INFLUENCE OF SOCIO-ECONOMIC FACTORS ON GIRLS' COMPLETION RATES IN SECONDARY SCHOOL EDUCATION IN CHEPALUNGU SUB-COUNTY, BOMET COUNTY, KENYA

Cheruiyot Stanley Kipkemo

A Research Project Submitted in Partial Fulfillment of the Requirements for the Award of the Degree of Master of Education in Economics of Education

University of Nairobi

2017

DECLARATION

This research project is my original work and has not been presented for award of a degree in any other university

_____

Stanley Kipkemo Cheruiyot

E55/61289/2010

This research project is submitted with our approval as university supervisors

_____

Dr. Loise Gichuhi

Senior Lecturer

Department of Educational Administration and Planning

University of Nairobi

_____

Mr. Ferdinand Mbeche

Lecturer

Department of Educational Administration and Planning

University of Nairobi

DEDICATION

I dedicate this research work to my grandmother Taplelei Mochokor, Chebo Bargasta and my wife Regina Cheruiyot.

ACKNOWLEDGEMENT

I am greatly indebted to many people and would like to express my deep appreciation to them for contributions to the success of this work. I am very grateful my project supervisors; Dr. Loise Gichuhi and Mr. Ferdinand Mbeche for their continued encouragement and invaluable academic support and guidance up to the completion of this project. Dr. Jeremiah Kalai, all the lecturers and other staffs in the department of educational administration and planning, with no reservations whatsoever I say thank you. I greatly appreciate my family members; my wife Regina Cheruiyot and our children; Tabitha, Dan, Felix and Sharon who encouraged and morally supported me throughout the period of this study. I salute Dr. Ben Roberts (Tenwek hospital) the retinal specialist for counseling and successful operation done during the course of my study, I feel he became a man of great value to me. Brother Mark Stalin Kipkorir Chepkwony and his family, I appreciate, Mr. Alex Chebukto, principal kapkesosio secondary and other persons who I may have failed to mention and who in diverse ways supported me during the course of the study, I recognize your help and I say thank you so much. Lastly I thank God the almighty for keeping my life throughout the course of study. Thank you all thank you one.

TABLE OF CONTENTS

Contents **Page**

Title page i
Declaration ii
Dedication iii
Acknowledgement iv
Table of contents v
List of figures ix
List of tables x
List of abreviations and acronyms xii
Abstract xiii

CHAPTER ONE

INTRODUCTION

1.1 Background to the study 1
1.2 Statement of the problem 6
1.3 Purpose of the study 6
1.4 Objectives of the study 7
1.5 Research questions 7
1.6 Significance of the study 7
1.7 Limitations of the study 8
1.8 Delimitations of the study 9
1.9 Assumptions of the study 9
1.10 Definition of significant terms as used in the study 10
1.11 Organization of the study 10

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction.....12

2.2 Influence of early marriage and girls' completion rates in secondary education.....12

2.3 Influence of parents' level of education on girls' completion rates in secondary education.....15

2.4 Influence of family income on girls' completion rates in secondary education.....18

2.5 Influence of cost of education on girls' completion rates in secondary education.....21

2.6 Summary of literature review.....25

2.7 Theoretical framework.....26

2.8 Conceptual framework.....28

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction.....30

3.2 Research design.....30

3.3 Target population.....30

3.4 Sample size and sampling procedures.....31

3.5 Data collection instruments.....32

3.6 Validity of instruments.....33

3.7 Reliability of the instruments.....34

3.8 Data collection procedure 35

3.9 Data analysis techniques 36

3.10 Ethical considerations 36

CHAPTER FOUR

DATA PRESENTATION, INTERPRETATION AND DISCUSSIONS

4.1 Introduction.....38

4.2 Response return rate.....38

4.3 Demographic information of respondents 39

4.4 Influence of early marriage on girls' completion rates in secondary education 43

4.5 Parents' level of education and girls' completion rates in secondary education.....50

4.6 Family income and girls' completion rates in secondary education.....59

4.7 Cost of education and girls' completion rates in secondary education.....65

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction.....72

5.2 Summary of the study 72

5.3 Summary of the Findings.....73

5.4 Conclusion 76

5.5 Recommendations.....77

5.6 Suggestion for further research.....78

REFERENCES.....79

APPENDICES 85

Appendix I: Research questionnaire for pricipals and teachers 85

Appendix II: Research questionnaire for students 91

Appendix IV: Reserch permit 98

LIST OF FIGURES

Figure **Page**

Figure 2.1: Conceptual framework 28

LIST OF TABLES

Table **Page**

Table 1.1 Level of education attained by parents in Bomet County.....4

Table 3.1: Target population.....31

Table 3.2: Sampling frame.....32

Table 4.1 Instrument response rate.....38

Table 4.2 Respondents' gender.....39

Table 4.3 Principals and teachers age bracket.....40

Table 4.4 Students' age brackets.....41

Table 4.5 Teaching experience in Chepalungu Sub County.....42

Table 4.6 The extent to which early marriages affect girls' completion rates in secondary education.....43

Table 4.7 Principals responses on the influence of early marriage on girls completion rates in secondary education.....45

Table 4.8 Teachers' response on the influence of early marriage on girls' completion rates in secondary education.....46

Table 4.9 Aspects of completion rates affected by early marriage.....47

Table 4.10 Influence of early marriage on girls' completion rates in secondary education as perceived by students.....49

Table 4.11 Girls' responses on their parents' level of education.....51

Table 4.12 The extent to which does parents' level of education affect girls' completion rates in secondary education.....52

Table 4.13 Level of parents' education hindering girls' completion in secondary education.....53

Table 4.14 Principals' responses on the influence of parents level of education on girls' completion rates in secondary education.....54

Table 4.15 Teachers' responses on the influence of parents level of education on girls completion rates in secondary education.....57

Table 4.16 Influence of parents' level of education on girls' completion rates in secondary education as perceived by students 58

Table 4.17 Girls responses on their parents' income per month.....60

Table 4.18 The extent to which does family income affect girls' completion rates in secondary education 61

Table 4.19 Principals' responses on the influence of family income on girls completion rates in secondary education 62

Table 4.20 Influence of family income on girls' completion rates in secondary education as perceived by students.....64

Table 4.21 The extent to which cost of education affects girls' completion rates in secondary education 66

Table 4.22 Principals responses on the influence of cost of education on girls' completion rates in secondary education.....67

Table 4.23 Teachers' responses on the influence of cost of education on girls' completion rates in secondary education.....68

Table 4.24 Influence of cost of education on girls' completion rates in secondary education as perceived by students.....70

LIST OF ABREVIATIONS AND ACRONYMS

ASAL	Arid and Semi-Arid Lands
BOM	Board of Management
CAMPE	Campaign for Popular Education
CDF	Constituency Development Fund
CREATE	Consortium for Research on Education Access, Transitions and Equity
EFA	Education for All
GoK	Government of Kenya
KCSE	Kenya Certificate for Secondary Education
KNBS	Kenya National Bureau of Statistics
MoE	Ministry of Education
MoEST	The Ministry of education Science and Technology
NGOs	Non-Governmental Organization
PTA	Parents'- Teachers' Association
SID	Society of International Development
SPSS	Statistical Program for Social Sciences Organization
UN	United Nations
UNESCO	United Nation Educational and Scientific and Culture
UNICEF	United Nations Children's Fund

ABSTRACT

The purpose of the study was to investigate factors influencing girls' completion rates in secondary education in Chepalungu Sub County in Bomet County. It was guided by the research objectives to determine how early marriage, parents' level of education, family income and costs of education influence girls' completion rates in secondary education in Chepalungu Sub County. The study was guided by human capital theory postulated by Becker in 1964 that education improves human productivity. The research adopted descriptive survey design with target population comprising 57 public secondary schools, 57 principals, 428 TSC teachers and 8277 student girls. Stratified random sampling was used to arrive at schools to participate in the study by dividing the target population of schools into nine strata on the basis of the nine locations in Chepalungu Sub County. Census sampling approach was used to sample principals in the sampled schools, while simple random sampling was used to sample teachers and students from the selected schools. Therefore, the total sample of the study included 6 principals, 43 teachers and 828 students. The researcher used questionnaires to collect quantitative and qualitative data. Validity was also established by use of expert judgment and piloting while; the reliability was also tested using test-retest technique to get a coefficient correlation of 0.84. Descriptive statistics were used to analyze qualitative and quantitative data. The study realized a total response rate of 92.5 percent. These findings showed that early marriages had a significant effect on girls' completion rates in secondary schools. The findings showed that parents' level of education was an important element on girls' completion rates in secondary education because parents' with higher level of education attained motivate their daughters' complete secondary education. The study findings showed that most parents are unable to raise adequate amount of fund to pay school fees for their daughters. Majority of the cost related aspects not met by parents cause girls to discontinue with their education lowering their completion rates. The study findings recommended that the school administration and other stakeholders should come up with programs and in forums enlighten parents on the importance and challenges of girls' education. Teachers as professionals should conduct guidance and counseling talks on importance of girls' education and parents as their responsibility should encourage and emphasize the importance of girls' completion rates and placement once they attain certificate and hence secure future generation and break the vicious circle of low girls' completion rates. A study should be carried out to find out the possible policies that can be put in place to improve the completion rates of girls in Kenya.

CHAPTER ONE

INTRODUCTION

1.1 Background to the study

Education is a main catalyst for socio-economic development in any country (Okumu Nakajjo & Isoke 2008). Developed countries have a vast literature pointing out that investment in education have led to faster economic growth, foundation for social and cultural development of a nation (Lockheed, Marlaine, Verspoor & Adriaan 1994). Education and training enhances human capital formation, both have attributes of being a public good (Galor, 2011; Ranson 2009). Education is a private good whose enrolment may be determined by family conditions. Positive attributes of education, which benefit society beyond individual's welfare, are: reduced poverty, improved in health and socio-economic status. Education assists in acquisition of new skills and knowledge which will lead to increases productivity, improves the capacities of societies by strengthening social, economic, embrace scientific technology in production, alleviate poverty, solve demographic problems and increase the value and efficiency of labour (Lockheed, 1994).

The Universal Declaration of Human Rights to Education is fundamental regardless of child's sex and economic status among other variance (GoK, 2013). Female education is instrumental in promoting socio-economic and political development implying that equal access to education should be accorded to both

gender for continuity and completion rates at all levels (UNESCO, 2008). Many studies have explored major factors influencing students' completion rates in education. UNICEF (2012) report estimated 400 million women in the ages between 20 and 49 (41%) were married before reaching 18 years, indicating that their education was discontinued. Education is a cultural representation and framed within the context of the global agenda and development of relevant learning support systems for regional and national circumstances (UNESCO, 2000). Grant and Hallman (2006) pointed out that low family income is a likely reason for girls' dropout in South Africa Bugembe et al., (2005). Ahmad and Najeemah (2013) established that poor families in urban areas of Ugandan hardly afford basic needs hence low academic performance and high dropout rate.

Education is a vital tool and equalizer for women empowerment, of maternal health improvement, reduction of mortality rate, and contending with HIV/AIDS scourge, accords women and girls with numerous opportunities such as economic and social prosperity, voice and power (World Bank, 2004). Educated Women have reduced fertility, child mortality and higher life expectancy. Low family income affects girls' completion rates in education in Kenya (Ochieng, 2009). Girls whose parents have lower education level are perceived to perform poorly in school and may not complete their secondary education than those whose parents have more education, research by UNICEF (2004). Reports and research have found out that secondary education is essential for self-fulfillment, survival and

lifelong career development. Countries with equal educational achievements and opportunities for men and women have grown faster economically (Schultz, 2002).

In Ghana, Higgins (2009) correlates the relationship between parental educational level and low completion of primary and secondary Education (Higgins, 2009). Countries with better education have trainable workforce and often attract foreign investors. Education improves capacities of societies by strengthening social, economic and embracing scientific technology in production. Reduction in Poverty and demography raises Labour efficiency by widening the base of skills in the society (Lockheed, 1994). Investment in education creates a "vicious cycle" of wealth by high income earned leading to higher national revenue.

Female education yields higher rates of return, yet girls' completion rates in secondary education in Africa lags behind (Barasa, 2004). Many studies exploring major factors that influence girls' achievement and completion of learning at varying levels is much attributed to socio-economic factors such as child's ability and family circumstances. School facilities, curriculum and teacher characteristics are minor influencers on students' completion (Jenks et al, 1972). The MoEST (2005) indicated low Completion rates in education by girls and points to the need to identify and address their hindrances.

Socio-economic forces determining future progress of developing countries Ranson (2009) also pointed out that girls' education is powerfully regarded as a tool for future democracy and civil liberties support. Availability of finance is another factor that has been shown to affect access to education because of high costs involved e.g. uniforms, travel costs, cost of equipment and the opportunity costs. Family finances are directly related to children starting school, school attendance frequency, and dropout or temporarily withdraw (Craft, 2002). Poor parents do not provide basic necessities to their children making them to seek for employment at the expense of education, (Psacharoploulos & Woodhall 1994, 1985). Table 1.1 shows level of education attained in Bomet County and its Sub-Counties.

Table 1.1 Level of education attained by parents in Bomet County

	No education	**Primary education**	**Secondary education**	**Population**
Sotik	17.4%	62.2%	20.4%	147,009
Chepalungu	19.0%	67.1%	13.9%	142,271
Bomet east	18.3%	66.1%	15.6%	111,278
Bomet central	15.3%	62.9%	21.9%	111,370
Konoin	15.1%	63.9%	21.3%	128,899
County Average	17.1%	64.4%	18.5%	640,827

Source: SID & KNBS (2013)

Information presented in Table 1.1 shows that Chepalungu recorded a highest percentage of parents with primary education or no formal education. The findings showed a high illiteracy level in the sub-county as compared to other sub-counties in Bomet County. Consequently, a baseline survey carried out in Chepalungu Sub County indicates girls' transition rate is 62 % against 59 % for boys and a high dropout rate for girls at 27.7% due to the high cultural barriers like gender stereotypes, early marriages and child labour were found to undermine girls completion rates in education (World Vision, 2013 in Abungu 2013). Although Chepalungu Sub County has benefited from government subsidizing secondary education and CDF facilities like classrooms, girls' completion remain unmatched in terms of input-output. There are 7708 girls in 63 registered public secondary schools in Chepalungu Sub County. Girls' mean scores in Siongiroi and Sigor divisions are 4.52 and 3.54 respectively, (Chepalungu Sub County report, 2015). This information points to a research gap on girls' completion rates in secondary education in the Sub County.

