Family Economic Status in Enhancing Students' Retention in Public Secondary Schools in Arusha District Council

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Abstract
This study investigated the influence of family economic status on students' retention in public secondary schools in Arusha District Council, Tanzania, guided by Pierre Bourdieu's Social Capital Theory (1986). The study targeted 34,983 participants, from which a sample of 511 respondents was drawn using probability and non-probability sampling. Data collection involved questionnaires for teachers and students, and interviews with heads of schools, parent representatives, and the District Secondary Education Officer. Research instruments were validated by research experts from Mwenge Catholic University, specialized in curriculum and instruction, while a pilot study involving 72 respondents confirmed their reliability, with Cronbach's Alpha coefficients of 0.748 for teachers and 0.937 for students. Triangulation enhanced the trustworthiness of qualitative data collection instruments. Quantitative data were analyzed descriptively using SPSS version 26, while qualitative data underwent thematic analysis. Ethical protocols were observed by securing institutional permission and ensuring respondents' confidentiality. The study revealed that households with stronger economic capacity are better positioned to provide students with essential basic and educational resources, which consequently facilitates regular school attendance and successful completion of academic tasks. The study concludes that: family economic status is a critical determinant of students' educational engagement and success. The study recommends that the government, through the Ministry of Education, Science, and Technology, should strengthen policies and programs aimed at supporting students from low-income households.

Keywords: Family Economic Status, Dropout, Students' Retention, Public Secondary School.

1. Introduction

Education is essential for personal and societal development, serving as a foundation for critical thinking, creativity, and informed decision-making. In 2015, UNESCO launched its Education 2030 Agenda, which aimed to ensure inclusive and equitable quality education and promote lifelong learning for all by integrating Goal 4 of the Sustainable Development Goals (SDGs) into its mandate. The agenda's central component was Goal 4 of the Sustainable Development Goals, which calls for inclusive and equitable quality education and promotes lifelong learning opportunities for all.

In Europe, socio-economic inequalities remain a key factor in school dropout rates. While education is largely accessible, students from lower-income families or marginalized communities face additional challenges. The United Kingdom has implemented various intervention programs to address these barriers (OECD, 2019) in their report, Education at a Glance, financial barriers and social exclusion remain prominent factors in school dropouts in Europe. Studies from Europe, particularly in countries like Belgium and France, show that financial status, lack of family support, and social exclusion contribute to dropout (Poncelet et al., 2023). Despite the United Kingdom has implemented various intervention programs to address the barriers in their report, Education at a Glance, financial barriers and social exclusion remain prominent factors in school dropouts in Europe.

In Pakistan, the National Education Policy of 2017 emphasizes universal and compulsory education to reduce dropout rates. Though enrolment has improved, dropout at the secondary level persists, undermining the policy's effectiveness (OECD, 2024). In Greece, education policies aligned with European Union directives on inclusive education promote equal opportunities for learners, yet dropout continues to be influenced by family-related factors such as low socio-economic status, lack of parental support, family instability, and migration (OECD, 2025). In Sub-Saharan Africa, including governments have embraced international frameworks such as the Dakar World Education Forum and the UNESCO Education 2030 agenda which emphasize gender equality and completion of secondary education. Although initiatives have increased enrolment, secondary school dropout remains a major challenge, denying many children their fundamental right to education. At the global level, UNICEF's international study reported that an estimated 121 million children are out of school and have dropped out (UNICEF, 2024). This indication shows that while policies exist across different regions, the implementation gap between policy commitments and actual educational outcomes continues to undermine the fight against school dropout worldwide.

In Kenya, student dropout from secondary school remains a serious concern, particularly in public day secondary schools. Socio-economic and family-related factors contribute to this problem. Limited parents' financial resources often restrict the ability to pay necessary school contributions, purchase learning materials and meet other educational needs, compelling students

to leave school prematurely. Moreover, parents' educational background and attitudes toward education influence the level of academic support children receive, with less-educated parents or those prioritizing domestic or income-generating activities limiting opportunities for continued schooling (Muthami et al. 2023). A similar trend is observed in Ghana, where dropout is linked to economic pressures, including student involvement in labor-intensive activities such as illegal gold mining, which interrupts schooling.

