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EDUCATION

INFLUENCE OF FINANCIAL PLANNING PRACTICES ON STUDENTS' RETENTION IN PUBLIC SECONDARY SCHOOLS IN CHONYI SUB-COUNTY, KILIFI COUNTY, KENYA

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ABSTRACT

Purpose of the Study: Thus, the purpose of this was to study to examine the influence of financial planning practices on students' retention in public secondary schools, Chonyi Sub-county, Kilifi County, Kenya.

Statement of the Problem: Students' retention in secondary schools is key to the realization of educational objectives. However, in Chonyi Sub-county, the situation is quite different with students' retention in public secondary schools being low.

Methodology: The study employed a concurrent triangulation research design with a target population of 98 respondents, using a census method. Stratified sampling created two strata, selecting 12 principals, 60 HoDs, 12 BoM Chairs, 12 bursars, and 2 sub-county auditors. Data collection involved questionnaires for HoDs and interviews for other respondents, with qualitative data analyzed thematically and quantitative data analyzed using descriptive and inferential statistics (Pearson's correlation) via SPSS Version 25, presented in tables.

Findings: The study found low student retention rates in public secondary schools despite increased Form I enrollment under the 100% transition policy from 2018 to 2023. However, completion rates remain low due to inadequate financial planning by principals. This lack of engagement has contributed to rising student dropout rates.

Recommendations: Principals should adopt financial planning strategies which are aimed at ensuring that much resources are allocated for learner-centered activities to keep as many students as possible in school.

Keywords: *Financial planning practices, students' retention, public secondary schools.*

INTRODUCTION

Every child has a right to education and this has seen great expansion in the implementation of different curricula and education systems worldwide. Muralidharan and Prakash (2013) assert that such demands have seen the adoption of the Sustainable Development Goals (SDGs) whose main pillar is to see countries work towards the realization of universal primary and secondary education by 2030. Cognizant of this fact, Muralidharan and Prakash (2013) posit that education systems have developed different initiatives to ensure that secondary schools realize high students' participation rates through improved students' retention in secondary schools.

Bishop (2014) posits that students' retention entails the number of students who are retained in school in comparison to those enrolled in any particular academic year. In Colombia, the rate of students' retention in secondary schools has been on the decline. For example, a report by Woessmann (2020) shows that, in 2015, students' retention rates in secondary schools in Austria stood at 57.9%, in 2016, it dropped to 54.9%, in 2017, it was 49.4%, in 2018, it was 44.8% whereas, in 2019, the rate stood at 43.1%. This points to the fact that the issue of students' retention in secondary schools is a global problem confronting the education industry around the world. To mitigate these challenges, different countries and schools have embraced different planning practices. Financial planning and optimization in education is a key aspect of strategic leadership which are aimed at improving students' retention in learning institutions. According to Odden and Picus (2011), financial planning practices involve making decisions about how to use the available resources, such as time, money, staff and facilities, to achieve the desired outcomes for students and stakeholders.

In a study carried out in the United Kingdom, Willis and Hill (2011) established that school finance issues are of paramount concern to all levels of the education system – national, state, district, and school. Indeed, every child's future, as well as the future of a society in general, depends largely on the quality of the educational system. Willis and Hill (2011) further established that, as expectations rise for students and teachers to perform at higher levels, and for schools to guarantee the success of all students, the question of how best to support this reform through the effective and efficient planning of resources becomes even more critical. According to Willis and Hill (2011), effective planning of finances must be based on certain dynamic such as equity, role of stakeholders in the process as well as aligning priorities. In keeping with assertions, Smart (2019) conducted a study in France which established that key financial planning practices, for schools which ensure that they perform well in their financial operations, revolve around equity and fairness. Smart (2019) further established that equity must be front and center for a resource planning system to be effective, with a clear understanding that certain students and voteheads have additional educational needs and require additional resources. In many countries in Sub-Saharan Africa, prudent planning of financial resources is considered critical to the students' retention of secondary schools. For example, a study carried out in Nigeria by Onyekan, Adelodun and Oresajo (2022) revealed that sound financial planning practices adopted by school heads encourage prudent utilization of the available financial resources. This enables schools to function smoothly, effectively and efficiently at all times in its productivity and students' learning outcomes (Onyekan et al, 2022). This implies that the place of financial planning in the students' retention of schools cannot be wished away since it enables management to distribute financial resources to the areas where they are needed most to achieve the institution's strategic goals.

