor that affects students' retention in public secondary schools in Marani Sub-county, Kisii County.

All the respondents agreed that lack of learning resources affected students' retention. They had weighted averages of 4.22, 3.89 and 4.21 for principals, class teachers and students respectively. Lack of learning resources impedes smooth learning in schools. In Kenyan secondary schools, parents purchase set books which are very expensive for the poor. This was in line with the findings of Munda, Tanui and Kaberia (2000) that learning resources contribute positively to students' academic performance. Psacharopolous and Woodhall (1985) also concur with this study that textbooks are a major input for performance in examinations. In the absence of these resources, students have a higher likelihood of performing poorly academically resulting in repetition and consequently dropping out. This was considered to be an economic factor that affects students' retention in public secondary schools in Marani sub-county, Kisii County.

Female Class teachers and Female students agreed that lack of sanitary towels affect students' retention in public secondary schools in Marani sub-county, Kisii County. They had mean averages of 3.89 and 3.72 respectively. The female principals strongly agreed (4.56) with the statement. This study confirms Kotoh (2008) that school girls miss school during their menstrual cycle. This study also concurred with the study of Allafrica (2011) that one in ten African adolescent girls miss school during menstrual periods and eventually drop out because of menstruation-related issues, such as the inaccessibility of affordable sanitary towels and the culture of silence that surrounds it. This was considered an economic factor that affects female students' retention in public secondary schools in Marani sub-county, Kisii County.

The weighted averages for principals and class teachers were 4.22 and 4.11 respectively while for students it was 2.77. This means that the principals and class teachers agreed that child labour was economic factor affecting students' retention but students were undecided. In conformity with the finding of Hunt (2008), the study found out that child labour was an economic factor that affects students' retention in public secondary schools as is the situation in Marani Sub-county, Kisii County. Many students particularly orphans drop out of school to look for work and also take care of their younger siblings. The study also confirms the findings of Orodho's (2004) that female orphan students who would otherwise have been cared for within the extended family system have dropped out of school in order to either farm the family land to take care of themselves and their siblings or migrate to urban areas in search of employment opportunities.

Both class teachers and students were undecided whereas the principals agreed that family defaulting in financial institutions was the economic factor affecting students' retention in public secondary schools in Marani Sub-county, Kisii County. Their weighted averages were 4.33, 3.33 and 3.03 for principals, class teachers and students respectively. The observation was in agreement with the earlier studies done in college by Cunningham and Kienzl (2011) and McMillon (2004) which revealed that an institution's retention and student loan default rates are strongly related to their loan repayment. Parents/guardians borrow finances from financial institutions which they are unable to repay resulting in auctioneering of their properties.

The weighted averages for principals, class teachers and students were 4.11, 3.67 and 3.77 respectively. This means that all the three category of respondents were in agreement with the statement that inaccessibility to CDF was one of the economic factors affecting students' retention in public secondary schools in Marani Sub-county, Kisii County. Failure of students to be given CDF was found to be a significant factor that affects students' retention in terms of participation, repetition and dropout. The study confirmed earlier findings that students from poor families are not retained in secondary education (Mwangi, 2006 & Odebero, 2007). Students who deserve assistance from CDF never get money because of political considerations and discrimination. Those students who are given money from CDF are not guaranteed continuous

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funding to complete secondary school education cycle. Sometimes students miss learning classes as they go about looking for financiers to supplement the allocations they receive from CDF.

The principals agreed with the statement that medical expenses was another economic factor affecting students' retention while class teachers and students remained undecided with the statement with weighted averages of 4.11, 3.33 and 2.97 respectively. Sickness, impaired students from attending lessons and consequently affected their performance in the examination, which may result in repetition if not dropping out. The study confirmed earlier findings that inability to meet medical expenses affected students' retention in terms of repetition as a result of poor performance in examinations and subsequently dropping out of school (Ndabaga, 2003). The same observation was made by World Bank (2003) that sickness impaired the students to concentrate on their work hence affecting their participation in school activities.

5. CONCLUSIONS

Based on the findings, the study concludes that students' retention rate for female students was most affected by these economic factors than male students. Their small enrolment coupled with high repetition rate and dropout rate adversely affect their retention rate. The wastage waters down the hopes of empowering the women to the high position in decision-making.

The study also concludes that schools should employ various ways to improve students' retention rates in schools ranging from provision of guidance and counseling services, assisting needy students, curbing drug abuse and readmitting girls who had given birth. These strategies could improve students' retention.

6. RECOMMENDATIONS

This study recommends that the government and the school should institute powerful administrative and academic mechanisms to deal with the high rates of repetition and dropouts which affect students' retention. The school administrative should concentrate their efforts in identifying issues that affect form three students where dropout rate is experienced most.

The schools should bolster the guiding and counseling services in all public secondary schools in Marani sub-county, Kisii County. This can be done by providing regular in-services in guidance and counseling for teachers to acquire necessary skills in rendering this service. Also forming peer counselors to help those students who shy from sharing their problems with teacher counselors.

Schools should replace all students to the next grade irrespective of their academic performance. This ensures that students' retention rates are highly maintained in all schools.

The study recommends that schools should apply and follow up the bursaries from CDF on behalf of needy students. This is due to the fact that the school understands students who are needy than the CDF committee. It also will save time student spent looking funds in CDF offices.

It is recommended that the government should increase the tuition and make secondary education absolutely free in order to give equal opportunity to all students.

Schools should look for donors to help students with basic necessities like sanitary towels.

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