In response to trends in students' retention, the Government of Tanzania, through the Ministry of Education Science and Technology, introduced the Education Circular number 2 of 2021 on school dropout. The circular was issued in response to the rising cases of student dropout across the country, as evidenced by the Basic Education Statistics in Tanzania (URT, 2024), which indicate that a considerable number of students who enroll in Form One do not progress to Form Four, thereby diminishing participation in national examinations. The government has continually issued laws, regulations, guidelines, and circulars in response to emerging educational matters. Notably, one of the key regulations mandates compulsory school enrollment for every child at the age of seven, requiring consistent attendance until the completion of the respective educational cycle. This directive is stipulated under Section 35(1) and (3) of the Education Act, Chapter 353. Basic Education Statistics in Tanzania (BEST) of 2024 shows educational enrollment and dropout of students in 2023, and shows that several secondary school students from form one to form four remain stagnant.

Despite educational reforms in Tanzania, various studies portray the persistence of dropout in secondary schools influenced by numerous family economic status related factors. The study by Azumah et al., (2021) examines the effect of illegal gold mining operations on school dropout. In Arusha District Council, the pass rate in the Form Four national examinations dropped from 78% in 2022, to 72% in 2023, and slightly improved to 74% in 2024, indicating a fluctuating but worrying trend associated to parental income constraints, child labor, and schooling costs which have been reported as key drivers of dropout in the district (Mnjokava, 2022). The intervening measures for students' dropout include: parents to consider giving students minimal domestic chores to reduce workload at home and create more time for individual studies. Despite government initiatives, there are still reported cases of increased school dropouts among secondary school students, especially in Arusha District.

2. Statement of the Problem

School dropout among public secondary school students has become a problem, reflecting larger socio-economic challenges that impede students' educational progress and success. Teachers, school administrators, and community leaders have expressed concern over the increasing number of students leaving school early, noting that dropout not only affects individual learners but also disrupts students retention. Ligembe et al, (2022) conducted a similar study in Itilima district, Simiyu, on Home-based Factors for Students' Dropout in Public

Secondary Schools in Itilima District, Simiyu Region-Tanzania. Also, a study done by Msafiri et al. (2022) in Mara reported that sociocultural practices such as early marriage and limited family support increased the likelihood of girls leaving school. This problem is reflected in the declining performance in the Form Four national examinations in Arusha District, where the number of students sitting for exams has continued to stagnate due to persistent cases of school dropout. In Arusha District, the pass rate in the Form Four national examinations dropped from 78% in 2022 to 72% in 2023, and slightly improved to 74% in 2024, indicating a fluctuating but worrying trend (URT, 2024). This decline suggests those factors, such as parental income status, child labor, and schooling costs, which have been reported as key drivers of dropout in the district (Mnjokava, 2022). The government and other educational sectors make an effort to make sure that the students attend the school and complete their studies by removing unnecessary costs to allow more students from different family backgrounds to have a chance of getting an education. Also, Onyango (2020) impacts of socioeconomic status on students' participation in public secondary schools (Rodríguez-Trivino et al., 2024), on family economic status as a predictor of school dropout among high school students. Although numerous studies have examined these factors in different settings, a context-specific analysis of their impact in this region is lacking. Therefore, the current study sought to fill this gap by examining how family economic status enhances the decision of students' retention in public secondary schools in Arusha District Council.

3. Research Question

This study was guided by the following research question

How does family economic status enhance the decision of students' retention in public secondary schools in Arusha District Council?

4. Significance of the Study

The study findings are sought to be of importance by offering evidence-based recommendations for policymakers, educators, students themselves, teachers and local stakeholders, guiding the development of effective interventions towards the reduction of students' dropout. The study findings will help to create a more supportive environment for students to complete their education, thus contributing to long-term social and economic progress in the region. By addressing the root causes of dropout, the research will have the potential to shape policy, enhance educational outcomes, and reduce inequalities, providing a foundation for sustainable development in Arusha District Council. The study findings will add insights to the strengthening of policies and programs aimed at supporting students from low-income households. The study will inform the usefulness of the Social Capital Theory as it provides key aspects that influence educational outcomes. Finally, the study will be beneficial to other researchers by sharing various ways in which family economic status may influence educational matters.