To support this assertion, Asim, Bell, Boakye-Yiadom, Nudzor and Mundy (2024) carried out a study in Ghana which revealed that, as a financial management practice, transparent resource planning processes are paramount in helping facilitate stakeholder engagement by providing the necessary information for informed advocacy. Asim et al (2024) further found that by setting up deliberate mechanisms, such as school site committees or advisory committees, to include diverse perspectives in the decision-making process, schools are able to ensure sound students' retention and operations. These findings affirm the fact that transparency of resource planning is a key component for building trust among stakeholders and facilitating their participation in school financial management activities such as budgeting as well as planning processes.

Molaudzi et al. (2022) found that unclear financial resource allocation in South African schools led to inconsistency and slowed operations. Similarly, Kaberia et al. (2014) in Kenya highlighted the lack of a concrete resource planning policy, leaving BoMs to make unstructured financial decisions. The Kenya Education Sector Report (2021) revealed that student retention in Chonyi Sub-county is between 40%-60%, far lower than urban areas. This highlights that while enrollment is high, many students do not complete secondary education. On the same note, a report by the Ministry of Education (2023) which shows that student retention rates in public secondary schools in Chonyi Sub-county hover around 55%, significantly lower than the national average of 75% with dropout rates being on an increasing trend. Hence, financial planning practices adopted by school heads considered key to financial success of any school. For example, a study carried out in a sample of 11 public secondary schools in Kilifi County by Ndege, Akala and Achieng’ (2019) revealed that practices adopted for planning of resources in an organization is central to the organization’s management activity that facilitates sufficient and effective strategy implementation. Ndege et al (2019) further found that the effectiveness of resource planning is determined by the level of achievement of objectives of organizations including schools. However, much still needs to be done since Ndege et al (2019) as well as other reviewed studies have not interrogated how specific financial planning practices adopted by principals influence students’ retention of public secondary schools, hence the study.

Statement of The Problem

Student retention in secondary schools is crucial for achieving educational objectives, yet public secondary schools in Chonyi Sub-county face persistently low retention rates. The Kenya Education Sector Report (2021) indicated that retention in Chonyi Sub-county ranges between 40% and 60%, significantly lower than the 80% retention seen in urban areas. The Ministry of Education (2023) further revealed that retention rates in the sub-county average 55%, well below the national average of 75%, with dropout rates increasing. Despite government policies aimed at improving access to education, many students fail to complete secondary school. A major gap in existing research is the lack of empirical analysis on how financial planning practices impact student retention. Without structured financial planning and resource management, schools struggle to create conducive learning environments, exacerbating dropout rates. This study seeks to address this gap by examining the role of financial planning in improving student retention in public secondary schools.

Objectives of The Study

The study was guided by the following objectives:

i. To assess the status of students’ retention in public secondary schools in Chonyi Sub-county.
ii. To examine the influence of financial planning practices on students’ retention in public secondary schools in Chonyi Sub-county;

THEORETICAL FRAMEWORK

This study was guided by Financial Management Theory (Adams, 1994) and Retention Theory (Tinto, 2010). Financial Management Theory emphasizes prudent resource allocation in education, arguing that effective financial planning enhances accessibility and retention. A more equitable distribution of resources, reflected in a less sagging Lorenz curve, would improve student retention and contribute to socioeconomic equality. Retention Theory highlights the importance of social support, aligning academic demands with a conducive learning environment. Student retention is influenced by institutional support, including essential amenities such as adequate facilities, food, and hygiene. A well-structured support system involving peers, teachers, and administrators fosters persistence and enthusiasm for learning, ultimately enhancing retention rates.

RESEARCH METHODOLOGY

The study used mixed methodology and thus, applied concurrent triangulation research design. Target population comprised 12 principals, 60 Heads of Departments, 12 Chairs of BoM, 12 Bursars and 2 Sub-county Auditors, which totaled 98 respondents from which all respondents were considered for the study using census method considering the small number of participants. Stratified sampling was applied to create two (2) strata or sample frames based on the number of wards in Chonyi Sub-county. From each zone, six (6) principals, 60 HoDs, six (6) Chairs of BoM, six (6) bursars and the two (2) Sub-county Auditors were purposively considered for the study. This sampling procedure realized a sample of 12 principals, 60 HoDs, 12 Chairs of BoM, 12 bursars and 2 S Sub-County Auditors. A questionnaire was applied to gather data from HoDs and interviews for principals, Chairs of BoM, Bursars and Sub-County Auditors. Data analysis began by identifying common themes. Qualitative data were analyzed thematically based on the objectives and presented in narrative forms. Quantitative data were analyzed using descriptive statistics and inferentially using Pearson’s Product Moment Correlation Analysis with the help of Statistical Package for Social Sciences (SPSS Version 25) and presented using tables.