The study of girls' completion rates in secondary education will consider aspects of promotion, completion, academic achievements among others. A study by CREATE, (2009) showed that parental perception of investing in girls' education was low due to socio-cultural practices favouring boys. Gender stereotypes are reflected in attitudes and behaviour which have direct bearing on girls' persistence and academic achievement hence limiting girls' expectations and reinforcing negative perceptions (UNICEF, 2012). This study therefore intended to find out factors affecting girls'

completion rates in secondary school education in Chepalungu Sub County of Bomet County.

1.2 Statement of the problem

Education is a fundamental human right which sustains development and it should be provided to both genders at primary and secondary school levels. In developing countries pernicious effects of poverty affect much vulnerable members like; the poor and girls among others. Education is a powerful instrument to reduce deprivation and vulnerability, raise earning potentials and improving labour productivity. In low income families, girls have less chance of starting school than boys owing to poverty, and cultural stereotypes.

According KNBS (2O13) report in Table 1.1, Chepalungu Sub County has report high number of parents with no education. Further girl child education in the region has been faced by various cultural and social constraints hindering their completion rates in formal education. The aggravating factors ranging from economic status of families, patriarchy in the society and early marriages leading to low enrolment, low retention, poor performance and dropout. Thus, the current study sought to establish the socio-economic factors influencing completion rates of girls' in secondary school education in Chepalungu Sub-County.

1.3 Purpose of the study

The purpose of the study investigated the factors influencing completion rates of girls' in secondary education in Chepalungu Sub County in Bomet County.

1.4 Objectives of the study

i. To determine how early marriage influence girls' completion rates in secondary education in Chepalungu Sub County.

ii. To assess the influence of parents' level of education on girls' completion rates in secondary education in Chepalungu Sub County.

iii. To determine the influence of family income on girls' completion rates in secondary education in Chepalungu Sub County.

iv. To establish the influence of indirect cost of education on girls' completion rates in secondary education in Chepalungu Sub County.

1.5 Research questions

i. How do early marriages influence girls' completion rates in secondary education in Chepalungu Sub County in Bomet County?

ii. What are the effects of parents' level of education on girls' completion rates in secondary education in Chepalungu Sub County in Bomet County?

iii. How does family income influence girls' completion rates in secondary school education in Chepalungu Sub County?

iv. What are the effects of indirect cost education on girls' completion rates in secondary education in Chepalungu Sub County in Bomet County?

1.6 Significance of the study

The study findings may benefit a number of educational stakeholders including; the BOM may benefit from the study findings and recommendations to enable

them to fund programmes that facilitate girls' retention, access and completion rates in secondary schools. The study findings may help the principals identify constraints that hinder girls' completion rates in their schools so as to help change the situation. The study findings may benefit parents to identify challenges hindering girls' completion rates in secondary schools so as to combat retrogressive cultural practices that hinder girls' completion rates. The study may also create awareness on community's contributions to low girls' completion rates in secondary education and control of low completion. The study may help Non state actors in the support of retention and enrolment of girls in secondary education. The study may create hindsight to the county education board on investment areas to prioritize in so as to boost girls' completion rates. The study may also contribute to the pool of knowledge in Economic of education on strategies of improving completion rates of girls in secondary school education sub-sector.

1.7 Limitations of the study

Secondary schools in Chepalungu Sub County were 57 but due to their expansive distribution the study sampled 6 schools to represent the sample. The findings were generalizable with caution to the rest of the county so to, all parts of the country because issues of low girls' completion rates in secondary education vary from one region to the other. Logistical constraints like inaccessibility of some areas made parts of the area of study to be reduced. There were some practices and school activities conducted at different times of the year during the research

period and they affected researchers' attendance of schools in the area. There were other intervening variables like school based factors that affect girls' completion rates, though this study limited itself to socio-economic factors.

Mitigations against these limitations, the study used flexible means of transport like "Boda-Boda" which reached entirely almost everywhere. Adherence to school term dates and school/calendars helped the research to collect data in time. The study left an open door for other researchers to research on other intervening variables affecting girls' completion rates in secondary education.

1.8 Delimitations of the study

This study limited itself to Chepalungu Sub County and confined itself to principals, teachers and students in public secondary schools. Of particular interest was the public secondary schools geographically spread in the Sub County.

1.9 Assumptions of the study

The respondents answered the questionnaire items truthfully with assured confidentiality. The study sample was a representation of the entire population. The researcher established the total number of secondary schools and girls' enrollment in Chepalungu and used stratified sampling method to select schools that participated in the study. In the study, it was assumed that the data and records needed were available and updated.

1.10 Definition of significant terms as used in the study

Boda-Boda refers to motor cycles used to transport people and goods in Kenya.

Direct cost refer to costs incurred by individual or community to acquire formal education.

Dropout rate refers to voluntary loss of learners enrolled in an education cycle.

Education refers to acquisition of knowledge through formal or informal schooling.

Indirect cost refers to government expenditure in education such as teacher salaries and others.

Completion rates in secondary education refer to the process of going through formal education cycle of education system after primary School education. Learners attend and engage in core curricula/ academic activities. Completion is marked by KCSE examinations.

Socio-economic factors refer to events whose behaviour or operations produce some desirable or undesirable results in a particular circumstance and referred to as variables that are economic or social e.g. income, education cost, marriage age and parents' level education.

1.11 Organization of the study

The research was organized in five chapters. Chapter one focused on background to the study, statement of the problem, objectives of the study, research questions, and significance of the study, limitations and delimitations and definitions of significant terms to be used in the study. Chapter two presented the literature

review of the study with details on factors affecting girls' completion rates in secondary education. Chapter three is on research methodology describing research design, target population, sampling techniques and sample size, instruments' validity, data collection procedures and data analysis techniques and ethical considerations. Chapter four comprised of the report on the data collected from the respondents and discussions on the research findings. Chapter five focused on summary, recommendations of the study and suggestions for further research.

CHAPTER TWO
LITERATURE REVIEW

2.1 Introduction

In this chapter, the researcher reviewed literature from various authors across the globe. The review is informed by the study objectives and begins with the influence of early marriage on girls' completion rates in secondary education, influence of parents' level of education on girls' completion rates in secondary education, influence of family income on girls' completion rates in secondary education, influence of education costs on girls' completion rates in secondary education. This is followed by a summary of literature review and ends with a presentation of the theoretical and conceptual frameworks.

2.2 Influence of early marriage and girls' completion rates in secondary education

A person may be married at one point in life; marriage binds husband and wife to one another in order to raise a family (UNICEF, 2014). However, girls' marriage may be influenced by culture and various socio-economic circumstances where some communities marry-off girls before marital age. In Afghanistan, forced marriages, keep women indoors, lack of school facilities as well as environmental constraints are obstacles for girls' completion rates in education (Trani, Bakshhi, & Nandipati 2012). Schurmann (2009) observed rampancy of early marriage in Bangladesh lead to the end of girls' education implying further barrier to their inclusion in socio-economic activities in the society. Over half of the girls

reported that their cessation of secondary schooling was due to marriage, whereas cited only by 2% of boys (Nath, Haq, Begum, Ullah, Sattar, and Chowdhury 2008).

In Bangladesh, younger brides can typically attain husbands of higher status with lower dowries. Marrying-off girls early is due to cultural notion that delay in marriage attracts huge dowry, and as the years pass the marriage of the girls becomes difficult as there is a strong preference for younger girls for marriage marking an end to their education (Bajracharya and Amin 2010). Parents fear that daughters will not be accepted as brides if they are educated beyond a few years in school. If the girl is educated then it is hard to find an equal partner to match. The more educated the girl is, the bigger the problem in finding a groom. High dowry demand has increased significantly with aging of the girl child (Mathur, Greene, and Malhotra 2003).

UNICEF report estimated that internationally, about 400 million women of ages 20-49 translated to 41% of the aggregate population of women in the age bracket got into matrimony before attaining 18 years, UNICEF (2012). All over the world young women aged 20-24, 1: 3 (70 million) got married at childhood while others in ratio 1: 9 (23 million) entered into marriage before attaining 15 years of age (UNICEF, 2005). About 17% are married in adolescence before age 15 and 47 % by age 18 in the least developed countries while in South Asia, West and Central

Asia and sub-Saharan Africa, 18 percent, 14 percent and 12 percent of girls respectively, were married by the time they were 15 years of age that was attributed to retrogressive cultural practices (UNICEF 2012; Brown 2012).

Brown (2012) observed that Niger, Chad, Mali and Ethiopia remain the biggest violators of the minimum age, marriage law applicable in these countries where Niger, Guinea and Senegal had cases over 80%. Schurmann (2009) further revealed that over 40 percent of the married adolescent girls in the age groups 15 –19 years have never entered the basic education system. In Niger and Guinea 27.3% and 20.2% respectively showed girls were married by the age of 15 years. In Malawi, Mozambique and Tanzania, majority of married girls of ages 15 –19 just completed primary education.

Muthengi, Karei and Erulkar (2012) reported that in the rural areas of Tabora in Tanzania, 13% of women (girls) were married by age 15 and 47% were married by the age 18. Educational enrollment and attainment were low among girls in Tabora, particularly those who were married. Overally, one in eight girls in rural Tabora had never been to school with married girls four times more likely to have no education as compared to unmarried girls (10% unmarried, 41% married).

UNICEF (2010) reported that early marriages denied the girl-child the right to education. Ronoh, Chiuri, Matheka, and Bor, (2010) argued that provision of

quality education to children in a pastoral community is a nightmare. When girls reach sexual coercion, unwanted pregnancy and early marriages interfere with their academic performance and force them to drop out of school (Yara, 2010). The UNICEF (2010) Report on EFA, states that early marriages affect girls access and retention in education in arid and semi-arid lands (ASAL) areas. Ombongi (2008) in his study done in Isiolo, an ASAL district; found out that early marriages influenced girls' completion rates in education. Girls of ages 12-14 years meaning even standard 4 girls were withdrawn from school to be married- off to rich men in the society for an exchange of dowry.

Many researchers have acknowledged that marriage affect girls' completion rates in education though they differ in age and level of education where the girl child is affected. They also do not provide a clear link between marriage and academic achievement, repetition of class, dropouts as well as completion of extra curricula activities by the girl child at secondary school level. These are some of the areas the current study addressed.

2.3 Influence of parents' level of education on girls' completion rates in secondary education

Parents' level of education is significantly and directly related to girls' completion rates in education. This has been proven by numerous researchers world over. In America, Jones, Harper, and Watson (2011) noted that parents' level of education could be directly linked to the child's academic achievement and the development

of achievement-oriented attitudes both at school and work. Other research findings established direct association of children's academic achievement and parents' level of education. This is a larger part of constellation of psychological and sociological variables influencing children's learning outcomes in school (Joan & Smrekar 2009). Low Educational Background of the parent limits academic achievement and access to vital resources to the child with additional stress created at home. In families where parents have difficulties in reading and writing has a continued shifting effect and there is some anticipated risk that low literacy will be passed on to the next generation and likely to affect girls much (Joan & Smrekar 2009).

According to Black (2003), more educated parents are likely to enroll their children in performing schools and could encourage them to enroll in tertiary institutions. On the other hand, children from families where parents have low education tend to perform poorly in school than their counterparts whose parents reached higher level in education. Research carried by UNICEF (2004) explored and found out in 55 developing countries including two Indian states that children of educated or more schooled women were more likely to be enrolled and complete schooling cycles. This is due to the fact that educated women's perspective and hindsight in education gains. In Afghanistan, Samady, (2013) revealed that the illiteracy level of parents had negative impacts on their

daughters' education, for instance 40% of rural parents perceive the girls' future with education is ruthless and going against their roles.

According to Nannyonjo (2007) study done in Uganda, students whose parents completed form four or form six or university would perform considerably better than those students whose parents dropped or never started primary school education or just completed primary school education. Students whose fathers had university degree are likely to attain a higher increase in test score or grades. Similarly Okumu, Nakajjo and Isoke, (2008) in a study on Socio-economic determinants of primary school dropout in Nigeria found out that educated parents were more concerned and could effectively guide their children in their academic work when they are at home. Parents with low educational level attained often do not care to supervise their children's performance due to lack of sufficient knowledge to face the challenging assignments and home work of the child and this discourage the children and may lead to dropping out of school due to lack of parental support.

In Kenya, Oloo (2003) also observed that children whose parents have higher education have a higher chance of doing well in class. Juma, Simatwa and Ayodo (2012) found that parents' level of education is important and quit significant to determination of a child's achievement in school. The study also revealed that it is possible that low socio-economic status of the parent which include parental level

of education could impact negatively on family interaction patterns which can influence child's behavior, and in turn affect the academic achievement of the child with its achievement-oriented attitudes over time and thus affecting child's completion rates in education.

The reviewed studies provided some important information on the influence of parents' level of education on child's completion rates in education. However, most of them failed to link parents' level of education and completion rates of the girl child in secondary education which was one of the main interests for the current research. Generalization of the findings of the reviewed studies is also limited by the scope and sample sizes used by the researchers. Hence this study sought to find out the influence of parents' level of education on the girl child education within the secondary schools of Chepalungu Sub County.

2.4 Influence of family income on girls' completion rates in secondary education

Finances influence access and use of most basic human needs within societies across the world. In Akanle (2007), Parents' income is a key factor determining the academic and vocational successes of secondary school education where a big percentage of the students' population is. The author noted serious psychological imbalances affecting individual student in classroom, and which may cause; low concentration, low perception, frustration, sickness and emotional disability in class extending to academic performance of a child and may further result in child

dropping out of school or withdrawal. Parental investment on children's well-being and which at times is gender biased. Although most parents are altruistic to gender of their children, a number of them may not invest equally for both sexes in education opportunities. Leung and Zhang (2008) their research found out that the Chinese parents often give preference to their sons; this is an encouragement to many of them to invest in their sons' well-being by providing education to them with anticipation that boys will look after them in the future. True to the findings, parental gender bias on investments in education on children happens at a situation where parents earn low income which is inadequate to pay school fees and cause girls to stop schooling earlier than boys who are favoured by parents securing the future in them.