5. Theoretical Framework

This study is guided by the Social Capital Theory, proposed by Pierre Bourdieu in 1986. In this study, the theory provides a lens through which to examine how relationships and networks within communities can influence educational outcomes Coleman, (1988). The theory is highly relevant to this study because it explains how students' ability to remain in school is strongly influenced by the quality and strength of their social relationships and networks. In the context of student dropout, social capital provides a framework for understanding how parental involvement, peer influence, community engagement, and school–home interactions contribute to educational persistence (Coleman, 1988; Putnam, 2000).

Social Capital Theory offers several strengths in understanding and addressing school dropout rates among public secondary school students. One of its key advantages is the emphasis on relationships, highlighting how strong social networks among students, families, and communities can provide essential support. This focus allows for the identification of how community engagement and parental involvement contribute to educational persistence. Additionally, the theory underscores that social capital enables access to vital resources, such as information, mentorship, and emotional support. Students connected to supportive networks are more likely to receive encouragement and guidance, mitigating feelings of isolation and disengagement. Moreover, the adaptability of Social Capital Theory across various socio-economic and cultural contexts enhances its relevance, providing a nuanced framework for mobilizing social capital to address dropout rates in diverse settings.

However, the theory also has notable weaknesses when applied to this research. One significant limitation is its potential neglect of broader structural barriers that contribute to school dropout rates, such as systemic poverty, inadequate funding, and discriminatory practices. While social networks are crucial, they cannot fully compensate for the lack of institutional support and resources. Furthermore, the reliance on social connections assumes that all relationships are beneficial, disregarding the negative influences that certain peer groups or dysfunctional family dynamics can exert on students' educational experiences. Lastly, measuring social capital can be complex, as it involves qualitative aspects like trust, norms, and reciprocity, complicating empirical analysis.

In the context of the current study, Social Capital Theory can be effectively applied to investigate how specific socio-economic practices influence school retention. The research can explore various practices such as mentorship programs, parental involvement initiatives, and community support networks that foster social capital. By identifying effective strategies, the study can highlight actionable interventions to reduce dropout rates. Additionally, evaluating community engagement initiatives can reveal how they strengthen social ties among students and families, providing insights into best practices that create supportive environments. The research findings can also guide the development of targeted interventions, such as mentorship programs

connecting at-risk students with positive role models, thereby building resilience and motivation. Ultimately, by examining the role of social capital in educational outcomes, the study can inform policymakers about the importance of fostering community connections and support systems, leading to policies that prioritize social engagement as a strategy for addressing school dropout challenges.

6. Review of Empirical Studies

This section focuses on a review of empirical studies, based on the research theme developed from the research question on the family economic stability in enhancing the decision of students' retention in public secondary schools in Arusha District Council.

6.1 Family Economic Status in Enhancing the Student's Retention in Public Secondary Schools

Zada et al (2021) conducted a study on Investigating the Role of Economic Impediments in the Extent of Dropout of Females from Secondary Schools in District Bajaur, Khyber Pakhtunkhwa, Pakistan. A study focused on the dropout of students in secondary school's particularly female students. A sample size of 169 respondents was taken purposively by using Sekaran's criteria. A cross-sectional study design was developed for the collection of data. After the analysis of data at the Bi-variate level, a highly significant association (P=0.000) was found between the Nature of Drop out and economic indicators(statements) namely the most dominant cause of high dropout ratio was financial problems, money was considered a wastage when it's spent on female education, money was well spent if sons are getting the education and parents prioritize boy's education more as compared to their girl child, along with the cultural norms and beliefs constraining females education, as well as parents, believed that religious education is more important than formal education. Since the study analyzed the conceptual framework, only economic impediments were considered as the independent variable, while other factors of social factors were not analyzed. Also, the study is based on females only and not both females and males. Therefore, the current study expanded the conceptual framework to include factors that influence students' dropout, such as socio-economic, which clearly define and operationalize the variables to ensure reliable and valid measurement.

Ekpo et al (2020) conducted a study on the Influence of family background on students' drop out from secondary schools in Yakurr local government area. The study investigated the impact of family background on student dropout rates in secondary schools within the Yakurr Local Government Area of Cross River State. It utilized a descriptive survey design, with data analysis conducted through paired t-tests and independent t-tests. The data collection instrument was a structured questionnaire developed by the researcher. A total of 150 students were randomly selected from five secondary schools in the study area, and 50 students were used for a trial test outside the study's main population. The reliability of the three sub-variables was assessed using the Kuder Richardson 20 (KR20) formula. The findings indicated that student dropouts are influenced by factors such as family size, parents' attitudes, and parents' socio-

economic and educational backgrounds. The study provided insights for the current study; it limited the findings by using a small number of respondents. Therefore, the current study used a large number of respondents to specifically enrich the information.

