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Impact of Parents' Income on Students' Retention in Primary and Secondary Schools in Kakamega Municipality, Kenya.

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The goal of this study was to investigate the impact of parents' income on students' retention in primary and secondary schools in Kakamega Municipality - Kenya. This study was justified by the fact that Kakamega Municipality's growth has largely been based on the expansion of educational institutions of higher studies and the inception of the devolved structures in the counties. The target population for the study was 99,987. This population was comprised of municipality residents, primary school pupils, secondary school students, Education officers, principals, urban administrators, and parents from low, middle, and high residential parts of the municipality. The sample size for the study was 172 and it was calculated using the formula proposed by Fisher et al. (1998). Data collection instruments included; questionnaires, interview guides, and focus group discussions. A pilot study was carried out in three residential areas in Bungoma municipality in order to test the validity of the instruments. Data was analysed using descriptive statistics and statistics package for social sciences (SPSS) version (20). The study established that poor income by parents results in low school retention as children engage in cheap labour with their parents for school fees. This is confirmed by low-class respondents, of whom the majority earn between 10,000 -30,000 (42%) and below 10,000 (26%) and as a result, there is low retention in education by their children at (6%). Child's retention rate in school is low in the indigent social class than in other classes and this is attributed to their parent's financial constraints and environmental factors. To address this state, the study recommends that more employment opportunities should be created for middle and majority low-income classes by reserving specific jobs in the county for these groups to enable better access to education by children from these groups.

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INTRODUCTION

Education has been recognised as the cornerstone in achieving even more Sustainable Development Goals (SDGs), as set out in the fourth (4) Quality Priorities of the United Nations (UN SDGs) (United Nations, 2012), but this effort is undermined by some factors of urbanisation impact on students' retention in schools which this study addressed. The development of education is receiving a significant amount of funding from global economies. The Republic of Kenya (2005) states that the goal of industrialisation in the twenty-first century necessitates enhanced and deliberate actions for access and participation in education, but that some urbanisation-related variables have an adverse effect on students' attendance at schools. Schools across the globe struggle with issues relating to low student retention.

According to Furger (2008), it was challenging to keep all students enrolled in classes because of obstacles to their academic progress, missteps, or the fact that some students skipped steps on their academic ladder. Retention of students refers to their ability to continue and finish a program, whether through self-motivation, educational interventions, or counselling. The majority of youngsters in Africa are said to be enrolled in school but leave sooner than expected (Lewin, 2009).

Furger (2008) connects student retention to the achievement of education. Over a million children

drop out of school each year in California without receiving a high school diploma, which is an alarming rate of student dropout. Social and economic difficulties, as well as urbanisation are causes of school abandonment. Lau (2003) made a similar observation, noting that institutional and local experiences influence how well students are retained. The student's motivation to continue in school was largely influenced by the formal and informal school structures. Negative interactions and experiences increased the likelihood that a student would stop attending class. The orientation of incoming students has a significant influence on whether they stay or leave. It aided in their transition to a new learning environment and helped them adopt the attitude of deciding to stay until they earned their academic diploma.

In regard to the aforementioned remark, education plays a significant direct and indirect role in social class. Directly, those from higher social classes are more likely to have the resources to enrol in more exclusive institutions in cities and, as a result, are more likely to have a higher level of education. Indirectly, those who gain from such higher education have a higher chance of obtaining renowned professions and, thus, higher income. Stratification in education contributes to stratification in urban residential sectors, just as social classes and education are interwoven in urban settings. The level of education a person has completed is referred to as their educational attainment. According to Wu and Murray (2003), the education performance in low-class areas is far

below that in high-class urban areas; however, this is realised through many challenges posed by urbanisation impacts on students and trends among families, particularly in low-class residences as a result, it leads to low retention in schools

Wu and Murray's idea is closely associated with Hoyt's (1939) sectorial model that categorised the urban centre into classes; high-class, middle-class, and low-class, respectively. Thus, Students from high- and middle-class residences are more advantaged in terms of economic status and better living conditions as compared to those from low-class. This affects the students' retention in school until their completion (Wu and Murray, 2003).