Harttgen and Klasen (2009) observed that poverty is often given as an important reason as to why learners drop-out of school. Colclough et al (2003) argued that girls from rich families by statistics showed a higher retention rates in school than those from poor families. In the study conducted by Ahmad and Tukur (2007) in Nigeria, based on data collected from 600 rural households of Sokoto State, it revealed that in Nigeria that there is a significant gender disparity in educational attainment and school attendance where female children are at a serious disadvantage. Grant and Hallman (2006) found out that in South Africa, there is a reasonable positive association between family's financial strength and the likelihood of girls from the same families dropping out of school is high**.**

Bugembe et al. (2005) in Ahmad and Najeemah (2013) could explain that in the Ugandan urban areas, most of the poor families which could hardly afford water at a cost for domestic use talk less of education as an investment on their children leading to low academic performance and high school dropout rates of their children.

Republic of Kenya (2003), most parents especially in the poor rural areas, arid and semi-arid areas and slum areas of Kenyan cities have been unable to provide for their children with the necessary educational materials and learning environment at home. In such circumstances, quit a vast number of children whose parents cannot afford overhead costs of education such as school uniforms and other expenses tend to be regularly absent from school and finally drop out of school. Most girls from poor families spend substantial amount of time in household chores which affects their completion of school (World Bank, 2004; UNESCO, 2004). Many authors have argued on how family income affects children's completion rates in education. However, most of these studies do not provide a clear picture of the said influence, they also majorly concentrate on the completion rates in education of both boys and girls and with fewer studies focusing on how family income influence every aspect of girls completion rates in education. The current study therefore focused on how family income has influence the girl child's completion rates in secondary education only.

2.5 Influence of costs of education on girls' completion rates in secondary education

Many households often weigh on the costs and benefits of sending their children to school. Families in a situation of resource-poor difficulties, the benefits of education usually make them to tilt in favour of boys than girls by reason of the expected rates of return to educating boys versus girls and parents evaluate the extent to which they stand to personally benefit from child's educational gains being male or female. In some communities pegged on varied cultures, such as those in South Asia, sons are customarily responsible for supporting their parents in old age and daughters are not expected to because at one time they will be married off to other families (Schultz, 2002).

According to Glick (2008) the argument given in the case of developing countries, household's expenses incurred on schooling relatively rise with each schooling level and increases from primary to secondary because of the direct. Costs particularly; school fees, text books and in some cases transportation, especially in the case of girls schooling far from home and either commute daily or often travel in the course of the term to schools far from home. This implies travel time, opportunity cost, transportation costs and sometimes boarding costs are additional costs. The marginal costs of education for girls therefore are higher than that the boys' and therefore disadvantages them.

In the Caribbean, East Asia and the Pacific, household expenditure on secondary education ranges from 25 percent to 41 percent of the total expenditure, whereas in North America, Western Europe, Central and Eastern Europe, parents can account for 7 to 8 percent of total expenditure on education. However, in sub-Saharan Africa 49 to 44 percent of household expenditure goes towards secondary education of the children, this is opposed to the 30 to 22 percent for primary and tertiary levels of education respectively (UNESCO-UIS, 2011).

Schuler (2007) found that in Bangladesh significant barriers have remained in achieving greater gender and economic equity in educational completion rates and achievements. Even with the boost of secondary school stipends, many of the poorest families find it quit difficult to bear the full costs of their daughters' education, more so as girls enter to their middle and late adolescence. CAMPE (2005) reported that even "free" education costs money. In the research finding, an average income earner parent could pay nearly as much on annual basis per student as the government could subsidies for every child's education. Direct and indirect costs included; textbooks, notebooks, pay for private tutors, examinations fee, admission/readmission and other levies.

Studies on opportunity costs of education include the phenomenon distance of the school as being far from home or near and the perspective of the loss of income to enable boys and girls commute (Colclough, Rose, & Tembon 2000, Glick 2008).

Proximity to the school, they find, reduces opportunity costs for girls, saving their time for domestic chores or for study. Glick (2008) found that the effect of distant school raises the marginal costs of schooling for both girls and boys and reduces the time available for academic work. Conversely, a decrease in distance lowers the marginal costs and raises the schooling time for both genders. The arguments further implied impact on change in distance of school might be biased on gender, more so than the impacting on change in monetary costs e.g., a fee reduction and expenditure relative to distance and may have an equal impact on the school completion of both boys and girls. Most parents are reluctant to allow their daughters to walk long distances to school on their own for safety reasons, and sending their daughters to school therefore would mean; transport cost, psychological cost, and accompaniment cost, also reported in many countries.

A study in Guinea and Ethiopia found that direct costs of schooling were among the reasons for dropping out of school (Colclough et' *al.,* 2000). Cases of dropout, frequently cited is due to lack of funds to meet school expenses, this same pattern of reasoning as a reason have been given by those parents who have never attended any formal basic education. The main issue of meeting direct cost of schooling was found to be equally prevalent in Guinea. Parents were expected to pay GF 2000 or equivalent dollars for academic registration, and buy; text books, exercise books, stationery and the prescribed school uniforms for children.

In Guinea, textbooks and uniforms were the most expensive items of direct cost of education (Colclough *et al.,* 2000).

In Kenya, Otero and Coshan (2005) argued that transition from one level of education to another has been influenced by financial constraints. Levine et al., (2008) argue that though many countries have adopted free basic education to ensure girls are retained in school, indirect costs in Kenya continue to be barriers to enrollment and retention of girls in secondary school education. Lee (2008) observes that the cause of girls' drop out at secondary school in Kenya is attributed to reluctance of parents to buy essential school materials for the girls. Otero and Coshan (2005) blame the decline in secondary school enrolment on high subsidized education costs.

The current study therefore used these findings to support its findings on the influence of education cost on girl child's completion rates in secondary schools in Chepalungu Sub-County. This is because the findings of the reviewed studies are limited by design, scope and even sample sizes. The authors also focused on how direct and indirect costs affected education of both male and female learners. However, they failed to provide specific details on how specific aspects of educational costs affect specific aspect of educational completion of female students. These are some of the areas the researcher sought to address by the current study.

2.6 Summary of literature review

The review of literature was based on various objectives. According to studies by UNICEF, (2012), Trani, et al., (2012), Schurmann (2009), and Ombongi (2008) were reviewed. However, these authors despite stating that early marriages interfered with girls' education, they failed to provide specific aspects of the effect of early marriage on girls' completion rates and thus leaving a gap to research further on. There are also generalized findings on all education levels while the focus of the current study was on secondary schools.

The researcher also reviewed various authors' works including Jones et al., (2011), Cooter, (2006) and Juma et al., (2012) on the influence of parents' level of education on girls' completion rates in secondary school education. These studies revealed that parental level of education is indeed an important and significantly a unique predictor of child's achievement in school. However, they generalized their results to learners of both gender and limited by sample sizes hence could not be generalized to the location of this study. Based on work of; Akanle (2007), Kingdon, (2005), Leung and Zhang (2008) and The Republic of Kenya, (2003), family income greatly influences children's educational achievement and retention. However, most of these studies do not provide a clear picture of the said influence, they also majorly concentrate on the completion rates in education of both boys and girls and with fewer studies focusing on how family income influence every aspect of girls' completion rates in education.

Studies by Glick (2008), Schuler (2007) and Otero and Coshan (2005) gave several findings on how education cost influences girls' completion rates in education. The current study intended to build on their findings by carrying out a similar study in Sigor and only focused on how direct and indirect costs of education influence girls' completion rates in secondary education and not boys. Therefore the this study sought to fill the knowledge gap created by these scholars by using the following variables; early marriage, parents' level of education, family income and cost of education as socio-economic factors influencing girls' completion rates in secondary schools.

2.7 Theoretical framework

The study was guided by human capital theory (Becker 1964; Glaeser 2005), the proponent and seconder argued that education and training of individuals in any economy will lead to higher productivity and has both intrinsic and extrinsic values accruing to an individual and to the nation with long-term growth and development. Human capital theory looks education as a public good, improving efficiency of economic and political institutions and hastening the pace of scientific and technological advancement of every nation. Human capital theory correlates well with growth and development both in service and knowledge economies (Barro 2001).

In Glaeser's study (2005) found out that innovation is a function of educated people. According to Glaeser, increasing trend of hiring educated workers either being male or female brings the crowding out effect of the less educated people. Human Capital Theory has been the most influential theory applied by Western nations in the need for education and of development and setting up the framework of government policies since the early 1960s. A key strategy in determining economic performance and productivity be it by the government or organizations or individuals is embracing the human capital theory ideals.

Educated parents often support their children to reach to their full potentials by reason of their financial ability or the insight they perceive in the long term benefits of education and training of their children. This may be accomplished through prompts, clues, modelling, explanations, higher school completion rates, encouragement, and control of the child's attention in school. Though parents' socio-economic status affects girls' education, the girl child can successfully complete secondary education and proceed to tertiary for training so as to gain meaningful employment. Support can be accorded if parents' level of education and income are adequate and if parents avoid marrying-off their daughters early or meet the costs of educating the female child. Parents can play vital role in supporting their daughters to complete secondary education and thus enhance human capital formation.

2.8 Conceptual framework

Influence of socio-economic factors on girls' completion rates in secondary schools is shown in figure 2.1.

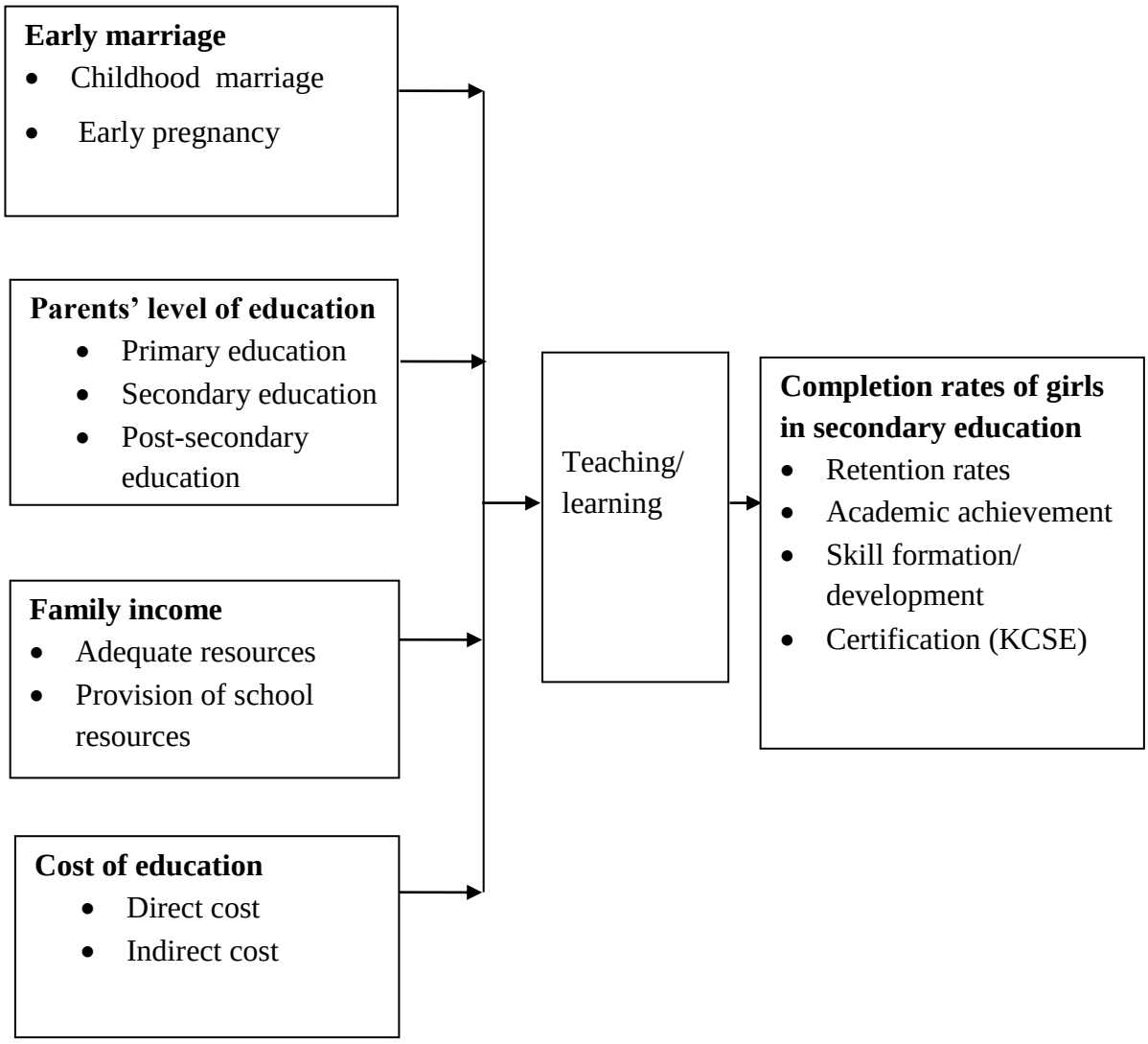

Figure 2.1: Conceptual framework

There are socio-economic variables that influence the girl child's completion rates in secondary school education. These independent variables include; early

marriages that articulate that young girls are married-off at tender ages or get unwanted pregnancies that lead to discontinued education. Parents' level of education is perceived to have a positive impact on the completion rates of education, where parents of different levels of education uphold girls' education differently. The level of family income whether high, average or low have a direct implication on whether parents are meeting the necessary costs of education, while educational cost of educating a girl child either direct or indirect affect the completion rates in secondary school education. For the purposes of this study, these are considered the independent variables as they can influence girls' completion rates in secondary education which is here considered the dependent variable by the study either positively or negatively.

CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Introduction

This chapter focused on research methodology which was used in the study and provided a general framework. The chapter presented details of the research design, target population, sample size and sampling procedure, research instruments for data collection, validity, data collection procedures, data analysis techniques and ethical considerations while conducting the study.

3.2 Research design

This study adopted descriptive survey design which required data collected at point in time so as to enable the researcher to draw understanding of the nature of existing conditions (Mutai, 2002). An explanation from Mugenda and Mugenda (2003) expounded on descriptive survey to entail data collected from a population to determine certain status of that population with one or more variables. Descriptive survey research design enables collection of data such as; attitudes, opinions and habits among others (Kombo & Tromp 2006). In this study, the use of descriptive survey design helped to obtain information related to the influence of socio-economic factors on girls' completion rates in secondary education in Chepalungu Sub County.

