



# **INFLUENCE OF PRINCIPALS' STUDENTS FINANCIAL SUPPORT PRACTICES ON STUDENTS' RETENTION IN PUBLIC DAY SECONDARY SCHOOLS IN NAKURU COUNTY**

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## **ABSTRACT**

The purpose of this study was to establish the influence of principals' students financial support practices on students' retention in public day secondary schools in Nakuru County. The study was guided by Tintos' student integration theory. The mixed methods research approach was adopted using the concurrent triangulation research design. The target population was 38,863 comprising of 293 principals, 3962 teachers and 34597 students in public-day secondary schools only and 11 Sub- County Directors of Education. The sample size was 574 participants, comprising of samples of 90 principals 363 teachers, 110 students and 11 SCDE. The sample size of 363 teachers was determined using Slovenes' formula. Interview schedules were used to collect qualitative data from Sub-County Director of Education while questionnaires were used to collect quantitative data from principals and teachers and focus group discussions from students. Quantitative data was analysed using descriptive such as frequencies, percentages and means, and inferential statistics which included Pearson Correlation and Regression Analysis. The study findings showed that the principal's financial management practices had a positive correlation with significant effects on student retention ( $r = 0.360$ ;  $p < 0.05$ ). The study recommends that Schools should implement income-generating projects, raise awareness of bursaries and scholarships, and provide flexible payment options to reduce financial barriers and improve student retention. Authorities should promote policies that support financially disadvantaged students by encouraging such initiatives, ensuring access to scholarships, and offering flexible payment options for essential programs.

**KEYWORDS:** Principals' Students Financial Support Practices, Students' Retention, Public Day Secondary Schools

## **INTRODUCTION**

Globally, student retention has become a key educational performance metric, with higher retention rates linked to improved academic outcomes (Adlof, Kim, & Crawley, 2023).

Countries like Norway, Canada, and the U.S. have achieved 100% enrollment rates, reflecting effective strategies for retention (Song et al., 2021). Practices such as proactive communication, mentoring, and personalized learning boost retention in diverse contexts, from

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Finland's holistic education model (Sahlberg, 2019) to Malaysia's co-curricular engagement (Yahya, Kutty & Hadi, 2019). Effective school management remains vital for fostering academic success (Siebers et al., 2015).

Education systems in Africa face considerable challenges, with nearly 50% of secondary-age students in sub-Saharan Africa not enrolled in school (Global Partnership for Education, 2019). In countries like Nigeria and Ghana, supportive learning environments and technology use are key strategies to combat high dropout rates (Owusu-Agyemang, 2022). A UNESCO (2023) study highlights the importance of addressing barriers such as poverty and cultural norms to enhance retention in Nigeria, Malawi, and The Gambia. These insights emphasize the role of principals' management practices in guiding educational reforms across Africa.

Research on the influence of principals' student management practices on retention is limited in Kenya, where studies often overlook this relationship. Arop et al. (2019) explored management strategies for academic achievement but not retention. This study examines principals' management practices and their impact on student retention in Nakuru County (Wekullo, 2021). Although Kenya's 100% transition policy has increased secondary school enrollment, retention challenges persist, with dropout rates driven by factors like early marriages and economic hardship (Njangi, 2019). In Nakuru County, where this study is situated, the challenges impacting student retention mirror broader national trends but are compounded by local socio-economic factors. According to statistics from the Nakuru County Education Office (2021), the retention rate stands at about 87%, indicating that approximately 12% of students enrolled do not complete their secondary education. Investigations into the reasons for dropout have identified issues such as teenage pregnancies, poverty, and familial instability (UNICEF, 2022). Previous studies indicate that school principals play a pivotal role in addressing these challenges through effective student management practices, including mentorship, motivation, and appropriate disciplinary approaches (Mbijiwe, 2013).

Despite this, there is a gap in empirical evidence linking specific management practices of principals to student retention in public day secondary schools, underscoring the need for further research in this area.

This study, therefore, concentrated on strategies utilized by school principals to improve student retention through student management practices. By investigating the various strategies used by principals to promote students' continued attendance and well-being in the learning environment, the study aims to provide insights into the factors influencing student retention in public day secondary schools in Nakuru County, Kenya. Understanding how these practices are implemented and their impact on student outcomes is crucial for improving educational policies and interventions aimed at increasing academic achievement and ensuring sustained student enrollment. As such, examining principals' student management practices forms an essential part of broader research on enhancing retention rates and ensuring overall student success within the educational system (Jura & Bukaliya, 2022).