Ahmad et al. (2018) studied the study is about Relationship between Parental Economic Factors and Students' Dropouts from Government Secondary Schools of Zamfara, Nigeria. A study focused on the issue of how the parental economic factor can enhance the retention of public secondary school students. The discussion in the paper is based on the theoretical framework of the ecological theory of Bronfenbrenner (1979). This theory is appropriate for the study because it allows the reader to understand how children's education is significantly affected by parental economic factors. Finally, the paper provides and presents some suggestions and recommendations on how to improve students' retention and minimize the problem of dropout. Conclusions from the literature were drawn, and the paper concludes that parental economic factors are related to students' dropout. Since the study conducted in Nigeria provided insight for the current study. Therefore, the current study was then conducted in Arusha District Council to fill the gap of focus and context.

Kotiano et al (2022) conducted a study on the impact of parents' income on students' retention in secondary schools in Kakamega Municipality, Kenya. The goal of the study was to investigate the impact of parents' income on students' retention in secondary schools in Kakamega Municipality, Kenya. The researcher used a target population for the study 99,987. This population was comprised of municipality residents, secondary school students, Education officers, principals, urban administrators, and parents from low, middle, and high residential parts of the municipality. The sample size for the study was 172 and it was calculated using the formula proposed by Fisher. Data collection instruments included questionnaires, interview guides, and focus group discussions. A pilot study was carried out in three residential areas in Bungoma municipality to test the validity of the instruments. A researcher analyzed data using descriptive statistics and the statistics package for Social Sciences (SPSS version 20). The study established that poor income by parents results in low school retention as children engage in cheap labor with their parents for school contributions. Child's retention rate in school is lower in the indigent social class than in other classes and this is attributed to their parents' financial constraints and environmental factors. Actually, the study provided insight into the current study. Therefore, the current study investigated family economic status in enhancing the decision of students' retention in public secondary schools in Arusha District Council.

Msafiri et al. (2022) conducted a study on Analysis of Sociocultural Factors for School Dropout among students in Tanzania: A Case Study of Junior Secondary School. A qualitative analysis was conducted to investigate the extent to which the socio-cultural factors led to the high number of students failing to complete their junior secondary studies in the Mara region by using a semi-structured interview and documentary review. With the semi-structured interview, the author interviewed fifteen parents and guardians, ten teachers (including school directors),

and twenty dropout students who participated in the study's discussions. This brought the overall number of research participants to 45. The interviewees, both girls and boys, were purposefully selected to be relevant to the study. The study focused solely on the Mara region of Tanzania, which may limit the generalizability of the findings to other regions within Tanzania or other developing countries. Therefore, the current study was conducted in the Arusha District Council to gain a broader understanding of the factors influencing students' dropout from secondary schools.

7. Demonstration of Research Gaps

Studies reviewed provide insights into economic factors and student dropout or retention in secondary schools across different contexts. The study by Zada et al. (2021), Ekpo et al. (2020), Ahmad et al. (2018), Kotiano et al. (2022), Msafiri et al. (2022). Collectively, while these studies offer valuable insights, gaps remain in comprehensively understanding how both socio-economic and cultural factors interact to influence student retention in diverse Tanzanian urban contexts. There is a limited study addressing dropout factors among both male and female students within Arusha District Council, integrating a wider array of socio-economic variables with rigorous operational definitions and larger, representative samples. Therefore, the current study expands on prior studies by adopting a more inclusive conceptual framework and a larger sample to provide a detailed, context-specific understanding of family economic stability and related factors affecting student retention in public secondary schools in Arusha District Council.