3.3 Target population

A target population aggregates all cases to form particular designated specification such as; institutions, objects or persons with common characteristics.

A study target is the active units of analysis for which data is used to make inferences to (Mugenda & Mugenda 2003). In Chepalungu sub-county there are 62 public secondary schools, 5 Boys', 7 Girls', and 50 mixed schools. In this study, target schools were 57 translating to a population of; 57 principals, 428 teachers and 8277 student girls. (Chepalungu sub-county education and TSC sub county offices). Table 3.1 shows the target population.

Table 3.1: Target population

Target Group	**Population**
Schools	57
Principals	57
Teachers	428
Secondary school girls	8277
Total target population	**8762**

Source: Chepalungu sub country education, TSC sub county reports

3.4 Sample size and sampling procedures

A sample is a sub-group gotten from the accessible target population, with relevant characteristics that shall be generalized to it (Mugenda and Mugenda, 1999 and Wiersma, 1986). Sampling entails the process, method or technique used to arrive at a sub-group representation of the target elements in a study (Ogula, 2005). Stratified random sampling was used to arrive at individual schools to participate by dividing the target population of schools into nine strata on the basis of the nine locations in Chepalungu Sub County. The study employed

probability sampling design, where each principal or teacher or girl in target population was given equal chance of inclusion in sampling hence establishing objectivity in sampled selection. Gay in Mugenda and Mugenda (2003), suggested that for descriptive studies, sample sizes of 10-30% for instance in a large population, a sample size of 10% and 30% for a small population. To pick the study respondents the researcher used simple random sampling from each category. Therefore, 6 schools were selected where 6 principals, 43 teachers and 828 students were sampled. Table 3.2 shows the sampling frame.

Table 3.2: Sampling frame

Target Group	**Population**	**% proportion**	**Sample size**
Schools	57	10	6
Principals	57	10	6
Teachers	428	10	43
Secondary school girls	8277	10	828
Total	**8762**		**877**

Sample size was 877 representing 10% of each category of the target population.

3.5 Data collection instruments

For collection of primary quantitative data, principals, teachers and students' questionnaires were used. Questionnaires are appropriate in the following ways: able to reach a large population within a short period, gives the respondents' ample responding time, confidentiality, less expensive and permit collection of

data from a larger sample permits use of standardized questions and objective method since no bias resulting from the personal characteristics (Owens, 2002 and Mugenda & Mugenda 2003).

Questionnaires were used to collect quantitative and qualitative data for the purposes of better understanding of the subject because they are quick and easy to fill, efficient, can be coded and closed questions easily interpreted. Respondents were the principals, teachers and students. The questionnaire for all respondents were divided into five sections (A, B, C, D & E), where A captured the demographic characteristics of the respondents. Section B was organized closed ended question and Likert scaled on early marriage and girls' completion rates in secondary education. Section C collected data on influence of parents' level of education on girls' completion rates in education. Section D collected information on influence of family income on girls' completion rates in secondary education, while section E covered information on influence of costs of education on girls' completion rates in secondary education.

3.6 Validity of instruments

Validity entails the accuracy and relevance of inferences based on research findings obtained from instruments used and measuring what was intended to be measured (Mugenda & Mugenda 2003). Pilot exercise was conducted to enable necessary adjustments aspects of the questionnaires. This included an assessment of the length of time needed to complete questionnaires. This was conducted on

time before the actual research was done. As in the case of Mugenda and Mugenda (2003), a pilot study was done in 2 schools which were excluded from the main study. The pilot study necessitated auditing content validity, language, clarity of the instruments and relevance of the information needed by the researcher. Suitable group of subjects were tested on selected respondents while keeping all the conditions constant and the same was repeated after two weeks to ascertain reliability and the results noted.

Two schools, one from each of the two divisions of Chepalungu Sub-County were involved in the pilot study before the initial research. This helped the researcher to determine if there were ambiguities in the items of the instruments thus ensure instruments elicited the data expected to answer research questions. Items that failed to test the variables intended during the piloting were either modified or discarded. Expert advice from the University supervisors and the University experts was sought.

3.7 Reliability of the instruments

In Kothari (2005) and Grinnel (1993), reliability of a test instrument is a measure of consistency which a test and re-test produces the same result when administered to the same group over a time interval of two weeks by generating similar data even when used by other researchers, it is also meant to remove possible errors. As in the case of Mugenda and Mugenda (2003), a pilot study was done in two schools which were not included in the main study. The main purpose

of pilot study was to examination content validity, etymology, simplicity of the instruments and relevance of the information needed by the researcher. Suitable group of subjects were tested on selected respondents while keeping all the conditions constant and the same was repeated after two weeks to establish reliability and the results noted. Reliability and validity of questionnaire instruments pre-tested was then ascertained by using Spearman rank correlation coefficient statistical technique and determine the extent of correlation where 0.8 or more implies that the instruments are reliable (Mugenda and Mugenda, 2003) and for, this study the research instruments scored a reliability of 0.84.

$$r = \frac{n(\sum xy) - (\sum x)(\sum y)}{\sqrt{[n[(\sum x^2) - (\sum x)^2][(\sum y^2) - (\sum y)^2]}}$$

Where;

n = the number of respondents

x_i = the score of respondents on the first test

y_i = the score of a respondent on the second test

3.8 Data collection procedure

Kothari (2004) states that data collection processes are steps, sequencing and actions relevant to guiding research. Prior to data collection and research proposal was corrected and approved by the supervisors, the researcher requested for an introductory letter from the University and sought research permit from the National commission for science, technology and innovations (NACOSTI). Once

the permit was obtained it was taken to County Commissioner and County Director of Education to seek permission and requested for an introductory letter to schools participating and conduct research in the area. Audience with the sampled schools was sought to clarify the purpose of the study on feasibility visits and book appointment to administer questionnaires. When appointment was due, the researcher familiarized with respondents, build rapport and administer instruments to the respondents to complete.

3.9 Data analysis techniques

Descriptive research uses quantitative and qualitative methodologies, helping to describe greater or less depth of events. This focuses on certain elements of research techniques engaging quantitative statistics that organize collected data into meaningful forms (Borg & Gall, 1989). Data that describe events which can be organized tabulated, and describing the data collected (Mugenda & Mugenda 2003). Data obtained in questionnaires is sorted, coded and analyzed statistically by using frequencies and percentages. For accurate analysis, data was entered in computer spreadsheets or SPSS to process all the responses and generate frequency tables and percentages. Though the study was descriptive in nature, descriptive statistics were used to analyze frequencies and percentages while data was presented in frequency distribution tables.

3.10 Ethical considerations

Permission from relevant authorities and people involved in the research was obtained while ensuring no physical injury inflicted on them nor emotional harm.

Sensitive information obtained was treated with confidentiality and purely for academic purposes. Personal biases and opinions were avoided by providing questions with opt-out choices, short and clear, simple questions, format and question context to reduce respondent fatigue and faulty recall. Institutional approval was obtained to ensure no violation of ethical aspects of research. It was made clear that the completion rates is voluntary and the respondents were free to decline or withdraw any time during the research period. Reporting the findings were accurately presented as observed with no out of context responses without discussing portions of observations and putting responses into the appropriate context.

CHAPTER FOUR

DATA PRESENTATION, INTERPRETATION AND DISCUSSIONS

4.1 Introduction

This chapter presents data collected from respondents presenting the research findings and discussions drawn for each research question. The study investigated factors influencing girls' completion rates in secondary education in Chepalungu Sub County in Bomet County.

4.2 Response return rate

After collection of the research instruments, completeness and accuracy of the research tools was assessed and the return rate presented in Table 4.1.

Table 4.1 Instrument response rate

Categories of respondents	Sample	Response	percent
Principals	6	6	100.0
Teachers	43	38	88.4
Secondary school girls	828	797	96.3
Total	**877**	**841**	**95.9**

Table 4.1 showed that the responses from the principals realized 100 percent response rate while, teachers response rate was 88.4 percent and response rate 96.3 percent. Therefore, the study realized a total response rate of 95.9 percent. These findings indicated that the study realized satisfactory and sufficient

instrument response rate. This response rates were representative and conformed to the argument from Mugenda and Mugenda (2008) that stipulated that response rates that were above 70 percent were excellent and representative for any social science research.

4.3 Demographic information of respondents

This study sought to establish the respondents' gender, age, and teaching experience to establish an insight on the study respondents' characteristic the findings were presented in subsequent sections.

4.3.1 Respondents' gender

The respondents were requested to indicate their gender orientation. Table 4.2 presented the distribution of study respondents based on their gender.

Table 4.2 Respondents' gender

Gender	**Principals**		**Teachers**	
	Frequency	**Percent**	**Frequency**	**Percent**
Male	5	83.3	23	60.5
Female	1	16.7	15	39.5
Total	**6**	**100.0**	**38**	**100.0**

Table 4.2 indicates that out of the 6 principals who participated majority (83.3%) were males while 19.4% we females. Majority of the principals were therefore males. The highest proportion of secondary teachers are male (60.5%) and female

teachers are few (39.5%). This showed that both genders were represented in the study to avoid gender biasness. The findings show that there were more male teachers. Males therefore dominate in the leadership of the sampled schools which may send a negative gendered message to the girls. This concurs with the findings of Plan International (2012) that male dominated school environments erode girls' confidence and completion rates in school.

4.3.2 Respondents' age

There was need to establish the age of principals in the sample. In most cases age is directly proportional to experience. It was felt that the more advanced in age and in the profession, the more reliable the information generated from such participants. Table 4.3 presents the findings.

Table 4.3 Principals and teachers age bracket

Age bracket in years	Principals		Teachers	
	Frequency	Percent	Frequency	Percent
25-30 years	0	0.0	7	18.4
30-40 years	1	16.7	17	44.7
40-50 years	2	33.3	9	23.7
Above 50 years	3	50.0	5	13.2
Total	**6**	**100.0**	**38**	**100.0**

Table 4.3 shows that those principals in age bracket of over 50 years were more than those in any other age bracket at 50 percent. 33.3 percent of the sampled

principals were in age bracket 40-50 years while 16.7 percent of the principals were in age bracket 30-40 years. There were no principals in the age of below 30 years. This age distribution was deemed fit since attaining position of headship is directly related to age. It was also a confirmation that the sampled principals would be able to give satisfactory information about girls' completion rates in secondary schooling

Out of all the teachers sampled, 18.4 percent were below 30 years, 44.7 percent in age bracket 30 to 40 years while 23.7 percent in age bracket 40 to 50 years and 13.2 were in age bracket of over 50 years. The distribution therefore reflects that the teachers were deemed likely to give reliable information.

There was need to establish students' distribution by age. The result is captured in Table 4.4.

Table 4.4 Students' age brackets

Age bracket in years	Frequency	Percent
10-15 years	212	26.6
16-18 years	438	55.0
Above 18 years	147	18.4
Total	**797**	**100.0**

The majority (55%) of the girls established to be between 16 and 18 years which implied that on average age groups. It should be noted that the official secondary school age as recognized by MOE is 14-18 years. However, 18.4 percent of the

girls indicated that they were over 18 years. This implied that there were few incidences of late enrolment or repetition of classes in the study area. This concurred with Rollestone, Akyeampong, and Ampiah, (2011), on the statement that girls in schools at advanced ages amounted to obstacle in girls' completion rates in education.

4.3.3 Length of service

The researcher sought to establish the length of service of the principals in the schools. This would help in validating the information they would give based on their experience. The findings are in Table 4.5.

Table 4.5 Teaching experience in Chepalungu Sub County

No. of years	Principals		Teachers	
	Frequency	Percent	Frequency	Percent
Less than 10 year	0	0.0	3	7.9
11 - 15 years	1	16.7	11	28.9
16 - 20 years	2	33.3	19	50.0
Over 20 years	3	50.0	5	13.2
Total	**6**	**100.0**	**38**	**100.0**

The highest percentage of the principals (50%) was those with work experience of over 20 years. Those with a service period between 11 and 15 years were 16.7 percent, while 33.3 percent had taught for between 16 and 20 years.

Consequently, half of the teachers had taught for between 16 and 20 years. The information showed that the study respondents were liable to give credible information for the purpose of this study due to their high level of experience.

4.4 Influence of early marriage on girls' completion rates in secondary education

The first research objective (i) sought to establish how early marriage influence girls' completion rates in secondary education in Chepalungu Sub County. Thus, the respondents were to show the extent to which early marriage affects girls' completion rates. Table 4.6 presents the study findings.

Table 4.6 The extent to which early marriages affect girls' completion rates in secondary education

Response	**Principals**		**Teachers**		**Girls**	
	(f)	**(%)**	**(f)**	**(%)**	**(f)**	**(%)**
To a great extent	4	66.7	26	68.4	428	53.7
To a moderate extent	2	33.3	7	18.4	196	24.6
To a low extent	0	0.0	5	13.2	101	12.7
Does not affect at all	0	0.0	0	0.0	72	9.0
Total	**6**	**100.0**	**38**	**100.0**	**797**	**100.0**

Early marriages were listed as the major prohibitive factor that affects girls' completion rates in secondary education. As Table 4.6 shows 66.7 percent of

principal respondents, 68.4 percent teachers and 53.7 percent of girls answered that early marriages affected girls from completing education in Chepalungu Sub-County at a great extent. The findings were an indication that early marriage was among the socio-economic factors that affected girls' completion rates in secondary schools in Chepalungu Sub-County. The findings were in agreement with Trani, Bakshhi, and Nandipati (2012); and Schurmann 2009 on the argument that early marriage ends the education of girl and is a barrier to their inclusion in broader society. Thus, majority of the young girls start a house wife life that obstructs them from completion rates in education. Respondents were to respond to statements showing their agreement on early marriages on girls' completion rates in secondary education. They were issued with a likert scale strongly agree (1), agree (2), disagree (3) and strongly disagree (4). Table 4.7 presents principals' views on the influence of early marriages on girls' completion rates in secondary education.