### **Statement of the Problem**

In an ideal scenario, students in Kenyan secondary schools should remain in their original schools for the entire four-year duration of their secondary education. To enhance student retention, the government has implemented various initiatives, such as Free Day Secondary Education (FDSE), Subsidized Secondary Education (SSE), policies targeting drug and substance abuse, and affirmative action for girls' education. Despite efforts like Subsidized Secondary Education (SSE) and affirmative action for girls, student retention in Kenyan secondary schools remains below 100%. In 2022, the national retention rate was 82%, with Nakuru County averaging 88% between 2018-2022. This implies that 18% of students nationally and 12% in Nakuru County did not complete secondary education, reflecting wasted resources and unfulfilled educational goals for individuals, communities, and the nation (Kenya National Bureau of Statistics, 2022; Nakuru County Education Office).

principals. In Kenya, Njangi (2019) and other studies emphasize the importance of principals' management practices, such as leadership and

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Existing empirical information from the background of this study showed that most researchers had focused on other factors that had affected student retention in schools such as teenage pregnancies, early marriages, child labour, parental insecurity and financial constraints. There is hardly any conclusive study available on the influence of principals' students financial support practices on student retention especially in public day secondary schools in Nakuru County, hence the need for this study.

### **Objective**

The objective is to establish the influence of principals' students financial support practices on students' retention in public day secondary schools in Nakuru County.

### **Research Hypothesis**

**H<sub>0</sub>:** Principals students' financial support practices have no **statistically significant** influence on students' retention in public-day secondary schools in Nakuru County

## **LITERATURE REVIEW**

### **Principals' Financial Support Practices and Student Retention**

Slanger et al., (2015), claimed that institutional support, financial aid conditions, and overall quality of instruction influence retention. According to Beatty-Guenter (1994) retention theory schools should develop student support mechanisms to ensure that their needs are understood and addressed accordingly. (AFMLTA, 2019) observe that students leave school due to a combination of personal and school related factors such as lack of school fees, poor academic performance, family issues, career indecision, medical reasons and inadequate participation in extra-curriculum activities. In a study by Haverila et al., (2020) student retention was highly influenced by finance-related factors. Tumuhimbise (2019) highlights that the lack of financial support mechanisms like bursaries and scholarships contributes to low student retention among economically disadvantaged students in Uganda, with a noted absence of guidance and counseling services. Awuor (2018) adds that government subsidies alone are insufficient, advocating for additional financial support from school

mentorship, in improving student performance and retention, while Oyugi (2016) demonstrates that financial and supportive practices significantly enhance retention rates, particularly for female students. Despite these efforts, Ng'ethe (2004) notes that retention challenges persist, suggesting that financial support must be part of a more integrated approach. Musee (2018) examined factors affecting principals' administrative performance in Kenya's Mwingi East Sub-County, revealing that inadequate human and physical resources hindered effective administration, though the study did not address student retention. Bekidusa and Kisimbii (2020) found that school feeding programs improve academic performance and student retention by enhancing cognitive development and reducing hunger. However, their focus was on primary schools. Kiiru et al. (2020) assessed lunch program management's impact on educational outcomes in secondary schools, but did not address retention. Awuor (2015) explored various resource mobilization strategies and found that fees, state subsidies, and foundations positively impact student retention and performance, though community funds had a negative effect.

A study by Mutuku (2020) on the impact of income-generating projects in public secondary schools in Kenya found that schools initiating such projects can better support needy students, thereby enhancing student retention. These projects, which may include activities like farming or small-scale businesses, provide additional funds that can be used to subsidize school fees, purchase learning materials, or cover other essential needs for disadvantaged students. By addressing these financial challenges, schools create an environment where students are less likely to drop out due to economic difficulties, thereby improving overall retention rates.