8. Research Methodology

This study employed a convergent research design under a mixed methods approach, collecting both qualitative and quantitative data simultaneously and analyzing them separately and finally merging the findings to comprehensively understand the research problem (Creswell & Creswell, 2023). The target population comprised 35 public secondary schools, 1,611 teachers, 32,902 students, and 35 parent representatives on the school board, resulting in a total target population of 34,983. The selected sample was seven public secondary schools, 94 teachers, 395 students, 7 parent representatives, and 1 District Secondary Education Officer, totaling 511 respondents. Data were collected using questionnaires for teachers and students, and interview guides for heads of schools and the District Secondary Education Officer. Two research experts specializing in educational planning and administration from Mwenge Catholic University validated the research instruments. A pilot study was conducted in one public secondary school not included in the main study. The reliability of the Likert-type questionnaires was established using Cronbach's Alpha, yielding values of 0.748 for teachers and 0.937 for students. The credibility of the interview guides was ensured through triangulation techniques. Quantitative data were analyzed descriptively using frequencies, percentages, and means via SPSS version 26, while qualitative data were thematically summarized. Ethical considerations were strictly observed throughout the research process.

9. Family Economic Status in Enhancing the Students' Retention in Public Secondary Schools

This study sought to investigate how family economic status enhances students' retention in public secondary schools in Arusha District Council. The frequency and percentage distribution of responses were categorized as follows: 1-20=extreme minority; 21-40=minority; 41-60=moderate; 61-80=majority; 81-100=very high majority; 91-99=extreme majority; 100=overwhelming majority (modified from Taherdoost, 2019).

Table 1: ***Teachers' Responses on how Family Economic Status Enhances the Decision of Students' Retention in Public Secondary School in Arusha District Council (n=94)***

Statement		SD		D		U		A		SA		Mean
		f	%	f	%	f	%	f	%	f	%	
i.	The family's ability to afford basic education materials for students to stay in school.	0	0.0	9	9.6	29	30.9	39	41.5	17	18.1	3.68
ii.	Family can pay for school supplies and other expenses.	4	4.3	13	13.8	28	29.8	39	41.5	10	10.6	3.40
iii.	Having stable family finances makes worrying less about school costs.	3	3.2	2	2.1	25	26.6	40	42.6	24	25.5	3.85
iv.	Family's ability to help students get the tools needed for learning, like books and a computer.	1	1.1	3	3.2	25	26.6	38	40.4	27	28.7	3.93
v.	Because the family can provide basic academic needs, I can join school activities that I enjoy.	3	3.2	13	13.8	27	28.7	39	41.5	12	12.8	3.47
vi.	The family's economic status situation makes parents support their students' education.	0	0.0	4	4.3	26	27.7	40	42.6	24	25.5	3.89
vii.	Knowing the family is financially stable helps focus on future education goals.	1	1.1	8	8.5	32	34.0	34	36.2	19	20.2	3.66
viii.	Students think their families are in a better situation to help to get better grades.	5	5.3	14	14.9	35	37.2	29	30.9	11	11.7	3.29
ix.	Students are more likely to keep studying because their families support them to meet important academic requirements	1	1.1	8	8.5	29	30.9	40	42.6	16	17.0	3.66
x.	Students' families' financial stability puts students in a better position academically.	1	1.1	11	11.7	27	28.7	41	43.6	14	14.9	3.60
	Grand Mean											**3.64**

Source: Field Data (2025) 1=Strongly Disagree (SD), 2=Disagree (D), 3=Undecided (U), 4=Agree (A), 5=Strongly Agree (SA), F=frequencies, % =Percentages

A mean score greater than 3 denoted that family economic stability enhances students' decision to remain in school, while a mean score below 3 suggested minimal impact. A mean score equal to 3 reflected a neutral position, implying that economic stability neither encourages nor discourages retention (Chyung & Hutchinson, 2023). The summary of students' responses on the extent to which family economic stability contributes to student retention in public secondary schools is presented in Table 1.

Data in Table 1 show that a moderate percentage of teachers (59.6%) agreed that the family's money situation helps students want to stay in school, while a minority 40.5% were either undecided (30.9%) or disagreed (9.6%). The mean score of 3.68 suggests that most teachers believe that when families are financially secure, students are less likely to drop out. This finding suggests that families with a stable income are more capable of covering educational expenses, reducing the likelihood of students dropping out due to financial hardships. The result aligns with the findings of Stanley et al. (2023), who reported that financial stability at the household level plays an important role in sustaining school attendance and reducing truancy. The data are supported by the argument of the head of school from school "A" who, through face-to-face interviews, shared the views that;

> In my experience, when a family is financially stable, it becomes much easier for students to focus on their studies. They come to school regularly because there are no worries about any contributions, uniforms and learning materials. On the other hand, when a family is struggling financially, you find students missing classes and even dropping out because they cannot afford the requirements (HoS "A" Personal Communication, May 19th, 2025).