Table 4.7 Principals responses on the influence of early marriage on girls completion rates in secondary education

Factors under considerations	1		2		3		4	
	f	%	f	%	f	%	f	%
Concentration and attention in class of married girls who are still in school is very low	6	100.0	0	0.0	0	0.0	0	0.0
Regular school attendance of married girls who are still in school is low	5	83.3	1	16.7	0	0.0	0	0.0
Pregnancies make girls to drop out of school	6	100.0	0	0.0	0	0.0	0	0.0
Early marriage affect girl child's academic achievement	6	100.0	0	0.0	0	0.0	0	0.0
Early marriage negatively affect girls' completion rates in education	6	100.0	0	0.0	0	0.0	0	0.0

Principals strongly agreed to the statements depicting early marriage affected girls' completion rates in secondary schools. Another major factor listed was early and unwanted pregnancies, as 100 percent of the respondents listed early marriage as factor influencing girls' completion rates in secondary education as depicted in Table 4.7.It can be observed that girls who were married off at tender ages discontinued with education due to family responsibilities, affecting girls' completion rates in secondary schools.

These findings were in consistent with Bajracharya and Amin (2010) in the argument that In Bangladesh, marrying off girls early is due to the notion that

delay in the marriage attracts huge dowry, and as the years pass the marriage of the girls becomes difficult as there is a strong preference by suitors for younger girls making an end to their education. Then, the teachers' replies on the likert scale were presented in Table 4.8.

Table 4.8 Teachers' response on the influence of early marriage on girls' completion rates in secondary education

Factors under considerations	**1**		**2**		**3**		**4**	
	F	**%**	**F**	**%**	**f**	**%**	**f**	**%**
Concentration and attention in class of married girls who are still in school is very low	29	76.3	5	13.2	4	10.5	0	0.0
Regular school attendance of married girls who are still in school is low	24	63.2	7	18.4	5	13.2	2	5.3
Pregnancies make girls to drop out of school and opt to marry	38	100.0	0	0.0	0	0.0	0	0.0
Early marriage affect girl child's academic achievement	35	92.1	3	7.9	0	0.0	0	0.0
Early marriage negatively affect girls' completion rates in education	38	100.0	0	0.0	0	0.0	0	0.0

Teachers concurred with the principals on the effects of early marriage on girls' completion rates in secondary schools. For instance, 76.3% strongly agreed that concentration and attention in class of married girls who are still in school is very low. This may be attributed to girls' negative attitude towards learning. This is likely to lead to low completion rates of girls in secondary schools.

The findings also shows that 63.2 percent of the teachers strongly agreed that regular school attendance of married girls who are still in school is low, while all off them indicated that pregnancies make girls to drop out of school and opt to marry. A relative high 92.1 percent strongly agreed that early marriage affect girl child's academic achievement. This is likely to be attributed to teachers and peers discrimination and negative attitude lowering girls morale in school and also retention rates. These findings implied that early marriages had a significant effect on girls' completion rates in secondary schools in Chepalungu Sub-County. These study findings concurred with a report from UNICEF (2010) that argued that early marriages deny the girl-child the right to education.

The girls were asked to indicate aspects of educational completion rates affected by early marriage hindering completion rates. Table 4.9 presents the findings.

Table 4.9 Aspects of completion rates affected by early marriage

Response	**Frequency**	**Percent**
Concentration in class	111	13.9
School attendance	94	11.8
Dropouts	107	13.4
Transition to secondary schools	222	27.9
Academic achievement	102	12.8
Involvement in extra curricula activities	73	9.2
Completion of homework	88	11.0
Total	**797**	**100.0**

According to most girls (27.9%) transition to secondary school was the most affected aspect of completion rates in education. This may have been caused by early marriage at the end of stage transition between primary and secondary schools leading to low completion rates. Other 13.9 percent indicated concentration affected girls' completion rates in secondary schools. This may have been caused by feeling of rejection by their peers. While, 11.8 percent of the students indicated that school attendance affected girls' completion rates. The findings showed that completion rates in education were affected by early marriage hindering girls' completion rates in secondary education.

The students were issued with the likert scale showing the influence of early marriages on girls' completion rates in secondary education. Table 4.10 presents the findings.

Table 4.10 Influence of early marriage on girls' completion rates in secondary education as perceived by students

Factors under consideration	1		2		3		4	
	f	%	f	%	f	%	f	%
Class concentration of married girls who are still in school is very low	415	54.2	158	24.9	117	16.9	67	4.3
School attendance of married girls who are still in school is very low	397	49.6	202	25.7	126	19.1	72	5.5
Early marriage affect girl child's academic achievement	501	75.8	158	14.6	88	9.6	0	0.0

Majority of the students (59.9%) indicated that girls' early marriage was a major hindrance on secondary education completion. For instance, 54.2 percent strongly agreed that class concentration of married girls who are still in school is very low. This may be as a result of pre-occupation of other responsibilities which translated to low completion rates of girls. Most of the girls (49.6%) strongly agreed that school attendance of married girls who are still in school is very low. This was likely to be because they had other commitments to attend to reducing their completion rates. While, 75.8%, stated that early marriage affect girl child's academic achievement.

The findings implied that early marriages affected girls' completion rates in secondary education in the study area. The findings were in consistency with findings from Ombongi (2008) who found out that "early marriages influenced completion rates in education. Girls in standard 4 or between 12 and 14 years were withdrawn from school to be married off to wealthy men in the community in exchange for dowry".

4.5 Parents' level of education and girls' completion rates in secondary education

A report by UNESCO (2008) found out that parents' level of education was found to influence the level of education pursued, thus the second study objective (ii) sought to assess the influence of parents' level of education on girls' completion rates in secondary education in Chepalungu Sub County. Therefore, the research survey sought to establish the parents' level of education. The student respondents were required to indicate the level of education of parents. The results were as shown in Table 4.11.

Table 4.11 Girls' responses on their parents' level of education

Level of education	Frequency	Percent
No education	129	16.2
Primary level	374	46.9
Secondary level	191	24.0
Post-secondary level	103	12.9
Total	**797**	**100.0**

Table 4.11 shows, that 46.9 percent of the girls indicated that their parents had attained primary level of education. Also 16.2 percent had no formal education as all, 12.9 percent had post-secondary education 24 percent of the girls' parents were reported to have acquired secondary education. The findings revealed that less than half of the girls' parents had acquired secondary education and above. This is an indication that most of the parents may encourage their girls to complete the various educational levels since they were literate and aware of the benefits of education.

The findings differed with statements stated by Kotwal & Rani (2009) that mothers also involve their daughters in income generating activities to supplement family income unaware that mother's education is a significant variable affecting children's education attainment and opportunities.

The study respondents were requested to indicate the extent to which parents' level of education affect girls' completion in secondary education.

Table 4.12 The extent to which does parents' level of education affect girls' completion rates in secondary education

Response	Principals		Teachers		Girls	
	(f)	(%)	(f)	(%)	(f)	(%)
To a great extent	5	83.3	22	57.9	389	48.8
To a moderate extent	1	16.7	8	21.1	183	23.0
To a low extent	0	0.0	5	13.2	129	16.2
Does not affect at all	0	0.0	3	7.9	96	12.0
Total	**6**	**100.0**	**38**	**100.0**	**797**	**100.0**

Data in Table 4.12 showed that 83.3 percent of the principals, 57.9 percent of the teachers and 48.8 percent of the students indicated that parental level of education influenced girls' completion rates to a great extent. The findings indicated that parents' level of education had a great significance on girls' completion rates in secondary education. The findings were in line with a paper prepared by the National Parent-Teacher Association in Kenya (PTA), "when parents are involved in education regardless of income or background, children are more likely to earn higher grades and test scores, enroll in higher level programmes, attend school regularly and have better social skills" (UNESCO, 2009).

Students were to indicate the level of parents' education that had a greater effect on their completion rates. Table 4.13 shows the findings.

Table 4.13 Level of parents' education hindering girls' completion in secondary education

Response	**Principals**		**Teachers**		**Girls**	
	f	**%**	**F**	**%**	**f**	**%**
Lack of any formal education	4	66.7	31	81.6	654	82.1
Primary school level of education	2	33.3	6	13.8	88	11.0
Secondary school level of education	0	0.0	1	2.6	55	6.9
Post-secondary school level of education	0	0.0	0	0.0	0	0.0
Total	**6**	**100.0**	**38**	**100.0**	**797**	**100.0**

A majority of the principals (66.7%) teachers (81.6%) and girls (82.1%) indicated that parents lacking any formal education greatly hindered girls' completion in education. The study showed that parents' education was an important element on girls' completion rates in secondary education. These study findings were concurred with Black (2003) revealed that "more educated parents are likely to enroll their children in better schools and encourage them to enroll in tertiary institutions. Children from families where parents have low education tend to perform poorly in schools than pupils whose parents have more education". The study sought to establish the level at which respondents agreed with statements relating to effect of parents' level of education on girls' dropping out of the school

using the scale strongly agree (1), agree (2), disagree (3) and strongly disagree (4). Table 4.14 shows the study findings.

Table 4.14 Principals' responses on the influence of parents level of education on girls' completion rates in secondary education

Factors under consideration	1		2		3		4	
	f	%	f	%	f	%	f	%
Uneducated poor parents negatively affects their daughter's completion rates in secondary education and do not value education of a girl	6	100.0	0	0.0	0	0.0	0	0.0
Primary school level of education attained by parents has negative influence on girls' education and remove them from school so as to help them at home	5	83.3	1	16.7	0	0.0	0	0.0
Post-secondary school level of education has a significant positive influence of secondary schooling of the girl child as they are financially capable of meeting the cost of education and also value their daughters education	6	100.0	0	0.0	0	0.0	0	0.0
Post-secondary parents provide their daughters with the needed learning materials which improves their academic achievement	6	100.0	0	0.0	0	0.0	0	0.0
Better educated parents assist their daughters with homework which improves their academic achievement	4	66.7	2	33.3	0	0.0	0	0.0

From the findings in Table 4.14, out of the 6 principals who responded to the questionnaire, 83.3 percent of them strongly agreed that parents with low

education do not value girls' education as they value boys unlike educated parents as indicated by while parents with a low education level do not support girls' education positively. This was likely to be caused by the lack of hindsight of the parents on the importance of education to girls as compared to boys. This was likely to hinder girls' completion rates.

All principals were in strong agreement with the statement that stated; uneducated poor parents negatively affect their daughter's completion rates in secondary education and do not value education of a girl, post-secondary school level of education has a significant positive influence of secondary schooling of the girl child as they are financially capable of meeting the cost of education and also value their daughters education, and post-secondary parents provide their daughters with the needed learning materials which improves their academic achievement. This could have been attributed to parents' association to low level of education attained causing girls' completion rates to differ with parents' level of education.

Consequently, majority of the principals 83.3% and 66.7% strongly agreed that primary school level of education attained by parents has negative influence on girls' education and remove them from school so as to help them at home and better educated parents assist their daughters with homework which improves their academic achievement respectively.

The respondents further agreed that a higher educational level among parents help them offer educational guidance to their girls unlike parents of a lower level. Moreover those better educated parents also serve as examples to their daughters who are thus less likely to drop out of school. The findings agree with Chugh (2011) who observed that, "parental education influences the continuation of children in school and is also associated with increased access to education, higher attendance rates and lower dropout rates". Teachers' responses were as shown in Table 4.15.

Table 4.15 Teachers' responses on the influence of parents level of education on girls completion rates in secondary education

Factors under consideration	1		2		3		4	
	f	%	f	%	f	%	f	%
Uneducated poor parents negatively affects their daughter's completion rates in secondary education and do not value education of a girl	29	76.3	5	13.2	4	10.5	0	0.0
Primary school level of education attained by parents has negative influence on girls' education and remove them from school so as to help them at home	24	63.2	7	18.4	5	13.2	2	5.3
Post-secondary school level of education has a significant positive influence of secondary schooling of the girl child as they are financially capable of meeting the cost of education and also value their daughters education	35	92.1	3	7.9	0	0.0	0	0.0
Post-secondary parents provide their daughters with the needed learning materials which improves their academic achievement	38	100.0	0	0.0	0	0.0	0	0.0
Better educated parents assist their daughters with homework which improves their academic achievement	38	100.0	0	0.0	0	0.0	0	0.0

According to 86.3 percent of the teachers agreed with the principals on the influence of parents' level of education on girls' completion rates in secondary education. This may have been caused by the society's perception of girl-child

education in reflect to parents' level of education and the opportunity cost. These findings implied that many of the teachers agreed on the significance of parental level of education and girls' completion rates. The findings agreed with research carried out by UNICEF (2004) in which 55 countries and two Indian states found that children of educated women were much likely to go to school and the more schooling the women had received, the higher the chance that they would send their children to school. The students also responded as presented in Table 4.16.

Table 4.16 Influence of parents' level of education on girls' completion rates in secondary education as perceived by students

Factors under consideration	**1**		**2**		**3**		**4**	
	f	**%**	**f**	**%**	**f**	**%**	**f**	**%**
Parents' lack of education negatively affects girls completion rates in secondary education as they don't see the value of a girl child's education	431	54.2	197	24.9	135	16.9	34	4.3
Secondary school parents do not value the education of their daughters at this level as they lack finances to educate them and their sons at the same time	395	49.6	205	25.7	153	19.1	44	5.5
Educated parents have positive influence on secondary schooling of their daughters since they are capable to meet the cost of education and value their daughters' education	604	75.8	116	14.6	77	9.6	0	0.0
Post-secondary parents buy their daughter needed learning materials which improves their academic achievement	221	28.2	412	51.7	133	16.9	31	4.3
Educated parents assist their daughters with homework which improves their academic achievement	95	14.9	395	59.6	152	19.1	44	6.4

A high portion of the girls (54.4%) agreed that parents with a low education lead to the inability to pay school fees promptly thus their girls are more likely to drop out of school. This could be attributed to low socio-economic status of parents due to low education level affecting their ability to meet basic needs more so education. According to 75.8 percent of the girls strongly agreed that educated parents have positive influence on secondary schooling of their daughters since they are capable to meet the cost of education and value their daughters' education. The underlying reason may be due to their understanding acquired in education, increasing girls' completion rates.

Further, 54.2 percent of the girls strongly agreed parents' lack of education negatively affects girls' completion rates in secondary education as they don't see the value of a girl child's education. The findings implied that girls completion rates was higher where parents level of education was higher as compared to girls whose parents had lower level of education. The findings also agree with Mutinda (2013) that, "parents who have a certain educational level might want their children to achieve the same level or even higher".