The foregoing connotation is justified by the fact that upper-class people are more likely to attend prestigious schools than their lower-class counterparts. Due to their higher earnings and higher levels of education, people of upper social classes are also able to provide their children with more educational benefits, such as private schooling (UNICEF, 2008).

Upper-class parents have better access to public, state-funded schools because they live in better residential metropolitan areas and can send their kids there as well as to exclusive private schools. The quality of these schools is probably higher in wealthy communities than in underdeveloped ones. Richer neighbourhoods will generate more cash from property taxes, which will fund better schools (Wu and Murray, 2003). One element that keeps the class gap alive over generations is educational inequality. Legacy admission, which refers to the preference that educational institutions offer to candidates who are connected to graduates of certain schools, furthers this educational disparity (United Nations, 2014).

Practically, in Kenya, education for sustainable development is important in the sense of effective urban governance, with policies intended to minimise the effect of human activity on the urban climate. Despite the policies such as Free Secondary Education (2009) and a 100 per cent transition from primary to secondary schools

developed by the Kenyan government, there are some concerns about students' retention in school in Kakamega municipality that remain unanswered. It is apparent from the context of this study that retention of students in school in most urban areas is low (Ohba, 2009).

All over the world, municipalities, towns, and cities serve as hubs of commercial, industrial, and educational growth (Furger, 2008). Education is therefore becoming their social and cultural function, and it is not exceptional for Kakamega Municipality. The rural versus urban gap in student retention has been a subject for many years and is still a relevant construct of educational discourse. Rapid urbanisation has led to significant urban disparity that continues to obscure national educational statistics (APHRC, 2002). For instance, a large proportion of urban inhabitants live in slums where access to public facilities is either very deplorable or non-existent. Urban cities are hubs of economic growth, according to UN-HABITAT (2003), and are expected to be more heavily developed in the years ahead. So, recognising the complexities of urbanisation and retention of education is important.

The 1990 international literacy conference for all convened in Jomtien, Thailand to address questions on adequate provision of basic education in developed countries. It was important for children not only to be admitted to school at the right age but also to complete the entire educational cycle (UNESCO, 1998). The significance of student retention in South Africa cannot be overstated. Subotzky and Prinsloo (2011) advised that schools should set up methods to identify early indications of student attrition so that they can take timely action. Economic difficulties are one barrier to academic performance that should be addressed promptly because they lower student retention.

According to Ndege (2010), student retention in Kenya was a gauge of a school's internal effectiveness. Collaborative learning, teacher-student interaction, and a supportive environment improve it. Gituriandu (2010) noted the issue of

students quitting school before completing a program was a frequent occurrence in the nation. One of the reasons was the socioeconomic challenge that leads to child labour employment, like looking after domestic animals. They drop out of school, disappointed with their lack of capacity to change their future. Therefore, this study scrutinised the impact of urbanisation on students' retention in primary and secondary schools in Kakamega municipality.

The Government of Kenya is forced to meet school tuition fees in compliance with free primary and secondary education policies, ensuring student retention in primary and secondary schools. The government of Kenya is also working on education to ensure all children from everywhere possible access full secondary schooling by 2020 with a view to the Sustainable Development Goals (SDGs) (UNESCO, 2000). Retention and preservation of education in Kenya is seen as an integral component of the National Development Policy to foster growth and safeguard adult life (Republic of Kenya, 2015). The County Government of Kakamega has a huge influence on the education sector in this regard.