Also, the Parent Representative of school "B" shared that

> I know how difficult it is when there is a poor economic situation in a family. In times when our family business does well, it is easier to pay school contributions and provide my children with everything they need. But when income is low, we sometimes delay payments, and the children start missing classes and feeling embarrassed (Parent "B" Personal Communication, May 22nd, 2025).

District Secondary Education Officer added that;

> I have seen a clear connection between household financial stability and school retention rates. Families with secure incomes are better positioned to prioritize education. They meet school requirements promptly, and their children face fewer disruptions in learning. In contrast, students from financially unstable households are more vulnerable to truancy and, in extreme cases, dropping out (DSEO Personal Communication, June 11th, 2025).

The information from the head of school and parents indicates that family financial status has direct implications for student attendance, engagement, and retention in public secondary schools. When families have a reliable source of income, they can pay school contributions, provide essential learning materials such as books and uniforms, and ensure timely participation

in school activities. This financial security reduces absenteeism and the risk of dropout, allowing students to concentrate fully on learning and achieve better academic outcomes. These findings align with Social Capital Theory by Bourdieu in 1986, which postulates that family financial status enhances the quality of social networks and resources available to students. Adequate financial resources not only fulfill material needs but also strengthen relationships of trust and support between the family, school, and community. Families with sufficient economic capacity can participate in school activities, engage with teachers, and foster a supportive environment at home, which collectively constitutes social capital. This social capital acts as a protective mechanism that facilitates regular attendance, reduces dropout, and promotes academic success. Therefore, financial stability is both an economic and social resource, illustrating how material and relational supports intersect to sustain students' educational engagement.

Data in Table 1, it was indicates that the majority of teachers (68.1%) agreed that having stable family finances reduces worry about school costs, with only an extreme minority (5.3%) in disagreement and a minority (26.6%) were undecided. The mean of 3.85 signals strong alignment that financial stability alleviates cost-related stress, supporting continued enrollment. This data implies that when families are financially stable, students are less likely to be distracted by financial concerns, which enhances their likelihood of staying in school. The high level of agreement suggests that teachers know the positive influence of stable family income in creating a supportive environment for sustained learning and retention. The data were supported with a face-to-face interview with the head of school "E", who commented, *"I have noticed that students from financially stable families rarely miss school due to unpaid* contributions *or lack of materials. They concentrate better because they are not worried about whether they will be sent home for money"* (HoS "A" Personal Communication, May 19th, 2025).
Another head of school, "F" shared, *"Students whose families can comfortably afford school expenses are usually more consistent in their attendance and participation. Financial worries are one of the biggest causes of absenteeism, so removing that burden keeps them engaged"* (HoS "A" Personal Communication, June 03rd, 2025).

Parent of school "G" added that;

> As a parent, I can say that when we have the financial ability to cover school needs without struggling, our children feel more confident and focused. They don't carry the burden of thinking about whether there will be money for school next term (Parent "G" Personal Communication, June 10th, 2025).

The interview responses confirm that financial stability within families plays a crucial role in ensuring consistent student attendance and engagement. When families can reliably afford school contributions and materials, students are less likely to miss classes due to financial constraints or fear of being sent home for unpaid contributions. This financial security allows students to concentrate fully on their studies without the distraction of monetary worries. This aligned by Ahmed et al. (2020), stable family finances can significantly reduce worry about

school costs and improve academic outcomes. Students from more affluent families are more likely to receive financial education from parents, leading to better financial management skills and higher GPAs.

Data in Table 1 show that a moderate (54.3%) of teachers agreed that because the family has enough money, students can participate in school activities they enjoy, while a minority 42.5% were undecided or in disagreement. The mean of 3.47 shows that economic means enabling extracurricular involvement contribute to retention. This finding implies that beyond covering basic academic needs, economic stability allows students to engage in sports, clubs, and other school programs that enrich their learning experience and strengthen their connection to school. Teachers appear to know that such involvement increases students' motivation and sense of belonging, which in turn supports their continued enrollment.