FINDINGS

This section presents the findings of the study based on the objective. It also outlines the methods of presentation of the study findings and discussions.

Status of Students' Retention in Public Secondary Schools

The study sought to assess the status of students' retention in public secondary schools in Chonyi Sub-county. This was measured by taking stock of the number of students (cohorts) who were enrolled between 2017 and 2023, those who completed their secondary education and those who dropped out. The findings are presented in Table 1;

Table 1: Status of Students' Retention in Public Secondary Schools

Academic Year	**Status of Students' Retention**		
	Number of Students Enrolled in Form I	**Number of Students who Complete Form IV**	**Number of Students who Dropped Out of School**
2017	2199	1642(2017-2020 Cohort)	557 (25.3%)
2018	2303	1612(2018-2021 Cohort)	691 (30.0%)
2019	2511	1834(2019-2022 Cohort)	677 (27.0%)
2020	3009	2306(2020-2023 Cohort)	703 (23.4%)
Totals	**10022**	**7394**	**2628 (26.2%)**

Source: Field Data (2025)

Table 1 shows that the number of students enrolled in Form I in public secondary schools has been on the increase since 2018 to 2023 due to the 100.0% transition policy by the government. However, after four years upon enrollment, the number of students who compete their secondary education is low. These findings corroborate the findings of a report authored by the Ministry of Education (2023), which estimated that student retention rates in public secondary schools in Chonyi Sub-county hover around 55%, significantly lower than the national average of 75%. In the same token, a report by the Kenya Education Sector Report (2021) highlighted that retention rates in public secondary schools in Kilifi County, especially Chonyi Sub-county, ranged from 40% to 60%, a stark contrast to urban areas where rates often exceed 80%. These findings underscore the fact that students are enrolled into secondary schools, however, not all progress to completion of their secondary education. Despite the concerted efforts by the government and other stakeholders in secondary education, the number of students who drop out has been consistently between 20.0-30.0%. This affirms the fact that the noble expectations of education have not been achieved in situations where the students' retention has been low and thus, leads to wastage. In other words, students' retention in secondary schools has been a critical issue confronting education system in most developing countries.

Principals' Financial Planning Practices and Students' Retention in Secondary Schools

The study sought to establish the influence of principals' financial planning practices on students' retention in public secondary schools. Descriptive data were collected from Heads of Departments and results are shown in Table 2;

Table 2: Views of Heads of Departments on the Influence of Principals' Financial Planning Practices on Students' Retention in Public Secondary Schools

Test Items	Ratings				
	SA %	A %	U %	D %	SD %
Principals rarely set financial goals aimed at ensuring that all learners are retained in public secondary schools	51.7	11.3	5.6	5.6	25.8
In schools, principals sometimes set financial performance targets which has improved students' retention	53.7	14.8	5.6	11.1	14.8
Principals do not regularly set financial plans to achieve as a way of ensuring that all students are retained in public secondary schools	57.4	9.3	7.4	9.3	16.7
In schools, principals sometimes ensure prudent allocation of financial resources to students' academic programmes as a way of retaining them in school	48.1	18.5	5.6	9.3	18.5
Despite the financial planning done by principals, many students still drop out of school	66.7	11.1	3.7	5.6	13.0

Table 2 shows that slightly more than half (51.7%) of Heads of Departments were in strong agreement with the view that principals rarely set financial goals aimed at ensuring that all learners are retained in public secondary schools with slightly more than a quarter (25.8%) strongly disagreeing. In the same token, most of the HoDs (53.7%) strongly supported the view that, in public secondary schools, principals sometimes set financial performance targets which has improved students' retention while 14.8% strongly disagreed. Slightly more than half (57.4%) of the Heads of Departments strongly agreed with the view that principals do not regularly set financial plans to achieve as a way of ensuring that all students are retained in public secondary schools with only 16.7% strongly disagreeing. These findings align with Tendai and Mugambi (2022), who established that underfunding in rural schools exacerbates retention challenges, particularly for girls and economically disadvantaged students. While governments allocate funds, the lack of clear financial goals tailored to retention often leads to misaligned priorities and limited impact. Similarly, Ngigi, Maina, and Wanjiru (2021) found that most principals prioritize short-term operational needs, such as teacher salaries and infrastructure maintenance, while neglecting long-term financial planning for retention-focused initiatives like scholarships and fee subsidies. The absence of such programs leaves vulnerable students at risk of dropping out due to financial constraints. In the U.S., Smith and Taylor (2022) revealed that principals rarely align financial planning with retention strategies, often relying on external funding without addressing specific dropout factors like transportation and family income support. This lack of strategic financial planning results in ineffective interventions and higher dropout rates, especially among low-income students, highlighting the need for schools to allocate resources toward targeted retention efforts.

