

**EFFECTS OF FINANCIAL INSTABILITY TO STUDENTS' ACADEMIC
PERFORMANCE IN SECONDARY SCHOOLS OF MBEERE -NORTH SUB-COUNTY,
EMBU COUNTY KENYA**

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DECLARATION

DECLARATION

STUDENT'S DECLARATION

This project is my original work and have not been presented for award of degree in Education or any similar purpose in any other institution.

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Signature...  Date... 10/12/2024

Supervisor's declaration

This project has been submitted with my approval as university supervisor .

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ABBREVIATION AND ACRONYMS

DoE	Department of Education
FPE	Free Primary Education
FSE	Free Secondary Education
KCSE	Kenya certificate of secondary Education
M. O. E.	Ministry of Education
N. G .O	Non-governmental organizations

OPERATIONAL DEFINITION OF TERMS

Academic performance. Defined to as participant's examination grades at a given duration

Financial instability A condition in which financial system is unstable

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ABSTRACT

The research project aimed to investigate the effects of financial instability to students' academic performance among secondary schools within Mbeere North Sub-County. Financial instability is one among the hindrance to the success of students in their academics by which it affects their academic performance negatively, class attendances and even access to education resources. he study employed both the qualitative and quantitative research methodologies. The research used the stratified random sampling technique in order to attain the information from the respondents. The total sample size was 109 respondents . The collected data was analyzed using the descriptive research design. The study results on students response did not find gender based differences in the population likeliness to be affected by financial problems as female students respondents had a high percentage. Majority of the students indicated that they are used to being absent from school therefore their academic performance deteriorate .Also the parents involved themselves in paying school fees and providing academic resources for their children at a low rate. The research contributed to understanding the relationship between financial instability and academice providing actionable insight for educationa stakeholders to improve the academic performance.

CHAPTER ONE : INTRODUCTION

1.0 Introduction

This chapter entails various subtitles such as the background of the study, statement of the research problem, purpose of the study, Conceptual framework, research questions, objectives of the study, hypothesis of the study, significance of the study, scope of the study, Limitations of the study and assumptions of the study .

1.1 Background of the study

Education is a potent resource used to achieve reforms to attain good life. It's sanction average people to understand maneuvers of life and survive in a civilized community. Individuals and the government of Embu County has the mandate to provide education despite the fact that this county have become increasingly disappointed with the outcomes of the educational programs on performance. Many countries like Uganda ,its government introduced Free primary Education and Free secondary education to make it affordable and accessible to students and pupils as education helps to shape an individual towards various careers and social, economic and even in political development in a country

In Mbeere North Constituency, the students' academic performance has been deteriorating thus creating a lot of concern to the stakeholders and even the school itself. Academic performance is very essential to each and every student and the result they get in KCSE determine their future.

Finance is the avenue through which the students' fees are paid, educational resources bought and also other expenditures such as transport. By this the case of financial instability is valued by examining the income generated by the parents, assets they have and what the liabilities which they are capable of borrowing and able to return. Factors contributing to financial instability include:

It is logical and truly very understandable that secondary schools' students depend fully on their parents. Parents who are unemployed cause financial instability to the family therefore students from such families are affected negatively and perform poorly in their academics.

Also due to high amount of school fees in schools and also economic downturns affects students' academic performance.

Due to high dependency ratio also contributes to financial instability. High dependency ratio among families contributes to financial instability as the income generated are spent on bills and other expenditures which seems to be urgent therefore student students performing poorly.

Effective financial management is crucial for ensuring that educational expenses are met. Families with poor financial management struggle to allocate sufficient funds for education impacting student's academic success.

The determination of the study was to explain the impact of financial instability to students' academic performance, school participation and attendances. Students who come from families of little income have limited responsibility for low performance and being absent in class during lessons.

1.2 Statement of The Problem

Finance is important in the world today; however, the problem is that most families in Mbeere North Sub-County have less than enough as most of the parents are not employed. By this the parents are unable to fully pay the students school fees and also unable to buy educational resources for them therefore leading the students to perform poorly in their academics. It is noted that financial instability in Mbeere North Constituency, Siakago location is rampant compared to other sub-counties in Kenya. This study has examined how financial instability is unfavorable to students' academic performance.