A head of school from School "C" noted, *"When parents have money sometimes, students can join sports teams, clubs, and school trips without worrying about costs. This keeps them interested in school and builds a sense of belonging"* (HoS "C" Personal Communication, May 23rd, 2025). Likewise, a head of school "G" pointed out that, *"Students who participate in extracurricular programs tend to stay in school longer. Economic stability ensures they take part, which increases their motivation to keep attending"* (HoS "G" Personal Communication, May 10th, 2025). The information from these interviews implies that family economic stability not only supports basic educational needs but also enables students to participate in extracurricular activities such as sports, clubs, and school trips. Participation in these programs fosters a sense of belonging and engagement, which positively influences students' motivation and commitment to stay in school.

The information from interviews is consistent with Social Practice Theory (1986), which emphasizes the value of social networks, relationships, and community resources in facilitating individual and collective well-being and success. According to Social Capital Theory, students benefit not only from their immediate family's economic resources but also from the social support, trust, and shared norms that arise within families and communities.

Data in Table 2 shows that a moderate number of students (49.6%) agreed that the family's financial stability has positively influenced their decision to continue with education, while a minority (43.1%) were either undecided or in disagreement (9.1%). The mean score of 3.54 reflects a moderate positive perception that economic stability from the family supports retention. This suggests that economic stability within the family plays an important role in supporting students' retention by enabling them to afford schooling costs such as contributions, uniforms, and learning materials, which reduces the likelihood of dropout due to financial difficulties.

Table 2: ***Students' Responses on How Family Economic Status Enhances the Retention in Public Secondary School in Arusha District Council (n=395)***

Statement		SD		D		U		A		SA		Mean
		f	%	f	%	f	%	f	%	f	%	
i.	The family's financial stability has positively influenced the decision to continue with education.	6	1.5	30	7.6	163	41.3	137	34.7	59	14.9	3.54
ii.	Students feel secure in their academic journey because basic needs (food, housing, etc.) are consistently met.	6	1.5	24	6.1	134	33.9	172	43.5	59	14.9	3.64
iii.	Students would consider dropping out if their family experienced a serious financial crisis.	7	1.8	25	6.3	111	28.1	175	44.3	77	19.5	3.73
iv.	Having stable financial support from family reduces students' stress about school expenses.	5	1.3	12	3.0	102	25.8	188	47.6	88	22.3	3.87
v.	Students' decision to stay in school is influenced by the ability to afford tuition and school contributions.	20	5.1	27	6.8	120	30.4	177	44.8	51	12.9	3.54
vi.	Students are more likely to remain in school because their families cover transportation and school supplies.	18	4.6	27	6.8	123	31.1	168	42.5	59	14.9	3.56
vii.	Financial instability in the family makes it difficult to focus on students' academic goals.	16	4.1	20	5.1	107	27.1	179	45.3	73	18.5	3.69
viii.	Students have considered working full-time instead of studying due to financial pressures at home.	12	3.0	30	7.6	105	26.6	182	46.1	66	16.7	3.66
ix.	Financial aid is necessary for students to continue with their education.	7	1.8	14	3.5	96	24.3	195	49.4	83	21.0	3.84
x.	Family encourages students to stay in school because they manage the financial commitment.	9	2.3	18	4.6	104	26.3	178	45.1	86	21.8	3.79
Grand Mean												**3.68**

Source: Field Data (2025) 1=Strongly Disagree (SD), 2=Disagree (D), 3=Undecided (U), 4=Agree (A), 5=Strongly Agree (SA), **F**=frequencies, **%** =Percentages

However, the minority of students who are undecided or disagree indicates that other factors, such as academic challenges, peer influence, school environment, and personal motivation, impact their decision to stay in school. The mean score of 3.54 reflects an overall moderate positive perception of the influence of family economic stability on educational continuation. During the face-to-face interview with the head of school, "A" shared that:

> From my experience, I have observed that many students whose families are financially stable tend to stay longer in school and perform better. The contributions, uniforms, and books are always available for them, which removes a major barrier to attendance (HoS "D" Personal Communication, May 19th, 2025).

The head of school of school "B" shared that;

> I agree that when a family has a stable income, it is easier to support a child's education. For example, paying school contributions on time and buying necessary materials reduces stress on the child and the family. This encourages the child to focus on studies without worrying about school-related expenses (HoS "B" Personal Communication, May 22nd, 2025).