Mutiso et al., (2019) looked at school management practices as a predictor variable in the adoption of safety standards in Machakos County public secondary schools. The qualitative data from open-ended questions was evaluated thematically and presented using descriptive statistics, and the quantitative data was studied using descriptive, correlation, and regression analysis. The findings demonstrated that school

management methods in the County, such as proper funding and system support, had a substantial impact on the coordination of safety standard implementation, assessment, and control in public secondary schools.

thus ensuring regular meal access. Njuguna (2020) reported that accepting in-kind payments, such as farm produce or labor, further supports retention by accommodating families with limited cash resources. However, Paul (2020)

The findings, however, revealed that the school leaders lacked security measures and efficient methods of sensitizing students.

A study by Waweru (2019) on the mobilization of funds within school communities to support needy students revealed that schools that actively engage in fundraising activities often see improved student retention. The study highlighted that efforts such as harambees (community fundraisers), seeking donations from local businesses, and engaging alumni networks can generate significant resources to assist students in need. This communal approach not only provides financial support but also fosters a strong sense of collective responsibility and belonging, which encourages students to remain in school despite financial challenges.

A study by Njoroge (2021) on the awareness of bursaries and scholarships in Kenyan secondary schools emphasized the critical role of communication between schools, parents, and students. The study found that when schools ensure that parents and students are well-informed about available bursary and scholarship opportunities, the likelihood of students dropping out due to financial reasons significantly decreases. Schools that provide guidance and support in the application process for these financial aids help to remove financial barriers, allowing more students to continue their education.

A study by Mwangi (2018) on school partnerships with organizations and government agencies for bursaries and scholarships found that such collaborations are vital for improving student retention in Kenyan secondary schools. The research demonstrated that schools that establish and maintain relationships with external bodies are more successful in securing financial aid for their students. This support helps to alleviate the financial burdens faced by needy students, reducing the chances of them dropping out and thereby contributing to higher retention rates.

Kimani (2019) found that allowing installment payments for feeding programs in Kenyan secondary schools significantly boosts student retention by easing financial burdens on families,

highlighted that the Constituency Bursary Fund, often used as a political tool, fails to effectively aid needy students, leading to high dropout rates. Richard et al. (2019) observed inconsistencies and delays in funding, exacerbating financial challenges. Beatty-Guenter (1994) and Mbuva (2011) emphasize the importance of comprehensive support mechanisms, including both financial and non-academic assistance, to improve student retention. Despite these insights, gaps remain in addressing the efficiency and inclusiveness of financial support systems.

The prevailing economic situation in Kenya seems to suggest that retention of students in public day secondary schools is likely to depend on the principals' ability to mobilize school fees for needy students. Even if the government fully pays schools fees through the Free Day Secondary Education (FDSE) programme, additional costs such as food, transport and uniform appears to affect many students. Although there is numerous empirical evidence of principals' student support especially in academic activities, there is hardly any information on how the principals' practices in financial mobilization students influence retention in secondary schools.

### **Theoretical Literature and Framework** **Tinto's Theory of Student Departure**

Tinto's Theory of Student Departure underscores that student retention is significantly influenced by their integration into academic and social aspects of school life. Developed by Vincent Tinto in 1975 and refined in 1993, the theory highlights that students who build strong connections with peers, faculty, and the institution are more likely to persist. This theory emphasizes the importance of both formal academic engagement and informal social interactions in fostering a sense of belonging, which is crucial for student retention (Tinto, 1975; Tinto, 1993).

In applying Tinto's theory, the study focuses on how principals' financial support practices impact student retention. According to the theory, financial support is a key factor in reducing dropout rates by addressing students' personal

and academic needs. Effective financial support, such as bursaries and scholarships, can enhance students' engagement and reduce their likelihood of departure by alleviating financial barriers and improving their overall educational experience.

characteristics and behaviors, offering a detailed overview of the subject. The design enabled an extensive analysis of how principals' financial support practices affect student retention, providing insights into response patterns and

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This application of Tinto's theory helps to explore how financial practices contribute to a supportive school environment and bolster student persistence in Nakuru County's public secondary schools.

### **Systems Theory**

Systems Theory, developed by Ludwig von Bertalanffy in the 1950s, posits that systems are composed of interrelated parts working together as a whole. This theory asserts that understanding a system's behavior requires analyzing its components and their interactions, emphasizing that the system's overall behavior cannot be understood by examining individual parts in isolation (Bertalanffy, 1968).