According to the Kakamega County Government implementation report (2013-2017), one of its core mandates in the education sector is to improve secondary and primary school education. It has instituted several interventions including infrastructure development in over forty-two Secondary schools and hired five hundred County support teachers in every public secondary school. It has also extended financial support in the form of bursaries to needy students in Secondary schools. So far, 42196 Secondary students have benefited as recorded in the Kakamega County Government implementation report (2013-2017). Kakamega County government acknowledges the need for the right to education for a child. Retention and completion of basic education remain an issue of concern in the municipality even though the county has so far established funds to assist the needy and vulnerable according to the county's Education and ICT Sector Plan 2013-2017. While education remains a national

government issue, the County's Education Ministry has developed an Education Policy document that will guide the operations of education in reference to financial management, monitoring, evaluation, and capacity building (CoK, 2017),

Moreover, the ministry has initiated a number of programs and flagship projects in certain schools in line with Vision 2030 in all the county's wards. For example, setting aside funds to build more secondary schools in all Wards, expanding the facilities of the existing schools, providing more grants to students and operationalising affirmative action for the disadvantaged and marginalised groups within the county (Kakamega County Education and ICT Sector Plan 2013-2017). The cause of the declining retention of students in schools in the municipality has however not been established and this study therefore sought to establish whether there is a linkage between urbanisation and students' retention in schools in Kakamega municipality.

LITERATURE REVIEW

Academics and policy leaders in practically all developed nations have long been interested in the retention rate of pupils. The phenomenon of poor school retention rates, per the status report PRS (2005), continues to provide a significant obstacle to the effective execution of national programs. According to research done by the World Bank in 1990, it is harder for impoverished families to provide for their children, and differences in parents' capacity to cover the direct costs of education have contributed to differences in school resources. Distance to school and the rural-urban split appear to be the most prevalent issues in all investigations. Decisions about and outcomes from education are significantly influenced by household characteristics. Children's participation in school is influenced by their parents' employment. It is crucial to understand that even while government funding for education was declared free, it was insufficient to pay for all of the school's additional needs, including construction costs and electricity costs, which are crucial to the system. Reenay and

Vivian (2007) found that parents' involvement in the classroom has been the primary driver of the school market—students' retention in schools—for more than ten years by the year 2006.

It is believed that the government, which is also tasked with making sure that students remain enrolled in school, provides the majority of funding for secondary education in public schools in Uganda. However, student retention will not be achieved if stakeholders like parents are not included. The Education Policy Review Commission (EPRC, 1989) study provides a historical overview of parents' contributions to school administration and their current active participation in helping to keep their kids in school in Uganda.

Aluoch's (2002) data shows how important parental wealth is in determining whether primary school pupils stay in school. Eshiwani (1993) agreed with past research results that the underprivileged from low-income families drop out of school. Due to obstacles resulting from a poor upbringing, the majority of girls leave school between the ages of 17 and 19.

According to Becker's (1965) household production model, home variables such as parents' income level impact whether a child enrolls in school, stay in school and progresses to a higher level of education. Slum dwellers are frequently depicted as being less advantaged than residents of high-class urban regions due to different income discrepancies in urban households, which affect educational achievements (Johannes, 2005).

Low income can contribute to the family's failure to pay indirect schooling expenses, such as school learning and teaching supplies, clothing, transportation to and from school, and food. Several research undertaken in Malawi, Ghana, Zambia, Ethiopia, and Tanzania has shown that children are discouraged from engaging successfully in schooling as their parents are unable to pay those expenses (Carng & Hawk, 1996).

In line with this scenario, Mingat (2002) showed that, compared to 40 percent of the poorest families, 76 percent of their children attend school in the wealthiest households. This indicates that there is much poorer participation for children from poor families than for those from wealthier households. Mingat (2000) agrees with Pscharapoulos (1985) that one of the most important factors in school retention rates in developed countries is the amount of family income. Socioeconomic parental history affects the role of their children in education (Onyango, 2000). This is especially the case in developed countries where sufficient educational materials are not provided for children of poor families and most of them do not enrol in schools. If enrolled, they are more likely than kids who are from better-off homes to drop out of kindergarten. Poor families may consider covering the cost of taking their children to kindergarten, but as more leisure exercises are required, they may abandon the entire exercise (Mbai, 2004).