4.6 Family income and girls' completion rates in secondary education

The economic status of a family in this study means the total amount of resources a family has in order to meet the domestic needs like education, food and shelter.

The third research objective (iii) sought to determine the influence of family income on girls' completion rates in secondary education in Chepalungu Sub County. Student respondents were required to give the approximate income that their parents could raise within a period of one month. The responses were as shown in Table 4.17.

Table 4.17 Girls responses on their parents' income per month

Level of income	Frequency	Percent
Less than kshs 2000	109	14.8
kshs 2000-5000	112	15.6
kshs 6000-10000	123	18.4
Above kshs 10000	138	22.2
Don't know	215	29.0
Total	**797**	**100.0**

From the findings shown in Table 4.17, out of the 797 respondents who responded to the questionnaire, majority of the girls' parents (14.8%) can raise below Kshs 2,000 per month, 62 (15.6%) below Kshs 5,000 per month, 73 (18.4%) can raise between Kshs 6,000 – 10,000 per month while 4 (22.2%) can raise above 10,000 per month. This was an indication that majority of the families are low income earners according to international standards since they earn less than 1,035 US Dollars per month which signifies poverty in the area. These findings agree with Amadi (2013), in her study on the overview of women's

education in Africa. She suggested that poverty is the most important factor that contributes to high rate of illiteracy among African women.

The respondents were requested to indicate the extent to which family income affect girls' completion rates in secondary education. Table 4.18 presents the study findings.

Table 4.18 The extent to which does family income affect girls' completion rates in secondary education

Response	**Principals**		**Teachers**		**Girls**	
	(f)	**(%)**	**(f)**	**(%)**	**(f)**	**(%)**
To a great extent	6	100.0	27	71.1	459	65.2
To a moderate extent	0	0.0	5	13.2	177	19.4
To a low extent	0	0.0	6	15.7	96	11.6
Does not affect at all	0	0.0	0	0.0	65	3.8
Total	**6**	**100.0**	**38**	**100.0**	**797**	**100.0**

Table 4.18 shows that all principals (100%), 71.1 percent of teachers and 65.2 percent of girls indicated that family income affected girls completion rates in secondary education to a great extent. The findings showed a great relationship between family income and girls' completion rates in secondary education. The findings were in agreement with Colclough et al (2003) who argued that girls from rich families have higher retention in school than those from poor families.

Further, the respondents were to show the influence of family income on girl child's completion rates in secondary school education.

Table 4.19 presents the study findings.

Table 4.19 Principals' responses on the influence of family income on girls completion rates in secondary education

Factors under consideration	Principals		Teachers	
	Mean	St. Dev	Mean	St. Dev
Low income families are not capable of paying the required fees hence pull their daughters drop from school	3.54	0.70	3.71	0.78
Low income families may not buy the required learning resources for their daughters who end up failing in academics	3.26	0.76	3.11	0.69
Low income families often lack money to pay school fees and their daughters are often attend school sessions as they are always send for school fees	3.52	0.74	3.53	0.75
Inability of low income families to buy their daughters sanitary pads force girls to miss school days during menstruation period	3.49	0.72	3.50	0.74
Middle and high income families are able to cater for their daughters' secondary education and always complete class work and other activities	3.46	0.70	3.49	0.73

As shown in Table 4.19 the research findings showed that girls from low income families drop out of school more frequently than those from middle and higher income families as indicated by a mean of 3.54 and a standard deviation of 0.70.

This was due to greater constrains experienced by low income families lowering girls' completion rates. They also seem less motivated to learn due to lack of fees as compared to those from higher income families as indicated by a mean of 3.52 and a standard deviation of 0.74. It may be deduced that lack of school fees caused girls to be sent home oftenly and reduce their morale to complete education.

The girls were in agreement that low income families do not encourage girls to continue with school as shown by a mean of 3.49 and a standard deviation of 0.72 and also prefer paying school fees for boys to girls as shown by a mean of 3.46 and a standard deviation of 0.70. They also accepted the fact that most girls drop out of school due to poor payment of school fees as indicated by a mean of 3.26 and a standard deviation of 0.76. The study findings implied that financial status of a family played a significant role in girls' completion rates in secondary schools.

The findings agree with Sabates, (2010) who noted that "financial level of the family affect a child's education meaning that, the higher the income of parents, the more the possibilities of retaining their children to a school of their preference. Income also affects school outcomes through enabling a child to participate in co-curricular activities like lessons after school and special trips. Such activities improve children's skills directly and also indirectly through general intellectual

stimulation which affects subsequent learning. Therefore, if the opportunity cost of a child being in school is high for the parent, the chance of dropping out increases". Girls' perception on the influence of family income was presented in Table 4.20.

Table 4.20 Influence of family income on girls' completion rates in secondary education as perceived by students

Factors under consideration	1		2		3		4	
	f	%	f	%	f	%	f	%
Low income families are not capable of meeting the required fees hence pull their daughters out of secondary schools	125	31.5	159	40.1	42	10.6	71	17.9
Low income families are not able to purchase required learning resources for their daughters who end up failing in academics	215	54.2	98	24.9	67	16.9	17	4.3
Lack of fees by low income families results in the girl child missing school days as they are normally chased from school	197	49.6	102	25.7	76	19.1	22	5.5
Middle and high income families are able to cater for their daughters' secondary education hence such girls have maximum completion of class and other school activities	301	75.8	58	14.6	38	9.6	0	0.0

According to study findings presented in table 4.20 a majority of the girls (52.8%) strongly agreed to the statements provided on the influence of family income on girls' completion rates in secondary schools. For instance, 40.1 percent agreed that low income families are not capable of meeting the required fees

hence pull their daughters out of secondary schools, while 54.2 percent strongly agreed that low income families are not able to purchase required learning resources for their daughters who end up failing in academics. There is a possibility that most families in the study area prioritize boys' education over girls' education lowering the latter's completion rates.

Moreover, 49.6 percent strongly agreed that lack of fees by low income families results in the girl child missing school days as they are normally chased from school, and 75.8 percent strongly agreed that middle and high income families are able to cater for their daughters' secondary education hence such girls have maximum completion of class and other school activities. The findings showed the strong effects of family income on girls' completion rates in secondary education. The findings were in line with Grant and Hallman (2006) who found an association between a family's financial strength and the likelihood of the daughter's dropout in South Africa.

4.7 Cost of education and girls' completion rates in secondary education

Objective four (iv) of the study sought to establish the influence of costs of education on girls' completion rates in secondary education in Chepalungu Sub County. Therefore, the respondents were asked to indicate the extent to which cost of education influenced girls' completion rates in secondary education. Table 4.21 presents the study findings.

Table 4.21 The extent to which cost of education affects girls' completion rates in secondary education

Response	Principals		Teachers		Girls	
	(f)	(%)	(f)	(%)	(f)	(%)
To a great extent	3	50.0	21	55.2	394	48.9
To a moderate extent	2	33.3	8	21.1	206	26.7
To a low extent	1	16.7	6	15.8	123	18.4
Does not affect at all	0	0.0	3	7.9	74	6.0
Total	**6**	**100.0**	**38**	**100.0**	**797**	**100.0**

From the findings in Table 4.21, half of the principals, 55.2 percent of teachers and 48.9 percent of students indicated that cost of education influence girls' completion rates in education to a high extent. This implied that cost of education played a significant role in the completion rates of girls in secondary schools. This concurs with a study by Cheruiyot (2011) who found that even with government subsidy parents still have a burden to pay development fund which affect students' completion rates.

The respondents were to show the influence of education cost on girls' completion rates in secondary education using the likert scale strongly agree (1),

agree (2), disagree (3) and strongly disagree (4). Principals' views are presented in table 4.22.

Table 4.22 Principals responses on the influence of cost of education on girls' completion rates in secondary education

Factors under considerations	1		2		3		4	
	f	%	f	%	f	%	f	%
Cost of uniform forces parents to keep their daughters at home	6	100.0	0	0.0	0	0.0	0	0.0
Sanitary pads' costs forces girls to miss school due to embarrassment	5	83.3	1	16.7	0	0.0	0	0.0
Lack fare force parents to let their daughters drop from school	6	100.0	0	0.0	0	0.0	0	0.0
Cost of teaching and learning materials forces parents to let their daughters drop from secondary schools	6	100.0	0	0.0	0	0.0	0	0.0
Inability to pay school fees cause a girls to be absent from school resulting in negative achievement	6	100.0	0	0.0	0	0.0	0	0.0
Lack of fees force girls to repeat classes	4	66.7	1	16.7	1	16.7	0	0.0

From the Table 4.22, the data shows that all of the principals strongly agreed that cost of uniform forces parents to keep their daughters at home, lack of fare force parents to let their daughters drop from school, and inability to pay school fees cause a girls to be absent from school resulting in negative achievement. There is a possibility that cost of learning resources and other requirements hinder girls' completion rates in the study area. This indicated that majority of the cost related aspects cause girls to discontinue with their education lowering their completion

rates. This concurs with Mbugua (2008) who noted that PTA levies are utilized in development of school physical facilities. The finding indicates that development fund influence students' completion rates in school. This agrees with Roschanski (2007) who found in a study in Homabay district that when girls were repeatedly sent home for school levies some became too shy to return to school.

Table 4.23 presents the teachers response on the likert scale.

Table 4.23 Teachers' responses on the influence of cost of education on girls' completion rates in secondary education

Factors under considerations	**1**		**2**		**3**		**4**	
	f	**%**	**f**	**%**	**f**	**%**	**f**	**%**
Cost of uniform forces parents to keep their daughters at home	29	76.3	5	13.2	4	10.5	0	0.0
Sanitary pads' costs forces girls to miss school due to embarrassment	24	63.2	7	18.4	5	13.2	2	5.3
Lack fare force parents to let their daughters drop from school	38	100.0	0	0.0	0	0.0	0	0.0
Cost of teaching and learning materials forces parents to let their daughters drop from secondary schools	35	92.1	3	7.9	0	0.0	0	0.0
Inability to pay school fees cause a girls to be absent from school resulting in negative achievement	38	100.0	0	0.0	0	0.0	0	0.0
Lack of fees force girls to repeat classes	38	100.0	0	0.0	0	0.0	0	0.0

In the case of teachers from the table 4.23, majority of them (76.3%) felt that girls drop out of school due to the different costs incurred in secondary education. It

may be deduced that girls' education is affected by lack of basic amenities that are perceived insignificant by most parents, lowing their completion rates in secondary schools. According to 63.2 percent of the teachers, levies charged were a barrier to girls' completion rates in education. The findings were an implication that the cost of education through direct and indirect costs affected girls' completion rates in secondary schools. This is supported by Craft (2002) who noted that children combine household duties with schooling. The majority of teachers indicated that Students drop out of school to run family businesses and Students drop out of school to get employed, that Students drop out of school because they cannot realize immediate economic benefit from education. This concurs with a report by UNESCO (2001) which indicated that parents view the benefit of education as far-fetched and choose to pre occupy their children as casual labour where immediate income is guaranteed. Table 4.24 presents the students responses on the likert scale.

Table 4.24 Influence of cost of education on girls' completion rates in secondary education as perceived by students

Factors under considerations	1		2		3		4	
	f	%	f	%	f	%	f	%
Cost of uniform forces parents to keep their daughters at home	42	10.6	71	17.9	125	31.5	159	40.1
Sanitary pads costs forces girls to miss school and feel embarrassed	197	49.6	102	25.7	58	14.6	22	5.5
Cost of teaching and learning materials forces parents to pull their daughters from secondary schools	301	75.8	76	19.1	38	9.6	0	0.0
Lack of fees forces girls to repeat classes	219	55.2	66	16.6	58	14.6	54	13.6

From the Table 4.24, most of the students (47.8%) felt that lack of adequate funds to cater for various costs in secondary education forced them out of school or delayed their attendance thus affecting their completion rates. The findings implied that insufficient funds affect girls' completion rates. The findings were in line with observations from Labook (2000) that parents are encouraged to pay levies to be used to fund school projects. This showed that cost of education

influence student completion rates in education. Thus the researcher pegged the reason of low completion in secondary education due to extra levies.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter covers the study summary of findings, conclusions, recommendations and suggestions for further research.

5.2 Summary of the study

The purpose of the study was to investigate factors influencing girls' completion rates in secondary education in Chepalungu Sub County in Bomet County. It was guided by the following research objectives; to determine how early marriage influence girls' completion rates in secondary education, to assess the influence of parents' level of education on girls' completion rates in secondary education, to determine the influence of family income on girls' completion rates in secondary education in Chepalungu Sub County and to establish the influence of costs of education on girls' completion rates in secondary education in Chepalungu Sub County.

The study reviewed related literature from different scholars' works informed by the study objectives. The study was guided human capital theory. It adopted descriptive survey design. The target population comprised of 57 public secondary schools, 57 principals, 427 teachers and 8277 student girls. Simple random sampling procedure was applied so as to obtain the study respondents. Stratified random sampling arrived at schools to participate by dividing the target population of schools into nine strata on the basis of the nine locations in Chepalungu Sub County. The researcher used questionnaires to collect

quantitative and qualitative data. Piloting was conducted in order to determine the reliability and validity of the instruments. Validity was also established by use of expert judgment while, the reliability was also tested using test-retest technique where the coefficient correlation was 0.84. Data was analyzed qualitatively and quantitatively. The study realized a total response rate of 92.5 percent.

5.3 Summary of the Findings

The first research objective sought to establish how early marriage influence girls' completion rates in secondary education in Chepalungu Sub County. The study findings revealed that 66.7 percent of principal respondents, 68.4 percent teachers and 57.4 percent of girls answered that early marriages affected girls from completing education in Chepalungu Sub-County at a great extent. Principals strongly agreed to the statements depicting early marriage affected girls' completion rates in secondary schools. Another major factor listed was early and unwanted pregnancies, as 100 percent of the respondents listed it as factor influencing girls' completion rates in secondary education. A majority of the teachers concurred with the principals on the effects of early marriage on girls' completion rates in secondary schools.

From the study findings most girls (30.7%) transition to secondary school was the most affected aspect of completion rates in education. Others like, 11.1 percent school attendance, 15.4 percent concentration affected girls' completion rates in

secondary schools. The findings showed that various indicators of completion rates in education were affected by early marriage hindering girls' completion rates in secondary education. Also, majority of the girls' early marriage was a major hindrance on secondary education completion. The findings showed that early marriages affected girls' completion rates in secondary education in the study area.