In secondary schools, Systems Theory helps principals understand how various management practices interact to impact student outcomes. Principals' financial support practices, such as providing scholarships or flexible payment options, are integral components of the educational system. These practices not only assist individual students but also enhance the overall school environment, contributing to better student retention and success within the educational system (Kast & Rosenzweig, 1972; Scott, 1998).

## **RESEARCH METHODOLOGY AND DESIGN**

### **Research Methodology**

This study adopted a mixed-methods research approach, integrating both quantitative and qualitative data to gain a comprehensive understanding of student financial support practices. According to Creswell (2014), this approach aligns with pragmatism, which allows researchers to navigate complex issues of truth and reality by combining diverse data types. By leveraging both quantitative and qualitative methods, the study aimed to provide a more complete picture of the impact of financial support on student retention, beyond what either method could reveal alone.

Utilizing a descriptive survey design, this study systematically collected data through structured questionnaires and interviews to explore financial support practices. Creswell (2014) notes that this quantitative method helps describe population

identifying key factors that influence the effectiveness of financial interventions.

### **Location of the Study**

Nakuru County, Kenya, with its diverse population of over 2 million people and a mix of urban and rural districts, was chosen for this study to assess the impact of principals' financial support practices on student retention in public secondary schools. The county's wide range of socioeconomic backgrounds, from affluent urban centers to disadvantaged rural areas, provides a rich context for examining how different financial support practices can influence student outcomes. This diverse educational environment offers valuable insights into how principals' financial interventions can affect student retention across varying contexts.

The selection of Nakuru County is also justified by its significant growth in school enrollment and evolving educational policies, which present both opportunities and challenges for principals. Research highlights that effective financial support practices are crucial for addressing disparities in educational resources and supporting student retention in diverse settings. The county's varied economic conditions, as detailed by the Kenya National Bureau of Statistics (2019). This study aims to provide actionable recommendations based on Nakuru's unique educational landscape, which can be applied to similar contexts to enhance student retention and overall educational outcomes.

### **Target Population**

The target population for this study was the principals, teachers and students of all the 293 public day secondary schools and all the Sub-County Directors of Education (SCDE) in Nakuru County. The total target population of 38,863 comprised of 293 secondary school principals 3,962 teachers, 34597 form four students and 11 Sub-County Directors of Education (County Education Office- Nakuru, 2022).

### **Sampling Procedure and Technique**

Sampling involved a multi-stage approach to ensure comprehensive representation in the study. The cluster method was used to categorize schools into 11 sub-counties in Nakuru County, with proportionate sampling

determining the number of schools from each sub-county. Simple random sampling selected individual schools and teachers, while purposive sampling targeted principals and Sub-County Education Officers (SCDE) to provide specialized

student retention and dropout rates. The study was implemented in Laikipia County, reflecting Nakuru's diverse population, making it suitable for piloting.

insights on school management and educational policies. This mix of sampling techniques ensured a well-rounded data collection approach, balancing broad representation with expert input. The study employed a multi-stage sampling process across schools, principals, teachers, and students. Initially, 90 schools (30% of the total) were selected proportionately from each sub-county.

The sample size was 574 participants, comprising of samples of 90 principals 363 teachers, 110 students and 11 SCDE. Principals from these schools were included through purposive sampling, while 363 teachers were chosen using Slovenes' formula, considering an error tolerance of 5%. Ten students per selected school were randomly chosen for focus groups, ensuring gender balance

#### **Research Instruments**

Data for the study was collected using various instruments, including questionnaires for principals and teachers, focus group discussions with students, and interview schedules for Sub-County Directors of Education (SCDE). Questionnaires were used to gather extensive data efficiently, with principals providing information on student retention rates and teachers offering insights on the study objectives through a five-point Likert scale (Kothari & Garg, 2014).

Focus group discussions with students aimed to capture diverse opinions and experiences, with eleven groups formed across different sub-counties, each including ten students. This method was chosen to gain a broad range of perspectives while maintaining manageable group sizes for effective discussion (Ingram & Steger, 2015; Hinton, 2018). Additionally, the interview schedule for SCDE featured thirteen open-ended questions to collect detailed, qualitative data related to the study's objectives.