In the investment in education, disadvantaged families are limited and refrain from school early due to a lack of enough facilities and services at home. The family climate is also not conducive to studying and eventually, the student becomes too frustrated to resume learning leading to school dropout. Johnson et al. (1996) explain that the income of a parent determines whether a child enrolls in school, remains in school, learns, and proceeds to higher levels of education. Slum dwellers are often depicted as disadvantaged in terms of having lower wages

Social-economic status represents the endorsement of families (Hausen & Warren 1997). It refers to occupational standing, which is so significant in an urban setting. Further, household income is found to be an important factor in deciding students' retention to schooling since education is theoretically in the context of the costs of instruction (Croft, 2002). The most significant primary cause of pupils dropping out of school is poverty (Cardoso & Verner, 2007). Garrett (2003) provided evidence for this claim by asking parents and guardians in both homes a

number of questions regarding the financial circumstances influencing their children's attendance at school in Tanzania. The main barrier to sending kids to school, according to research, is their inability to afford the tuition. According to statistical data and long-term research, pupils from middle-class homes are more likely to participate in school at a low rate than those from wealthier families, and those from poor backgrounds are more likely to never attend or drop out after enrolling. This agrees with Brown and Park's study in rural China (2002) which showed that the poor have a low retention rate as compared to the wealthy.

Kim et al. (2022) attribute the possible cause of school dropout to poverty. Poor households tend to have less demand than affluent households for tuition. Whatever the advantage of education, the expense is harder to achieve for them than for wealthier families (Colclough et al., 2000). Kids from disadvantaged backgrounds experience pressure that makes them withdraw from school due to increased costs. This research set out to determine how this factor influences the retention of students in primary and secondary schools in Kakamega municipality.

Chung and Kim (2009) argue that the household member's working habits affect revenue and expenses. Looking at retention and non-retention trends in schools in slums in Bangalore, India, showed that the father's income was connected to the child's continuation or discontinuity in school. If income levels are poor, children will be expected to offset the income of the family, either by their own wage-earning jobs or by taking on extra duties to free up work for other household members. When children grow older and the opportunity cost of their time grows, this is more evident. At times, how people perceive schooling could shape relationships between schooling, household income, and dropping out. For example, the research on schooling in a Ghanaian village by Pryor and Ampiah (2003) outlines that education is considered a "relative luxury," with many villagers finding education not worthwhile.

Data reveals the relation between household income and school dropouts for pupils. Fuller and Laing (1999) found that there is a correlation between the financial power of a family, calculated by the amount of household spending and access to credit, and the possibility of a child in South Africa staying in education. Fuller and Laing (1999) suggest that when the cost of education is too high for households in Malawi, it is mostly children from the poorest households who are less likely to attend.

This agrees with studies in Guinea by Glick and Sahn (2000), which suggest that there is greater investment in children's education as household income rises. Unable to afford fees to buy books, supplies, and clothing, parents are compelled to invest in the schooling of sons, which they see as a means of potential family support rather than their daughters. For their children, parents prefer to avoid too much education (UNESCO-UNICEF, 1990; Juma et al., 2006). There is still the concern that if a girl is highly educated, it will be difficult for her to get a husband or be a decent wife. It is argued that in order to remain manageable and to prevent entering the professions, women stay away from too much schooling, which would make it impossible to pursue their husbands in the event of a residence move. I give cases involving girls on land in Maasai (Abdulahi, 2005). This prompted many of them to leave their homes to search for refugees elsewhere.