The second study objective sought to assess the influence of parents' level of education on girls' completion rates in secondary education in Chepalungu Sub County. The study found that the majority (43.8%) of the girls indicated that their parents had primary level of education. Also 19.9 percent had no formal education as all, 13.4 percent had post-secondary education while 22.9 percent of the girls' parents were reported to have acquired secondary education. The findings revealed that less than half of the girls' parents had acquired secondary education and above. From the study findings, majority of the respondents indicated that parental level of education influenced girls' completion rates to a great extent. The findings indicated that parents' level of education had a great significance on girls' completion rates in secondary education.

A majority of the girls (82.1%) Principals (66.7%) and teachers (81.6%) indicated that parents lacking any formal education greatly hindered girls' completion in education. A high portion of the girls also agreed that parents with a low

education lack the ability to pay school fees promptly thus their girls are more likely to drop out of school. The study showed that parents' education was an important element on girls' completion rates in secondary education.

The third research objective sought to determine the influence of family income on girls' completion rates in secondary education in Chepalungu Sub County. From the research's analysis, most of the girls' parents (14.8%) can raise below Kshs 2,000 per month, 62 (15.6%) below Kshs 5,000 per month, 73 (18.4%) can raise between Kshs 6,000 – 10,000 per month while 4 (22.2%) can raise above 10,000 per month. This was an indication that most parents are unable to raise adequate amount of fees to pay for their girls.

Objective four of the study sought to establish the influence of costs of education on girls' completion rates in secondary education in Chepalungu Sub County. From the study findings, half of the principals indicated cost of education influence girls' completion rates in education to a high extent. Also, the data from the study showed that all of the principals strongly agreed that cost of uniform forces parents to keep their daughters at home, lack of fare force parents to let their daughters drop from school, and inability to pay school fees cause a girls to be absent from school resulting in negative achievement. According to majority of the students felt that lack of enough funds to cater for various costs in secondary education forced them out of school or delayed their attendance thus

affecting their completion rates. This showed that majority of the cost related aspects cause girls to discontinue with their education lowering their completion rates.

5.4 Conclusion

The findings of the study indicated that most of the people living in Chepalungu Sub-County are low income earners thus lack the ability to cater for the family's basic needs. The study revealed that girls from low income families' drop out of school more frequently than those from middle and higher income families hence seem less motivated to learn than those from higher income families. The study concluded that low income families do not encourage girls to continue with schooling and their parents prefer paying school fees for boys to girls. The study showed that girls drop out of school due to poor payment of school fees and therefore the level of family income has made a major contribution of girl child dropout.

The findings also showed that some parents do not have formal education. This makes parents to have difficulties in guiding their daughters on the importance of education because they do not serve as role models to their children. Such parents are illiterate and may not encourage their children especially the girls to complete the various levels of education since they are unaware of the benefits of

education. This is an indication that parents' level of education determines whether children will be successful in school or not.

5.5 Recommendations

In the light of the findings and conclusions of this study the following recommendations were made;

i. There need to strengthen guidance and counseling through contracting professional counselors by the school administration to the secondary schools to encourage girls to seek help to curb the drop out.
ii. There is need for educationists and local administration to create platforms to provide parental awareness on the importance of girl-child education for them to consider investing in the education of the girl child equitably to that of the boy child.
iii. The school administration and the PTA should endeavor create income generation projects/ventures to assist parents from low income families raise funds for girls' education, so as to reduce their dropout due to lack of basic amenities.
iv. The Ministry of education Science and Technology (MoEST), other stakeholders (NGOs) and education partners should provide and allocate more bursaries, through the various counties, for girls and streamline the procedures followed in allocation those bursaries. This would enable girls to complete secondary education since majority drop out due to lack of fees.

5.6 Suggestion for further research

The following areas for further research were suggested:

i. A study should be carried out to find out the possible policies that can be put in place to improve the completion rates of girls in Kenya.

ii. A study can be carried out to evaluate the influence of societal attitude of girls' completion rates in secondary education.

iii. A study can be carried out on school completion rates among girls is in other sub-counties in the country to compare the study findings.

REFERENCES

Abungu, G.M.O. (2015). Factors influencing retention rate of girls in secondary schools in Ndhiwa Sub-County Homa-Bay County, Kenya. https://www.google.com/search 2013.

Ahmad, K. & Najeemah, B.M.Y. (2013). Influence of Socio-Economic and Educational Background of Parents on their Children's Education in Nigeria. *International Journal of Scientific and Research Publications,* Volume 3, Issue 10, October 2013 1 ISSN 2250-3153 www.ijsrp.org.

Ahmad, S. & Tukur, G. (2007). Influence of socio-economic and Educational background of parents on their children's Education in Nigeria.

Akanle, O. (2007). The impact of parental socio-economic status on the academic performance of the Nigerian students.

Bajracharya, A & Amin, S. (2010). *Poverty, Gender and Youth: Poverty, Marriage Timing, and Transitions to Adulthood in Nepal*: A Longitudinal Analysis Using the Nepal Living Standards Survey, Working Paper No 19 2010, Population Council, New York.

Barasa, L.N. (2004). *Challenges Facing Girl Child Secondary School Education:* A Case Study of Kinango District, Kenya.

Barro, R. J. (2001). Human capital and growth. *The American Economic Review 91*.

Becker, G. (1964). *Human capital.* New York City: Columbia University Press for the National Bureau of Economic Research.

Black, S. P. & Salvenes, K. (2003). *Why the Apple Doesn't Fall Far; Understanding Intergenerational Transmission of Human Capital*; NBER Working Paper 10066, National Bureau of Economics Research, Inc.

Borg, W. & Gall, M (1999). *Educational Research;* An Introduction (5th Edition).New York .Longman publishers.

Brown, G. (2012). Out of wedlock, into school: combating child marriage through education, *Review from Gordon Brown*, The Office of Gordon and Sarah Brown Limited.

Bugembe, B., Joseph, R., & Kagugube, J., (2005). *Influence of Socio-Economic and Educational background of Parents on their Children's Education in Nigeria.*

CAMPE, Bangladesh, (2005). *The State of Secondary Education:* Progress and Challenges, Dhaka: Education Watch.

Chepalungu sub-country education, TSC sub – county reports, (2015/2016).

Colclough, C, Rose, P & Tembon, M. (2000). Gender Inequalities in Primary Schooling: The roles of poverty and adverse cultural practices, *International Journal of Educational Development*, Vol 20, No 1:5K29.

Colclough, C. A.; Rose, P. & Tembon, M. (2003). *Achieving schooling for all in Africa: costs, commitment and gender*. London: Ash gate.

Cooter (2006). Nyannjo H. (2007) & Verpoor, (2005). *Influence of Socio-Economic and Educational Background of parents on children's education in Nigeria.*

Craft, A. (2002). *Pedagogy in School Context*; an International Study of the Quality of Learning, Teaching and Teacher Education in Lower Primary Classes in Southern Malawi. Dphil Thesis Brighton: University of Sensen.

CREATE, (2009). *Dropping out from School*, Policy Briefs http://www.create-rpc.org

Galor, O (2011). *Inequality, Human Capital Formation and the Process of Development*. National Bureau of Economic Research http://www.nber.org/papers/w170581050. Massachusetts Avenue: Cambridge University press.

Glaeser, E.L. (2005). Review of Richard Florida's. *The rise of the creative class. Regional Science and Urban Economics* 35 (5): 593-96.

Glick, P. (2008). *"What Policies will Reduce Gender Schooling Gaps in Developing Countries: Evidence and Interpretation."* World Development. Also available as Cornell Food and Nutrition Policy Program Working Paper No.196. Retrieved from http://www.cfnpp.cornell.edu/images/wp196.pdf.

GoK, (2013). *Basic Education Act 2013. Article 10 the convention for elimination of all forms of discrimination against women deliberated on Girls and women.* Nairobi. Government Printers press.

Grant, M, & Hallman, K. (2006). *Pregnancy related School Dropout and Prior School Performance in South Africa*, New York: Population Council.

Harttgen, K. & Klasen, S. (2009). *Educational marginalization across developed and developing countries.* Germany: UNESCO.

Higgins, K. (2009). *Regional Inequality and Secondary Education in Ghana,* Policy Brief No.1, Prepared for the World Development Report 2009. http://www.odi.org.uk/resources/download/2503.pdf.

Jenks, C., Smith, M. Ackland H. Bane, M.J, Coher, D. Gentis H. Heyns, & Band Michelson, S. (1972). *Inequalities*; A Reassessment of the Effects of Family and Schooling in America. New York, NY: Basic books.

Joan M. T. & Smrekar C.W. (2009). *Influence of Parents' level of Education, Influence on Child's Educational Aspirations and Attainment.*

Jones, N., Harper, C., & Watson, C. (2011). *Stemming girls' chronic poverty; catalysingdevelopment by building just social institutions.* Manchester: Chronic poverty research centre.

Juma, A.S.L, Simatwa, W.M. & Ayodo, O.M.T. (2012). Impact of family Socio -economic status on girl students' academic achievement in secondary schools in Kenya: A case study of Kisumu east district. *International educational research journal*, 3 (3), 299-310.

Kombo, D. K. & Tromp, D. L. A. (2006). *Proposal and Thesis Writing: An Introduction*. Nairobi: Paulines Publications Africa.

Kothari, C.R. (2004). *Research Methodology Methods and Techniques. 2nd Edition*. Delhi; New Age International Publishers.

Lee, C.D. (2008). The centrality of culture to the scientific study of learning and development*:* how an ecological framework in educational research facilitates civic responsibility. Wallace foundation distinguished lecture. *Educational Researcher,* 37(5):267-279.

Leung, M. C. M., & Zhang, J. (2008). Gender preference, biased sex ratio, and parental investments in children in single-child households. *Review of Economics of the Household* 6(2) 91–110.

Levine, R., Green, M. & Caren,G. (2008). *Girls count: A global investment and action agenda*. Washington: Centre for global development, http//www.ncbi.n/m.nik.groped.

Lockheed, Marlaine, Verspoor & Adriaan (1994). Improving *Primary Education in Developing Countries*. New York: Oxford University Press.

Mathur, S., Greene, M. & Malhotra, A. (2003). *Too young to wed: the lives, rights, and health of young married girls*. Washington, D.C: International Center for Research on Women (ICRW).

MoEST, (2005). *Kenya Education Sector Support Programme* 2005 – 2010: *Delivering Quality Equitable Education and Training to all Kenyans*. (Online)http://www.education.go.ke/MOESTDOCS/KESSPFINALPT.pdf.

Mungenda, O.M. & Mugenda, A.G. (2003). *Research Methods: Quantitative and Qualitative Approaches.* Nairobi: African Centre for Technology Studies.

Mutai, B. (2002). *How to Write Quality Research Proposal: A Complete and Simplified Recipe.* Kenya, Nairobi. Egerton University.

Muthengi, K. Karei, E & Erulkar, E, (2012). *Tanzania, increasing opportunities to delay marriage and promote schooling*: Results from a baseline survey in rural Tanzania, Population Council, and Ethiopia.

Mutwota, H.K (2013). *Social Economic Factors Influencing Wastage of Pupils In public Primary Schools in Igembe South District Kenya.* Nairobi University of Nairobi.

Nannyonjo, H. (2007). *Education Inputs in Uganda: An Analysis of factors influencing Learning Achievement in grade six.* Uganda.

Nath, S.R. Haq, M.N. Begum, U.S., Ullah, A. Sattar, M.A. & Chowdhury, A.M.R. (2008). *The State of Secondary Education: Quality and Equity Challenges,* Education Watch report, 2007, CAMPE, Bangladesh.

Ochieng, S. (2009). *The Challenges facing Girls Education in Kenya*. Nairobi: Oxford University Press.

Ogula, P. A. (2005). *Research Methods.* Nairobi: CUEA Publications.

Okumu, I. M. Nakajjo, A & Isoke D. (2008). *Socio-economic Determinants of Primary School Dropout*: the logistic model analysis economic policy research centre (EPRC); Makerere University Campus, Kampala, Uganda.

Oloo, M. A. (2003). Gender disparity in students' performance in day secondary schools, Migori, Unpublished Master Thesis, Maseno University.

Ombongi, G. (2008). Cultural and Socio-Economic factors influencing Implementation of Free Primary Education in Isiolo District**.** Nairobi: Unpublished Thesis. Kenyatta University.

Otero, M.S. & Mc Coshan, A. (2005). *Study on Access to Education and Training.* Birmingham: ECOTEC Research and consulting Ltd.

Owens, L. K. (2002). Introduction to Survey Research Design. *SRL Fall 2002 Seminar Series*. Retrieved May 31, 2013 from http://www.srl.uic.edu.

Psacharoploulos G. & Worldhall M. (1985). *Education for Development*; An Analysis of Investment Choices: Washington DC.: World Bank.

Psacharoploulos, G. (1994). *Returns to Investment in Education*. A Global Update, World Development. Washington D.C: World Bank.

Ranson, G.T. (2009). *The Impacts of Education on the Society.* Basic Education Perspective. London: Oxford University Press.

Republic of Kenya (2003). *National action plan on education For All 2000-2015*; Ministry of education. Government printers. Nairobi: Kenya.

Ronoh, A. K., Chiuri, L. W., Matheka, R. M., & Bor, E. K. (2010). *Effects of Murran System"s Indigenous Knowledge on Maasai Youth"s School Attendance in Narok District, Kenya.* An International Multi-Disciplinary Journal, 4(3).

Rolleston, C., Akyeampong, K. & Ampiah, J. G., (2011) Access to Basic Education in Ghana, a Synthesis of CREATE Research, CREATE Pathways to Access Research Monograph, Brighton: University of Sussex.

Samady, S. (2013). *Changing profile of Education in Afghanistan*: 15 S. - URN: urn: nbn: de: 0111-opus-77980. www.pedocs.de/volltexte/2013/7798/pdf.

Schuler, S., (2007). Rural Bangladesh: sound policies, evolving gender norms, and family strategies. In: Exclusion Gender and Education: Case Studies from the Developing World, Center for Global Development, Washington, DC.: World Bank.

Schultz, T. P. (2002). *Why governments should invest more to educate girls.* World Development, 1(30), 207-225.