A fair proportion (48.1%) of the Heads of Departments strongly agreed with the view that, in public secondary schools, principals sometimes ensure prudent allocation of financial resources to students' academic programmes as a way of retaining them in school whereas 18.5% strongly disagreed. These findings lend credence to the findings of a study carried out by Mulford and Silins (2021) who emphasized that principals who strategically allocate resources to academic programmes foster an environment conducive to learning, directly influencing students' decisions to remain in school. These programmes often include tutoring services, extracurricular activities, and interventions targeting at-risk students. By prioritizing academic needs, schools can address barriers to learning that often lead to dropouts.

These findings further support the findings of research carried out by Peters and Banjo (2023) who examined how transparent financial management by principals builds trust among stakeholders and secures additional funding from donors. This transparency ensures sustained support for academic programmes that mitigate financial pressures on students, enabling them to stay enrolled. These findings affirm the fact that, while some principals may occasionally overlook this critical aspect, prioritizing financial prudence remains essential to sustaining students' academic programmes and retaining them in school. When resources are misallocated, essential programs risk being underfunded, leading to a decline in the quality of education and support services. This directly impacts student engagement and academic performance, increasing the likelihood of school dropouts. Conversely, principals who prioritize strategic financial management ensure that resources are channeled toward impactful initiatives, such as academic support services, extracurricular activities, and infrastructural improvements. Two-thirds (66.7%) of the Heads of Departments strongly agreed with the view that, despite the financial planning done by principals, many students still drop out of school while 13.0% strongly disagreed. These findings are consistent with the findings of a study conducted by Johnson et al. (2021) which highlighted that, while most school principals implement strategic financial management to ensure the availability of resources, their efforts often fail to address non-financial factors driving student attrition. In the same token, research undertaken by Smith and Taylor (2020) examined the effectiveness of school budgets in low- income areas, revealing that despite principals prioritizing subsidies for tuition, books, and meals, dropout rates remained high. Their analysis suggested that, while financial planning alleviated immediate material barriers, it could not mitigate broader systemic issues such as inadequate home support, mental health challenges, or the need for students to work to support their families. These findings affirm the fact that, despite planning efforts by school principals, student dropouts remain a significant challenge in many educational institutions. Principals often implement strategic measures, such as fostering inclusive learning environments, providing access to resources, and engaging with parents and the community. However, these efforts sometimes fail to address the complex, multifaceted factors leading to dropouts.

Inferential Analysis

To verify the influence of principals' financial planning practices on students' retention in public secondary schools, data were collected from the Sub-County Auditors on how often (Very Often = 5, Often = 4, Sometimes = 3, Rarely = 2 and Never = 1) the principals of the 10 sampled public secondary schools undertake financial planning and the number of students in public secondary schools for the last four years (2020-2023). Results are shown in Table 3:

Table 3: Principals' Financial Planning Practices and Students' Retention in Public Secondary Schools

Frequency of Principals' Financial Planning Activities	Number of Students in Public Secondary Schools
3	787
3	764
2	896
3	617
2	648
1	564
4	818
5	909
3	733
1	658

Source: Field Data (2025)

Table 3 shows that, in public secondary schools where principals frequently undertake financial planning to factor in programs aimed at enhancing students' retention, the number of students in such schools tend to be higher than those that rarely. This indicates that schools where principals actively engage in financial planning to support retention-focused programs often see higher student populations compared to schools that neglect this approach. By prioritizing resources for initiatives like scholarships, extracurricular activities, and counseling, these schools create a supportive environment that addresses both academic and social challenges. Effective financial planning allows principals to allocate funds strategically, fostering an atmosphere where students feel valued and motivated to stay in school. These results were subjected to Pearson's Product Moment Correlation Analysis. Results are shown in Table 4;