In Mombasa District, Kenya, lack of school fees, cost of education, family background, primarily parents' standard of living, and drug addiction, as revealed by 52.4% of the pupils, have contributed significantly to school dropouts (Wanjru, 2007). This was consistent with the research by Kisanya (2009). The two came to the conclusion that child labour made it harder for pupils to stay in school. However, unlike the present study, these two studies did not investigate how urbanisation affects pupils' school retention.

Poverty is the critical factor responsible for low access and weak engagement in schooling (Njeru & Orodho, 2003). High household poverty rates have made poor households either not enrol their

children in secondary schools or refuse to help those who are enrolled because they are unable to meet different criteria. This has contributed to the insufficient availability of learning facilities for the vulnerable for the enrolled and high dropout rates. Any retrogressive socioeconomic and cultural traditions have been described as a key factor in the low attendance and participation of students (Njeru & Orodho, 2003). Since higher levels of poverty are encountered in ASAL areas, retention in education in these areas is poorer than in areas of high opportunity. The above declaration is endorsed by the UNESCO History Document, which notes that suffering cannot be resolved without a clear, urgent, and sustained commitment to improving retention in education (UNESCO, 2002).

According to a Zimmerman, Frederick. (2001) paper titled *Determinants of School Enrolment on Performance in Bulgaria* that was published in current economic policy journal in January 2001, the role of income among the rich and the poor is a key predictor for school access. These underprivileged families are limited in their ability to invest in education and drop out of school early. The researcher will therefore try to find out if parents' income can affect a child's education retention in Kakamega municipality.

Due to low parents' income as a factor that affects students' retention in schools, child labour has also been witnessed in order to meet their school needs at the expense of missing out on school. Kamwaria and Katola (2015) assert that all paid and voluntary jobs and practices that include children's physical, psychological, social, and moral growth can be found to constitute child labour. This deprives children of the chance to attend kindergarten and therefore affects their retention in school.

According to Mutegi (2005), an infant is under the age of 18. A century of children is being wasted by child labour. Koech's (1999) Commission also found that child labour is a common phenomenon that continues to keep children out of school, especially in the prevalent household-level poverty situation. Child domestic labour is largely

a metropolitan phenomenon (UNICEF, 2008). Estimates say that tens of millions of children live on the sidewalks of towns and cities around the world. This figure is on the increase with global population growth, migration, and growing urbanisation. Poverty arising from low wages of parents or guardians living mainly in slums is a common reason. This forces children to search for an alternative way to provide for themselves and the family at large hence missing school and eventually actual drop out.

In 2008, an estimated 215 million boys and girls aged 5-17 were involved in child labour around the world, 115 million of them in risky jobs and other leisure activities in the urban areas that rob them of retention in schooling (Mbai, 2004). This indicated the need for research on parents' level of income to students' retention in schools.

METHODOLOGY

The study adopted a descriptive study design and was undertaken in residential areas within Kakamega Municipality - Kenya. These areas include; Milimani/Bukhungu estates, Township/central estates, Amalemba/Shirere estates, Lurambi/Mahiakalo estates and Sichirai estates which are classified either as high-class middle-class or low-class. Kakamega is a town in Western Kenya lying about 30 km north of the Equator at Latitude 0°17'3.19 "N and Longitude 34°45'8.24 "E. It serves as the county's administrative centre. The target population for the study was 99,987. This population was comprised of Kakamega municipality residents, primary school pupils, secondary school students, Education officers, principals, urban administrators, and parents from low, middle, and high residential parts of the municipality. The sample size for the study was 172 and it was calculated using the formula proposed by Fisher et al. (1998). Data collection instruments included; questionnaires, interview guides, and focus group discussions. A pilot study was carried out in three residential areas in Bungoma municipality in order to test the validity of the instruments. Data were analysed using descriptive

statistics and statistics package for social sciences (SPSS) version (20).