A pilot study was conducted to evaluate participant recruitment, questionnaire usability, and data collection methods before the main study on principal management practices in Nakuru Day secondary schools. This preliminary research helped refine the research instruments and design, addressing factors influencing

Quantitative and qualitative data from 10% of the population were sampled, involving 67 respondents from nine public day schools. The pilot included nine principals, 36 teachers, and focus groups, and allowed for the identification and correction of any issues with the research instruments (Gillham, 2000). This pre-study was crucial for ensuring the clarity and effectiveness of questionnaires and interview guides. The pilot study also ensured the validity and reliability of research instruments, including questionnaires and interview schedules. Validity was assessed through expert consultation, while reliability was measured using Cronbach's alpha, yielding high consistency scores (Cronbach Alpha  $\alpha = 0.9$  for principals and 0.89 for teachers) (Orodho, 2009). Adjustments were made based on piloting feedback to improve the clarity and dependability of qualitative data collection.

#### **Data Analysis Techniques and Procedures**

The data collected were analyzed using both qualitative and quantitative methods. Qualitative data from interviews were examined through thematic analysis, identifying key themes related to management practices and student retention in Nakuru County's public secondary schools. Quantitative data were analyzed using descriptive statistics to compute frequencies, percentages, means, and standard deviations, which were used to determine response rates and assess the implementation of student management practices.

For inferential statistics, the data's normality was assessed before applying parametric tests, which are more powerful for data analysis. Pearson's product-moment correlation coefficient was calculated to measure the strength and direction of relationships between student management practices and retention. Significant relationships were identified by comparing p-values with the significance level of 0.05.

Regression analysis was used to model the impact of various student management practices on retention rates. The analysis included checking multiple regression assumptions, calculating coefficients of determination, and applying a regression model to evaluate the predictive ability of management practices on

student retention, based on persistence and progression concepts.

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students make informed career decisions based on a broader academic experience. Student

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The model was expressed as:

$$Y = \beta_0 + \beta_1 X_1 + \epsilon$$

Where,

**Y** = Student retention

**$\beta_0$**  = Constant term (predicted value of dependent variable if the composite of independent variable (principals' management practices) is zero

**$\beta_1$**  = Contributions of principals' financial support practices on retention

**$X_1$**  = Principals' financial support practices

**$\epsilon$**  = Standard error (other variables that may affect retention of students but are not included in the model and was assumed not to interfere with student retention e.g. Government Policies)

## **RESEARCH FINDINGS AND DISCUSSIONS**

### **General and demographic information**

The study aimed to gather general and demographic information, including response rates, length of service, and subject selection levels. A total of 453 questionnaires were distributed to principals and teachers, with 110 students participating in focus groups and 11 SCDE officers interviewed. The response rate was 95.5%, with all SCDEs and students responding fully, and high rates of 96.7% from principals and 93.7% from teachers. This rate exceeds the minimum threshold for research quality, indicating robust participation.

### **Demographic Characteristics**

The demographic characteristics section provided insights into principals' and teachers' tenure at their schools, with 48.3% of principals and 34.1% of teachers serving between 6 to 10 years. This extensive experience was crucial for understanding student retention dynamics. Subject selection was predominantly done in Form 2, according to 89.7% of teachers, indicating a preference for this timing to help

retention rates were mostly high, with 75.8% of principals reporting rates above 61%. However, the 2.3% of principals reporting rates below 20% suggests underlying issues that warrant further investigation to enhance retention strategies.

### **Rating of Student Retention**

The principals were asked to rate the student retention in their school, and the response was as provided in table 7. The majority of principals 66(75.8%) reported that their schools had a student retention rate of 61% and above, while only a small percentage 2(2.3%) reported a retention rate below 20%. These results imply that Nakuru County public day secondary schools have relatively high student retention rates in general. The transition and completion rates noted in empirical assessments of Kenyan education are congruent with this. The reported retention rate of 2.3% of principals indicating a retention rate below 20% raises significant concerns, suggesting that while the percentage is small, it could point to critical underlying issues that merit further investigation. Such low retention rates are often indicative of systemic problems within the educational environment, including factors such as socio-economic challenges, inadequate support systems, or ineffective teaching practices (Schutz et al., 2020). A further investigation into these aspects could reveal vital insights necessary to enhance retention strategies and improve the overall educational experience for students. Therefore, while the percentage may seem marginal, it signifies a potential area for considerable concern that requires comprehensive examination in future studies. The results are in line with those of a study by Limo and Muchimuti (2022), who discovered that Kenya's rates for moving from primary to secondary education have been rising gradually in recent years.