Schurmann, A. T. (2009). *Review of the Bangladesh Female Secondary School Stipend Project Using a Social Exclusion Framework,* J HEALTH POPUL NUTR 2009 Aug; 27(4):505K517.

Society for International Development (SID) and Kenya National Bureau of Statistics (KNBS) (2013). Exploring Kenya's Inequality, Pulling Apart or Pooling Together? Nairobi: KNBS Report.

Trani, J. Bakshhi, P. & Nandipati, A. (2012). *Delivering, education; maintaining inequality.*The case of Children with disabilities in Afghanistan. Cambridge journal of education, 345-365.

UNESCO (2004). *The Challenge of achieving gender parity in basic Education*, Paris: UNESCO.

UNESCO (2008). *Indicators on Girls and Women's Education,* Nairobi. UNESCO.

UNESCO, (2010). *Education for all global monitoring report;* reaching the marginalized. Paris: UNESCO publishing.

UNESCO, (2000). *Education for All assessment 2000.* Institute for Statistics. Paris: UNESCO publishing.

UNESCOK-UIS, (2011). *Global Education Digest: Comparing Education Statistics across the World–Special Focus on Gender.* Montreal: UNESCO Institute for Statistics.

UNICEF, (2004). Early Marriage: A traditional harmful practice; A Statistical Exploration, USA: N.Y.

UNICEF, (2005). *Early marriage:* A harmful traditional practice; A statistical exploration. Retrieved from http://www.unicef.org.pdf, USA: N.Y.

UNICEF, (2010). *Early marriage*: A harmful Traditional Practice; A Statistical Exploration. USA: N.Y.

UNICEF, (2012). *Progress for Children: A report card on adolescents. Number 10*. New York: UNICEF, April 2012.

Wiersma, W. (1986). *Research Methods in Education: An introduction.* Allyn and Bacon. Boston.

World Bank, (2004). *School fees: A roadblock to education for all. Research report No. 30193. Retrieved from http://wwwwds.worldbank.org*.

Yara, P.O. (2010). *Determinants of female students' performance in Primary schools in Loitokitok*, International journal of business and social sciences, Nairobi. 3 (12), 341-378.

APPENDICES

APPENDIX I: RESEARCH QUESTIONNAIRE FOR PRICIPALS AND TEACHERS

Dear respondent,

I am a postgraduate student undertaking a master of education course at the University of Nairobi and currently carrying out a study to assess the influence of socio-economic factors on girls' completion rates in secondary education in Chepalungu sub-county, Kenya. Information obtained will be treated confidential and entirely used for academic purposes.

General Instruction: Please tick [√] **against your most appropriate answer and fill the spaces provided.**

SECTION A: Demographic information of respondents

2. What is your gender? Male [ ] Female [ ]

3. What is your age bracket? 25-30 [ ] 30-40 [ ] 40-50 [ ] Above 50 [ ]

4. How long have you worked as a teacher in Chepalungu sub county?

Less than a year [ ] 2-4 years [ ] 5-7 years [ ] over 8 years

SECTION B: Early marriage and girls' completion rates in secondary education

5. To what extent, do early marriages affect girls' completion rates in secondary education in this sub-county? (tick [√] one)

a. To a great extent [ ]

b. To a moderate extent [ ]

c. To a low extent [ ]

d. Does not affect at all [ ]

6. Kindly respond to the following statements as strongly agree (1), agree (2), disagree (3) and strongly disagree (4) based on your views on the influence of early marriages on girls' completion rates in secondary education **(tick [√] one)**

	1	2	3	4
Concentration and attention in class of married girls who are still in school is very low				
Regular school attendance of married girls who are still in school is low				
Pregnancies make girls to drop out of school and opt to Marry				
Early marriage affect girl child's academic achievement				
Early marriage negatively affect girls' completion rates in education				

SECTION C: Parents' level of education and girls' completion rates in secondary education

7. To what extent, does parents' level of education will negatively affect girl's completion rates in secondary schools of this sub-county?

a. To a great extent

b. To a moderate extent

c. To a low extent

d. Does not affect at all

8. In your view, which of the following parents' levels of education do you think affects completion of the girl child in this sub-county the most? (Choose one)

a. Lack of any formal education

b. Primary school level of education

c. Secondary school level of education

d. Post-secondary school level of education

9. Kindly respond to the following statements as strongly agree (1), agree (2), disagree (3) and strongly disagree (4) based on your views on the influence of parental level of education on girls' completion rates in secondary education **(tick [√] one) in each row.**

	1	2	3	4
Uneducated Poor parents negatively affects their daughter's completion rates in secondary education and do not value education of a girl				
Primary school level of education attained by parents has negative influence on girls' education and remove them from school so as to help them at home				
Post-secondary school level of education has a significant positive influence of secondary schooling of the girl child as they are financially capable of meeting the cost of education and also value their daughters education				

Post-secondary parents provide their daughters with the needed learning materials which improves their academic achievement				
Better educated parents assist their daughters with homework which improves their academic achievement				

SECTION D: Family income and girls' completion rates in secondary education

10. To what extent, does family income affect girl's completion rates in secondary education in this sub-county? (tick [√] one)

a. To a great extent

b. To a moderate extent

c. To a low extent

d. Does not affect at all

11. Kindly respond to the following statements as strongly agree (1), agree (2), disagree (3) and strongly disagree (4) based on your views on the influence of family income on girl child's completion rates in secondary school education **(tick [√] one) in each row.**

	1	2	3	4
Low income families are not capable of paying the required fees hence pull their daughters drop from school				
Low income families may not buy the required learning resources for their daughters who end up failing in academics				

Low income families often lack money to pay school fees and their daughters are often attend school sessions as they are always send for school fees				
Inability of low income families to buy their daughters sanitary pads force girls to miss school days during menstruation period				
Middle and high income families are able to cater for their daughters' secondary education and always complete class work and other activities				

SECTION E: Cost of education and girls' completion rates in secondary education

12. To what extent, does the cost of education affect girls' completion rates in secondary education in this sub-county? (tick [√] one)

a. To a very great extent

b. To a great extent

c. To a moderate extent

d. To a low extent

e. To a very low extent

f. Does not affect at all

13. Kindly respond to the following statements as strongly agree (1), agree (2), disagree (3) and strongly disagree (4) based on your views on the influence of education cost on girls' completion rates in secondary education **(tick [√] one)**

	1	2	3	4
Cost of uniform forces parents to keep their daughters at home				
Sanitary pads' costs forces girls to miss school due to embarrassment				
Lack fare force parents to let their daughters drop from school				
Cost of teaching and learning materials forces parents to let their daughters drop from secondary schools				
Inability to pay school fees cause a girls to be absent from school resulting in negative achievement				
Lack of fees force girls to repeat classes				

Thank you for your completion of the study

APPENDIX II: RESEARCH QUESTIONNAIRE FOR STUDENTS

Dear respondent,

I am a postgraduate student undertaking a master degree course in economics of education, at the University of Nairobi. I am currently carrying out a study to assess the influence of socio-economic factors on girls' completion rates in secondary schools in Sigor division, Bomet County, Kenya. The information you provide will be treated with confidentiality and entirely used for academic purposes.

General Instruction: Please tick against your most appropriate answer and fill the spaces provided.

SECTION A: Demographic information of respondents

1. What is your age bracket? 10-15[ ] 16-18 [ ] Above 18 [ ]
2. How much does your parent earn per month?
    - **a.** Less than kshs 2000
    - **b.** kshs 2000-5000
    - **c.** kshs 6000-10000
    - **d.** Above kshs 10000
    - **e.** I don't know
3. What is your parents' level of education?
    - **a.** No education
    - **b.** Primary level
    - **c.** Secondary level
    - **d.** Post-secondary level

SECTION B: Early marriage and girls' completion rates in secondary education

4. To what extent, do early marriages affect girl's completion rates in secondary education of this sub-county?

- **a.** To a great extent
- **b.** To a moderate extent
- **c.** To a low extent
- **d.** Does not affect at all

5. Which one of the following areas of school completion rates in your opinion is mostly affected by early marriages?

- **a.** Concentration in class
- **b.** School attendance
- **c.** Dropouts
- **d.** Transition to secondary schools
- **e.** Academic achievement
- **f.** Involvement in extra curricula activities
- **g.** Completion of homework
- **h.** Any other, please state …….

14. Kindly respond to the following statements as strongly agree (1), agree (2), disagree (3) and strongly disagree (4) based on your views on the

influence of early marriages on girls completion rates in secondary education **(tick [√] one) in each row.**

	1	2	3	4
Class concentration of married girls who are still in school is very low				
School attendance of married girls who are still in school is very low				
Early marriage affect girl child's academic achievement				

SECTION C: Parents' level of education and girls' completion rates in secondary education

6. To what extent, does parents' level of education affect girls' completion rates in secondary education of this sub-county? (Choose one)

a. To a great extent

b. To a moderate extent

c. To a low extent

d. Does not affect at all

7. In your view, which one of the following parents' levels of education do you think negatively affect girls' completion rates in secondary education in this sub-county the most?

a. Lack of any formal education

b. Primary school level of education

c. Secondary school level of education

d. Post-secondary school level of education

15. Kindly respond to the following statements as strongly agree (1), agree (2), disagree (3) and strongly disagree (4) based on your views on the influence of parental level of education on girls' completion rates in secondary education **(tick [√] one) in each row.**

	1	2	3	4
Parents' lack of education negatively affects girls completion rates in secondary education as they don't see the value of a girl child's education				
Secondary school parents do not value the education of their daughters at this level as they lack finances to educate them and their sons at the same time				
Educated Parents have positive influence on secondary schooling of their daughters since they are capable to meet the cost of education and value their daughters' education				
Post-secondary parents buy their daughter needed learning materials which improves their academic achievement				
Educated parents assist their daughters with homework which improves their academic achievement				

SECTION D: Family income and girls' completion rates in secondary education

8. To what extent, does family income affect girls' completion rates in secondary education in this sub-county?

a. To a very great extent

b. To a great extent

c. To a moderate extent

d. To a low extent

e. To a very low extent

f. Does not affect at all

16. Kindly respond to the following statements as strongly agree (1), agree (2), disagree (3) and strongly disagree (4) based on your views on the influence of family income on girl child's completion rates in secondary school education **(tick [√] one) in each row.**

	1	2	3	4
Low income families are not capable of meeting the required fees hence pull their daughters out of secondary schools				
Low income families are not able to purchase required learning resources for their daughters who end up failing in academics				
Lack of fees by low income families results in the girl child missing school days as they are normally chased from school				
Middle and high income families are able to cater for their daughters' secondary education hence such girls have maximum completion of class and other school activities				

SECTION E: Cost of education and girls' completion rates in secondary education

9. To what extent, does the cost of education affect girls' completion rates in secondary education in this sub-county?

a. To a great extent

b. To a moderate extent

c. To a low extent

d. Does not affect at all

17. Kindly respond to the following statements as strongly agree (1), agree (2), disagree (3) and strongly disagree (4) based on your views on the influence of education cost on girls' completion rates in secondary school education **(tick [√] one) in each row.**

	1	2	3	4
Cost of uniform forces parents to keep their daughters at home				
Sanitary pads costs forces girls to miss school and feel embarrassed				
Cost of teaching and learning materials forces parents to pull their daughters from secondary schools				
Lack of fees forces girls to repeat classes				

Thank you for your completion of the study

APPENDIX III: AUTHORIZATION LETTER

NACOSTI

NATIONAL COMMISSION FORSCIENCE, TECHNOLOGY ANDINNOVATION

Telephone:+254-20-2213471,
2241349,3310571,2219420
Fax: +254-20-318245,318249
Email: dg@nacosti.go.ke
Website: www.nacosti.go.ke
When replying please quote

9th Floor, Utalii House
Uhuru Highway
P.O. Box 30623-00100
NAIROBI-KENYA

Ref: No. **NACOSTI/P/17/73745/18485**

Date: **25th July, 2017**

Kipkemo Stanley Cheruiyot
University of Nairobi,
P.O. Box 30197-00100,
NAIROBI.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on ***"Socioeconomic Factors influencing Girls Completion of Secondary School Education in Chepalungu Sub-County, Bomet County, Kenya,"*** I am pleased to inform you that you have been authorized to undertake research in **Bomet County** for the period ending **24th July, 2018.**

You are advised to report to **the County Commissioner and the County Director of Education, Bomet County** before embarking on the research project.

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit **a copy** of the final research report to the Commission within **one year** of completion. The soft copy of the same should be submitted through the Online Research Information System.

GODFREY P. KALERWA MSc., MBA, MKIM
FOR: DIRECTOR-GENERAL/CEO

Copy to:

The County Commissioner
Bomet County.

The County Director of Education
Bomet County.

National Commission for Science, Technology and Innovation isISO9001:2008 Certified

APPENDIX IV: RESERCH PERMIT

THIS IS TO CERTIFY THAT:
MR. KIPKEMO STANLEY CHERUIYOT
of UNIVERSITY OF NAIROBI, 63-20400
bomet,has been permitted to conduct
research in *Bomet County*

on the topic: *SOCIOECONOMIC FACTORS INFLUENCING GIRLS COMPLETION OF SECONDARY SCHOOL EDUCATION IN CHEPALUNGU SUB-COUNTY, BOMET COUNTY, KENYA*

for the period ending:
24th July,2018

Permit No : NACOSTI/P/17/73745/18485
Date Of Issue : 25th July,2017
Fee Recieved :Ksh 1000

.....
Applicant's Signature

.....
Director General
National Commission for Science, Technology & Innovation

CONDITIONS

1. The License is valid for the proposed research, research site specified period.
2. Both the Licence and any rights thereunder are non-transferable.
3. Upon request of the Commission, the Licensee shall submit a progress report.
4. The Licensee shall report to the County Director of Education and County Governor in the area of research before commencement of the research.
5. Excavation, filming and collection of specimens are subject to further permissions from relevant Government agencies.
6. This Licence does not give authority to transfer research materials.
7. The Licensee shall submit two (2) hard copies and upload a soft copy of their final report.
8. The Commission reserves the right to modify the conditions of this Licence including its cancellation without prior notice.

REPUBLIC OF KENYA

NACOSTI

National Commission for Science, Technology and Innovation

RESEARCH CLEARANCE PERMIT

Serial No.A 15086

CONDITIONS: see back page