RESULTS AND DISCUSSION

Response Rate

Three (3) residential areas were classified as either High-class, middle-class, or low-class settlements and questionnaires were administered to 172 municipality residents (53 in high-class areas, 66

in middle-class areas, and 53 in low-class areas). One hundred sixty-nine questionnaires were received, representing 98.8% (53 in high-class areas, 63 in middle-class areas and 53 in low-class areas). The cumulative response rate was 98%. A Focus group discussion was held with three residents from each residential class. *Table 1* below shows the rate of response from the respondents:

Table 1: Response rate

| Questionnaire Class | Submitted | Received | Response Rate % |
|---------------------|-----------|----------|-----------------|
| Low-class | 53 | 53 | 100 |
| Middle-class | 66 | 63 | 96 |
| High-class | 53 | 53 | 100 |
| Total | 172 | 169 | 98 |

This response is to ensure that the analysis of the collected data is based on an acceptable response percentage.

Demographic Distribution of the Respondents

Gender and Age

The need for gender equality in all spheres of life necessitated the assessment of the gender composition of all the respondents. From the questionnaire returned, Low-class settlements had

40% male and 60% female, middle-class settlements had 38% male and 62% female, while high-class settlements had 53% male and 47% female, as indicated in *Table 2*. All the settlements had more female respondents than males except for high-class settlements. The slightly high representation of the female gender than male is in line with the 2019 census, which indicates that the female population is high in the country than the male (KNBS, 2019)

Table 2: Distribution of Respondents according to Gender and Age

| | | Low-class | | Middle-class | | High-class | | Cumulative | |
|--------|--------------|-----------|-----|--------------|-----|------------|-----|------------|-----|
| | | n | % | n | % | n | % | n | % |
| Gender | Male | 21 | 40 | 24 | 38 | 28 | 53 | 73 | 43 |
| | Female | 32 | 60 | 39 | 62 | 25 | 47 | 96 | 57 |
| | Total | 53 | 100 | 63 | 100 | 53 | 100 | 169 | 100 |
| Age | 10-14 years | 12 | 23 | 10 | 16 | 20 | 38 | 42 | 25 |
| | 15-19 years | 7 | 13 | 5 | 8 | 15 | 28 | 27 | 16 |
| | 20-24 years | 6 | 11 | 3 | 5 | 3 | 6 | 12 | 7 |
| | 25-29 years | 3 | 6 | 2 | 3 | 7 | 13 | 12 | 7 |
| | 30-34 years | 7 | 13 | 3 | 5 | 6 | 11 | 16 | 9 |
| | Above 35 yrs | 19 | 35 | 39 | 61 | 2 | 4 | 60 | 36 |
| | Total | 53 | 100 | 63 | 100 | 53 | 100 | 169 | 100 |

The respondents' varying ages were considered crucial in assessing how urbanisation might affect children's access to and retention in their schooling. Most of the respondents interviewed were 36% above 35 years, while 9% were in the range of 30-34 years, 7% 25-29 years similarly, 7% between 20-24 years, 16% between 15-19 years and finally 25% between 10-14 years as indicated in *Table 2*.

The above findings where adults above 35 years (36%) are more than children (10-14) 25% are in agreement with the observation made by the UN (2004) that the urban population was large among adults than teenagers as adults are more attracted by most urban functions than children. Empirically the adults were school principals,

head teachers, urban administrators, education officers and residents, while children's groups were students and pupils.

Years in Kakamega Municipality

The study wanted to know how long the participants had been living in the municipality because a longer stay made the study more ideal because it ensured that most of the respondents had the knowledge and expertise needed for it. Of most respondents interviewed, 35% had stayed between 4 – 6 years, 30% had stayed in the municipality for more than 10 years while 18% had stayed between 1-3 years and only 17% had stayed in the municipality between 7-9 years as indicated in *Table 3*.