**Table 1: Rating of Student Retention**

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Below 20%	2	2.3
21%-40%	5	5.7
41%-60%	14	16.1
61%-80%	35	40.2
81% and above	31	35.6

Source: Researcher 2023

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Possible reasons for the high student retention rates reported by principals in this study could include improvements in the quality of education and increased access to secondary education. In recent years, the Kenyan government has implemented a number of policies aimed at improving the quality of education and increasing access to secondary education, such as the Free Day Secondary Education program (Ministry of Education, 2018). These initiatives may be contributing to the high retention rates observed in this study.

**Descriptive Statistics for Principals Financial Management Practices**

Table 2 details the financial management practices in schools, focusing on support for economically disadvantaged students and resource use. Income-generating projects were reported with a moderate mean of 2.89 by principals and 2.96 by teachers, indicating these initiatives are present but vary. Fundraising efforts

showed a mean of 3.47 for principals and 3.18 for teachers, with principals demonstrating slightly stronger agreement. Both groups noted strong communication about bursaries, with principals scoring 4.42 and teachers 4.23. Engagement with external organizations averaged 4.17 for principals and 3.95 for teachers. Flexibility in payment options for feeding programs was highly rated, with principals averaging 4.53 and teachers 4.39. Overall, principals and teachers showed commitment to financial practices supporting student retention. The findings suggest schools are implementing financial management practices to support disadvantaged students, though the level of implementation varies. Both principals and teachers recognize the importance of income-generating projects, fundraising, and communication about bursaries, with principals generally showing stronger agreement. High ratings for flexible payment options and external engagement highlight the schools' efforts to reduce financial barriers and enhance student retention.

**Table 2: Descriptive Statistics for Principals Financial Management Practices**

	Principals Responses			Teachers Responses		
	N	$\bar{x}$	Std. Dev.	N	$\bar{x}$	Std. Dev.
The school has initiated income generating projects to help the needy students.	87	2.89	1.29	340	2.96	1.33
The school always organizes for mobilization of funds from the school community to support the needy students to complete their studies.	87	3.47	1.19	340	3.18	1.28
The school ensures that parents and students are made aware of bursaries and scholarship opportunities to support in fee payment.	87	4.39	0.65	340	4.23	0.83
The school liaises with the various organizations and government agents for provision of bursaries and scholarships to support students to complete their studies.	87	4.17	0.81	340	3.95	1.06
The school always accepts payment for feeding programmes in installments to enable students to stay in school.	87	4.53	0.74	340	4.39	0.81
The school always accepts payment of feeding programmes in kind to enable students to stay in school.	87	4.2644	.86884	340	4.01	1.15
Valid N (listwise)	87			340		

Source: Author, 2023

### **Qualitative Data Analysis**

During interviews with students, financial management practices were explored, specifically with regard to other financial projects sponsored by donors besides parents, how the principal ensured needy students were retained in school, whether feeding programs helped retain needy students, and if financial management practices increased student retention. Various financial projects were identified, including Child Care, which pays school fees for needy students, provides uniforms, and personal effects for needy students. However, it was noted that few students were aware of such programs.

Family units exist in secondary schools purposely to help students share their issues and in some cases with individual teachers who sometimes provide financial and material assistance to needy students. This includes sanitary pads which are provided for free to girls in nearly all day secondary schools, and which helps keep them in school and increased retention.

On whether the students were aware of any project that provided help to needy students, one student had this to say:

I am aware of the Young Life Project, which assists low-income students with lunch, books, and uniforms. There are also orphanages in Nakuru that sponsor students from various secondary schools. I am aware of government-sponsored programs such as constituency development funds and ward development funds, as well as corporate social responsibility programs such as Wings to Fly, Menengai Crater, Hells Gate, and Kenya Wildlife.

One student provided the following information:

The school assists needy students in a variety of ways, including retaining top performers with large school balances, offering flexible payment models such as installment payments, providing uniforms and stationery, and occasionally waiving lunch fees or providing food for needy students to take home.