One Parent of school "C" also had this to share;

> Students from families with steady financial resources rarely face interruptions in their schooling. This reduces dropout rates linked to economic hardship. Still, we have students who struggle despite financial backing because of academic challenges or social factors (Parent "C" Personal Communication, May 23rd, 2025).

The interviews with the head of schools and a parent indicate the strong link between family financial stability and students' ability to remain in school and perform well academically. Stable household income ensures that essential educational needs such as school contributions, uniforms, and learning materials are consistently met, removing a major barrier to attendance and reducing stress for both students and their families. This financial security allows students to concentrate on their studies without the constant worry of unmet school-related expenses, thereby fostering better focus, motivation, and performance. This is supported by Sharma (2025), who reveals that Family financial communication positively influences children's educational aspirations, as frequent and constructive financial conversations lead to driven and self-assured pursuit of goals.

Data in Table 2 show that a moderate number of students (58.4%) agreed that they feel secure in their academic journey because basic needs (food, housing, etc.) are consistently met, with a minority (41.5%) undecided or disagreed. The mean of 3.64 signals a clear positive view that meeting basic needs through family economic stability enhances persistence. This data implies that family economic stability plays an important but not overwhelming role in students' decisions to remain in school. Through moderate levels of the students acknowledging the positive influence of their family's financial stability, it suggests that economic support is an important factor in student retention. However, the extreme minority of undecided students

indicates that other factors beyond financial stability also affect their educational persistence. During the interview with the head of school, "D" commented that:

> I have seen that when students have their basic needs met, such as food, shelter, and clothing, they are more confident and focused in their studies. A student who does not worry about whether they will have a meal at home can concentrate better in class. However, I also acknowledge that some students, even with all their needs met, still face challenges like low motivation or peer distractions, which affect their persistence (HoS "D" Personal Communication, May 27th, 2025).

Head of school from school "E" commented that:

> Providing basic needs to my child is my priority because I know it keeps them comfortable and reduces stress. When a student is well-fed and has a safe place to live, they can attend school regularly and pay attention in class. But I also see cases in the community where families provide for their children, yet the students lose interest in school because of other factors such as bad company or lack of ambition (HoS "E" Personal Communication, May 29th, 2025).

Similarly, Parent of school "F", *"When a family is economically stable and provides food, housing, and other essentials, students feel secure and are less likely to drop out for financial reasons"* (Parent "F" Personal Communication, June 03rd 2025).

The interviews with the head of schools and a parent show that meeting students' basic needs, such as food, shelter, and clothing, is an important foundation for keeping them in school and helping them succeed. When these needs are met, students feel secure, attend school more regularly, and can focus on learning without the distraction of worrying about their survival. This sense of stability also builds confidence, which supports better engagement in class and reduces the likelihood of dropping out due to financial hardship. However, both respondents pointed out that financial and material support alone do not guarantee persistence.

Generally, the study revealed that households with stronger economic capacity are better positioned to provide students with essential basic and educational resources, which consequently facilitates regular school attendance and successful completion of academic tasks. The grand mean score of 3.64 and 3.68 for teachers' and students' responses, respectively, denotes that family economic stability enhances students' decision to remain in school, while the grand mean scores below 3 suggest minimal influence of the two variables.

10. Conclusions

Based on the findings, the study concludes that, family economic status is a critical determinant of students' educational engagement and success. Families with stronger economic capacity meet both basic and academic needs, which in turn promotes consistent school attendance and effective completion of academic tasks. This underscores the significant role of household financial stability in sustaining students' retention and overall academic performance in public secondary schools.

11. Recommendation

Based on the study conclusions, it is recommended that the Government, through the Ministry of Education, Science, and Technology, should introduce targeted financial support mechanisms for the provision of learning resources and scholarship programs for students from low-income households. The head of school, in collaboration with the school management team, should establish practical interventions, including the establishment of an income-generating project and parent–teacher engagement sessions, to identify and assist students facing financial difficulties. Parents and guardians should prioritize their children's education by actively supporting the provision of essential learning resources while effectively balancing domestic, occupational, and economic responsibilities, thereby ensuring that students have sufficient time and conducive conditions for study.

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