Table 3: Respondents' period of stay in Kakamega Municipality

| Low-class Length of stay | Middle-class | | High-class | | Cumulative | | | |
|-----------------------------|--------------|----------|-------------|----------|-------------|----------|-----|-----|
| | <i>Freq</i> | <i>%</i> | <i>Freq</i> | <i>%</i> | <i>Freq</i> | <i>%</i> | | |
| 1-3 years | 12 | 23 | 6 | 10 | 12 | 22 | 30 | 18 |
| 4-6 years | 6 | 11 | 17 | 27 | 36 | 68 | 59 | 35 |
| 7-9 years | 12 | 23 | 13 | 20 | 4 | 8 | 29 | 17 |
| Above 10 years | 23 | 43 | 27 | 43 | 1 | 2 | 51 | 30 |
| Total | 53 | 100 | 63 | 100 | 53 | 100 | 169 | 100 |

Source: Researcher (2019)

The high-class settlement registered the highest percentage (68%) of respondents who have stayed in the municipality between 4-6 years, while low-class and middle-class settlements registered 43% of the respondents who have stayed in the municipality for more than 10 years. This indicates that most of the middle-class settlements have lived in the municipality for more than 10 years compared to those in the high-class settlement who only accounts for 2%. This also means that high-class residents are employees who transfer to other towns while low-class are slum dwellers who migrated to the town to look for employment.

Occupation of the Respondents

The study sought the sources of income in the various residential areas within the municipality's social groups. 42% of the respondents had white-collar jobs, 27% of the respondents had 31,000-70,000, cumulatively, 20% of the respondents were 10,000-30,000, and 11% were Below 10,000. Low-class settlements had the highest rate of 10,000-30,000 residents at a rate of 42 %; middle-class settlements had the highest rate of blue-collar job residents at a rate of 49 %, while high-class settlements had the highest rate of white-collar employees at a rate of 92% as shown in *Table 4*.

Table 4: Distribution of respondents' income

| Income in Kshs. | Low-class | | Middle-class | | High-class | | Cumulative | |
|-----------------|-----------|-----|--------------|-----|------------|-----|------------|-----|
| | n | % | n | % | n | % | n | % |
| Above 70,000 | 8 | 15 | 15 | 24 | 48 | 92 | 71 | 42 |
| 31000-70,000 | 9 | 17 | 31 | 49 | 5 | 8 | 45 | 27 |
| 10000-30,000 | 22 | 42 | 12 | 19 | 0 | 0 | 34 | 20 |
| Below 10,000 | 14 | 26 | 5 | 8 | 0 | 0 | 19 | 11 |
| Total | 53 | 100 | 63 | 100 | 53 | 100 | 169 | 100 |

Table 5: Descriptive statistics on the level of income

| | N | Min | Max | Mean | Std. Deviation |
|---------------|---|-------|-------|---------|----------------|
| Above 70,000 | 3 | 15.00 | 92.00 | 43.6667 | 42.09909 |
| 31,000-70,000 | 3 | 8.00 | 49.00 | 24.6667 | 21.54840 |
| Below 10,000 | 3 | .00 | 42.00 | 20.3333 | 21.03172 |

Table 6: Correlations of the level of income to child's education retention

| | | Above 70,000 | 31,000- 70,000 | 10,000- 30,000 | Below 10,000 |
|---------------------------|-----------------|-----------------|-------------------|-------------------|-----------------|
| Above 70,000 | Pearson | 1 | -.587 | -.891 | -.805 |
| | Correlation | | | | |
| | Sig. (2-tailed) | | .601 | .300 | .404 |
| | N | 3 | 3 | 3 | 3 |
| 31,000- 70,000 | Pearson | -.587 | 1 | .155 | -.008 |
| | Correlation | | | | |
| | Sig. (2-tailed) | .601 | | .901 | .995 |
| | N | 3 | 3 | 3 | 3 |
| 10,000- 30,000 | Pearson | -.891 | .155 | 1 | .987 |
| | Correlation | | | | |
| | Sig. (2-tailed) | .300 | .901 | | .104 |
| | N | 3 | 3 | 3 | 3 |
| Below 10,000 | Pearson | -.805 | -.008 | .987 | 1 |
| | Correlation | | | | |
| | Sig. (2-tailed) | .404 | .995 | .104 | |
| | N | 3 | 3 | 3 | 3 |