When asked about the impact of feeding programs, one student noted:

Food in school was plenty and well-balanced compared to what I have at home and this increases my morale to attend classes on daily basis.

However, one student retorted that:

this school is too rigid on lunch fee payment. Overall, the principal's management practices greatly influenced student retention in school, as evidenced by students' reasons for preferring their school, such as good food, good advice, good discipline, high performance, sacrifice by teachers, emphasis on spiritual growth, integrity, and leadership skills, moral support from teachers, a good and understanding principal, access to facilities not found in other schools, and financial support and nurturing of talents.

This result was in line with that of Maina and Kariuki (2021), who found that one of the main causes of students quitting school is parents' financial difficulties. It was also consistent with Ongige and Tikoko (2020) findings on sanitary pads, Wambugu and Oyugi's (2016) findings on flexible payment models, Bekidusa and Kisimbii's (2020) findings on feeding program management, and Mbijiwe's (2013) findings on financial and material assistance to Isiolo students.

Proper financial budgeting ensures resources are used effectively for class and co-curricular activities, motivating learners and boosting retention. Adequate furniture and teaching resources are essential (Slanger et al., 2015), while financing academic trips enhances learning (Mbuva, 2011). Maintaining financial records promotes school stability and stakeholder engagement (Richard et al., 2019). Investing in school security, including CCTV installation, protects learners from theft (Richard et al., 2019). Finally, flexible payment options, such as allowing parents to pay in installments or in kind, help ensure students remain in school.

When students were asked in what ways did the school's principal or administration provides financial support or assistance to students. They were asked to indicate how the financial support affected their decision to stay in school.

One student indicated.

"The school offers scholarships to students who face financial difficulties, and I was fortunate to receive one. This financial support relieved the burden on my family, and it was a significant factor in my decision to stay in school."

Another student is respondent:

"Our principal initiated a school-based work-study program that allowed students to work part-time

within the school premises, earning a stipend to cover some of our expenses. This financial support has made it more feasible for me to continue my education."

The first student highlighted the provision of scholarships by the school to students facing financial difficulties, which significantly eased the financial burden on their family and played a crucial role in their ability to remain in school. The second student mentioned a school-based work-study program initiated by the principal, enabling students to work part-time on campus and earn a stipend to cover expenses, ultimately making it more feasible for them to pursue their education. These accounts underscored the importance of financial support in enhancing students' access to education and their decision to stay in school. The SCDEs were asked to indicate to what extent principals provide financial support to students in public-day secondary schools in Nakuru County. One SCDE stated; "Principals provide financial support to students through bursaries, scholarships, and sponsorship programs for needy students. This support significantly eases the financial burden on students and contributes to higher retention rates". The response underscored the provision of financial support through various programs,

acknowledging its positive impact on reducing financial barriers to education and consequently

on student retention. The SCDEs were also asked to share examples of financial support initiatives that have positively influenced student retention in your sub-county. One SCDE stated. "Examples of financial support initiatives that have positively influenced student retention include sponsorship by local businesses, which cover school fees and additional resources for students in need."

**Correlations between Principals Financial Management Practices and Average Student Retention**

The correlation coefficient between Principals financial management practices and student retention is as indicated in Table 3. To investigate the relationship between Principals' financial management practices and student retention, a Pearson product-moment correlation was used. Student retention and Principals' financial management practices had a weak, positive correlation that was statistically insignificant ( $r = 0.360^{**}$ ,  $n = 87$ ,  $p = 0.001$ ) at the 99% confidence level. This means that when principal finance management practices are applied, the student retention also positively improved.

**Table 3: Correlations between Principals Financial Management Practices and Student Retention**

		Principals Financial Management Practices	Student Retention
Principals Financial Management Practices	Pearson Correlation	1	
	Sig. (2-tailed)		
	N	87	
Student Retention	Pearson Correlation	.360**	1
	Sig. (2-tailed)	.001	
	N	87	87

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Source: Researcher 2023

**Linear Regression analysis of Principals Financial Management Practices and Student Retention**

Table 4 presents the model summary for the influence of Principals' Financial Management

Practices on Student Retention. This table provides an overview of the statistical model used to examine the influence, including the coefficient of determination (R-squared) and related statistics.