Table 4: Relationship Between Principals' Financial Planning Practices and Students' Retention in Public Secondary Schools

		Principals' Financial Planning Practices	Students' Retention
Principals' Financial Planning Practices	Pearson Correlation	1	.657*
	Sig. (2-tailed)		.039
	N	10	10
Students' Retention	Pearson Correlation	.657*	1
	Sig. (2-tailed)	.039	
	N	10	10

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

Table 4 shows a Pearson Product Moment Correlation Test Analysis which generated a correlation coefficient of r = 0.657 with corresponding significant level (p-value) of 0.039 which was less than the predetermined level of significance, 0.05, that is, p-value = 0.039<0.05. This indicates that there is a statistically significant influence of principals' financial planning practices on students' retention in public secondary schools. This further implies that effective financial planning ensures that schools allocate resources efficiently, addressing essential areas such as infrastructure, teaching materials, extracurricular programmes, and student welfare. When schools prioritize these aspects, they create an environment conducive to learning and personal development, reducing dropout rates and promoting retention. In conclusion, the statistically significant influence of principals' financial planning practices highlights their critical role in fostering a supportive educational environment that promotes retention and long- term academic success.

Thematic Analysis

During the interviews, however, principals and Chairs of BoM as well as the bursars responded on the contrary by stating that principals often set financial goals aimed at ensuring that all learners are retained in public secondary schools. On furtehr probing, principal, P1, stated;

> *In my school, we often set out financial goals and allocate resources for activities aimed at keeping students in school. These plans include offering bursaries for needy students, school feeding programmes and income- generating activities to fund budget deficits occasioned by limited government capitation and inability of many parents to pay subsidized fees. This has enabled us to keep many bright but needy students at school.*

On their part, the Sub-county Auditors observed that many school principals occasionally develop financial plans and objectives aimed at generating funds to support students' academic endeavors and enhance retention rates. Despite differing perspectives, these findings highlight the importance of principals establishing financial goals as essential for maintaining student enrollment in public secondary schools. Regarding financial performance targets, interviewees concurred that principals frequently set these targets, which have positively influenced student retention. Similar to the quantitative data, these opinions align with the assertions of Tendai and Mugambi (2022), indicating that many school leaders lack comprehensive financial goals focused on retention, resulting in misaligned priorities and limited effectiveness. These sentiments resonate with those articulated by Ngigi et al. (2021), who noted that most principals prioritize immediate operational needs, such as teacher salaries and infrastructure upkeep, while overlooking long-term financial strategies for initiatives like scholarships or fee waivers. This perspective further emphasizes that student dropouts continue to pose a significant challenge for numerous educational institutions. Although principals often adopt strategic initiatives such as promoting inclusive learning environments, ensuring resource accessibility, and engaging with parents and the community, these efforts may not fully address the complex and multifaceted issues contributing to student dropouts.

SUMMARY OF FINDINGS

The study found that student retention rates in public secondary schools are low. The government's 100% transition policy has contributed to a consistent increase in enrollment for Form I from 2018 to 2023. However, despite this rise in enrollment, the percentage of students who successfully complete their secondary education after four years remains disappointingly low. Findings from the research indicate that principals in public secondary schools seldom engage in critical financial planning practices that could potentially improve student retention. This lack of engagement has resulted in an increase in student dropout rates within these institutions.

CONCLUSION

The study concludes that financial planning practices significantly influence student retention in public secondary schools in Chonyi Sub-county, Kilifi County. Despite increased enrollment due to the government's 100% transition policy, completion rates remain low, primarily due to inadequate financial planning by school principals. The findings highlight that many school administrators prioritize short-term operational expenses over long-term retention strategies, such as scholarships and fee subsidies, leaving economically disadvantaged students vulnerable to dropping out. The study establishes a statistically significant relationship between financial planning and student retention, emphasizing the need for structured resource allocation to enhance retention rates. It underscores the critical role of transparent and strategic financial management in fostering a supportive learning environment that minimizes dropout rates. Schools that prioritize financial planning by directing resources toward learner-centered activities, such as feeding programs, bursaries, and academic interventions, are better positioned to improve student retention and overall educational outcomes.

RECOMMENDATIONS

The study recommends that principals should adopt planning strategies which are aimed at ensuring that much resources are allocated for learner-centered activities to keep as many students as possible in school.

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