The majority of respondents in the low-class settlements earn below Kshs. 10,000 (26%) or Kshs. 10,000-30,000 (42%) among other low earners fail to sufficiently meet their financial obligations due to financial constraints leading to low retention of their children in education. On the other hand, the respondents in the middle-class

majority earn Kshs. 31,000-70,000 (49%) and at least a handful (24%) above Kshs. 70,000 earners keep their children in school to ensure they succeed in academics, but because of their high expectations, some of their pessimistic children drop out of school as they realise they are unable to succeed academically. This is captured in 7.8%

of those children not in school. Finally, among high-class residents, most parents earn above 70,000 which means that they have all it takes to guarantee their children's education. However,

due to some of their children being too complaisant, very few (2.6%) may not complete basic education.

Table 7: Progressive dropout in students' retention

| Class /year | Low-class | | Middle-class | | High-class | | Cumulative | |
|-------------|-----------------|------------|-----------------|------------|-----------------|------------|-----------------|------------|
| | No. of Learners | % Drop Out | No. of Learners | % Drop Out | No. of Learners | % Drop Out | No. of Learners | % Drop Out |
| Form 1 2017 | 312 | 0 | 285 | 0 | 238 | 0 | 835 | 0 |
| Form 2 2018 | 260 | 18.7 | 260 | 8.7 | 295 | -23 | 815 | 2.4 |
| Form 3 2019 | 254 | 2.3 | 256 | 1.5 | 286 | 3 | 796 | 2.3 |
| Form 4 2020 | 242 | 4.7 | 253 | 1.1 | 246 | 13 | 741 | 6.9 |
| Average | 267.0 | 6.43 | 263.5 | 2.825 | 266.25 | -1.75 | 906.2 | 7.4 |

These findings indicate that the nature of occupation and income of parents differently contributes to a child's retention in education. Based on the total school children enrolment in selected schools in the last four years in the municipality, the dropout rate is high in the low-class (6.43%), followed by the middle-class (2.825%) and increased enrolment in the high-class (- 1.75). In the middle class, the dropout rate is so high (6.43 %) due to autonomy by parents to children in this category, yet abuse results in school indiscipline and failure to cope with school correctional procedures.

In comparison, Mingat (2002) found that 76 percent of their children attend school in the richest households, compared to 40 percent of the poorest households. The majority of residents in the municipality have a source of income. This indicates that there is much lower participation in schooling for children from poor families than for those from wealthier households.

Mingat (2000) agrees with Pscharapoulos (1985) that one of the most important factors in school enrolment rates in developing countries is the level of family income. Parental socioeconomic history affects the involvement of their children in education is in line with Onyango (2000). Despite

these scholars' observations on a high rate of school attendance in high-class as there is enough support from wealthy parents, there still exists cases of school dropout as this study confirms that 2.6 % of children at school attending age do not attend school. This is so significant and it points out other flaws that not only financial constraints can deter children to the retention and be retained in school.

CONCLUSION AND RECOMMENDATIONS

The study concludes that there is a negative impact of parents' income on students' retention in schools in the municipality. The statistical analysis has shown a strong correlation coefficient at (1) parents' income, a correlation coefficient of (0.9) impacting a child's retention in schools. It has been confirmed that middle- and low-class students' school retention is most negatively affected by these factors. There are also cases of the negative impact of urbanisation on child's education in the high-class settlements, which is specifically caused by the availability and access to recreational facilities in this class.

The study therefore recommends that more employment opportunities should be created for

middle and majority low-income classes by reserving specific jobs in the county for these groups to enable better access to these groups child's retention in education.

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