**Table 4: Model Summary for Principals Financial Management Practices**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.360 <sup>a</sup>	.130	.120	.92173

Predictors: (Constant), Principals Financial Management Practices

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The R-squared value of 0.130 indicates that about 13% of the variance in student retention is explained by Principals' Financial Management Practices, with the adjusted R-squared value of 0.120 accounting for model predictors. The standard error (0.92173) reflects data variability around the regression line. While the model suggests a significant influence of financial management practices on student retention, the R-squared value shows that these practices explain only a small portion of retention variance, implying other factors may play a larger role.

Table 5's ANOVA results assess the statistical significance of this relationship. The ANOVA results show a statistically significant relationship ( $F(1, 85) = 12.681, p = 0.001$ ) between Principals' Financial Management Practices and Student Retention, with the regression model accounting for 13% of the variance (R-squared = 0.130). This indicates that effective financial management by principals positively impacts student retention, potentially through resource allocation and program development. The findings suggest that improving principals' financial competence can help boost student retention. Table 30 presents the beta coefficients, highlighting the strength and direction of this relationship, with a significance level of 0.05.

**Table 5: ANOVA for Principals Financial Management Practices**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10.774	1	10.774	12.681	.001 <sup>b</sup>
	Residual	72.215	85	.850		
	Total	82.989	86			

a. Dependent Variable: Student Retention

b. Predictors: (Constant), Principals Financial Management Practices

**Source:** Researcher 2023

**Beta Coefficients**

Table 6 shows a significant relationship between principals' financial management practices and student retention. An unstandardized coefficient of 0.505 ( $p = 0.001$ ) indicates that each unit increase in financial management practices correlates with a 0.505 unit increase in student retention, with other variables held constant. The standardized coefficient (Beta) of 0.360 suggests a moderate positive effect of financial management practices on retention. This finding implies that principals with strong financial management are more likely to see higher retention rates. Therefore, principals and school administrators should prioritize effective financial management to enhance student outcomes and promote educational success.

The fourth hypothesis stated that “H<sub>04</sub>: There is no statistically significant influence of principals’ students’ financial support practices on students’ retention in public day secondary schools in Nakuru County.” The p-value associated with principals' students' financial support practices

was 0.000, which was less than the test significance level of 0.05, at 95% level of significance. As a result, the null hypothesis was rejected, implying that principals' student financial support practices had a statistical significant influence on student retention in Nakuru County public-day secondary schools.

The study found a strong correlation between principals' financial management practices and student retention, suggesting these practices alone can improve retention rates. Pearson correlation analysis confirmed the link between revenue-generating projects and student retention. Mbijiwe (2013) noted that while retention programs existed, factors like financial constraints and tribal animosity hindered retention. The rejection of the fourth null hypothesis further supports Tinto's theory, emphasizing that financial support practices enhance student retention by alleviating financial barriers, promoting both social and academic integration in public-day secondary schools in Nakuru County.

**Table 6: Beta Coefficients for Principals Financial Management Practices**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.051	.559		3.665	.000
	Principals Financial Management Practices	.505	.142	.360	3.561	.001

a. Dependent Variable: Student Retention

Source: Researcher 2023

## CONCLUSION

The study shows that the financial practices of principals' students' management practices had a positive relationship and statistically significant influence on student retention in Nakuru County public-day secondary schools. This was despite the majority of public secondary schools not having income-generating projects to assist poor students. In some schools, parents and students were not made aware of bursaries and scholarship opportunities to support in fee payment. A majority of the public schools always accepted payment for feeding programmes in installments to enable students to stay in school.

## RECOMMENDATIONS

Based on the study's findings, several recommendations can be made.

- i. Schools and educators should seek to initiate income-generating projects, increase awareness of available bursaries and scholarships, and offer flexible payment options for school feeding programs to alleviate financial barriers and promote student retention.
- ii. With financial management practices showing a significant effect on student retention, it is crucial for authorities to advocate for initiatives that financially support needy students, including encouraging schools to start income-generating projects, disseminating information about bursaries and scholarships, and offering flexible payment options for essential programs, thereby reducing financial barriers to education and enhancing retention.

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