1.3 Purpose of the study

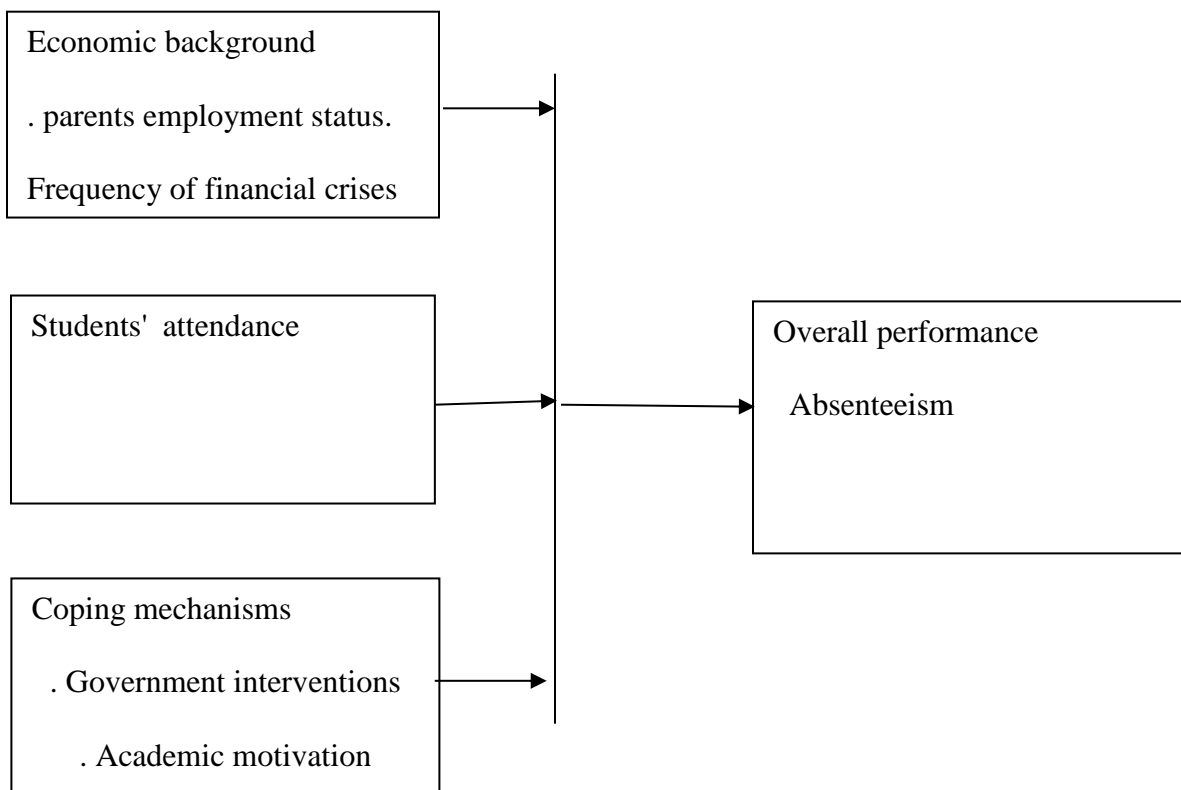
The research seeks to examine how or the way financial instability affects students' academic performance who are from families which are financial unstable in Mbeere North, Embu County. It also seeks investigated on how the government does in order to solve the problem by providing a helping hand to such families by providing a helping hand to students i.e. providing books, scholarship she, bursaries etc.

1.4 Conceptual framework

Figure 1.4. 1 Conceptual framework

Independent variable.

Dependent



1.5 Research questions

- a) How does financial instability affect the students' academic performance in secondary schools of Mbeere North Sub-County, Embu County.
- b) What is the economic background of families in Mbeere North Sub-County, Embu County.

1.6 Objectives of the study

1.6.1 General objectives

To determine the effects of financial instability to students' academic performance in secondary schools of Mbeere North Constituency, Embu County.

1.6.2 Specific objectives

- i. To assess the economic background of students in Mbeere North Sub-County, Kisii county, Kenya.
- ii. To determine if financial challenges lead to dropout rates or delay progress of the students.
- iii. To assess the effectiveness of existing interventions in mitigating the negative effects of financial instability on students from secondary schools in Mbeere North Constituency, Embu County.

1.7 Significance of the Study

The findings of the study will help the government through the ministry of education (MOE) of Embu County in providing the educational resources to the students who are from financial unstable families.

Also, the government will tend to provide a helping hand in giving bursaries and even seek charity from well-wishers to provide scholarships in order to enable the students from Embu County to improve on their academic performance.

The study could also help the school management to design policies that will encourage hard work, motivate learners and also mentor students who come from financial unstable families and even

boost the parents who earn low income with methodologies of attaining finances to cater for their children/students' academic endeavors.

1.8 Scope of the study

The study focused on form three and form four students in Mbeere North Sub- County, Embu County in Kenya who are affected by financial instability leading to poor academic performance.

1.9 Limitations of the study

The study had the following shortcoming:

1. Poor means of transport in various areas
2. Consuming a lot of time in getting the feedback in collecting the data from schools and also in the community
3. Exaggeration from the parents on the problems they face due to financial instability.

1.10 Assumptions

The researcher assumed that the targeted population will have to answer the questions provided in the questionnaires correctly with no error.

The researcher assumed through observations on the living standards of the population determined their economic status.

The study assumed that the governmental organization and non-governmental organizations were interested in intervening in students who are from families which are financially unstable in order to improve on their academic performance effectively.

The study assumed that financial instability affected the students' academic performance negatively.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter will be intended to furnish the reader with the existing scholarly works. It contains theories that are quite effective on the topic in hand and an overview of the topic.

2.2 Maslow's hierarchy of needs

This psychological theory suggests that individuals must or need to satisfy their basic needs such as food, shelter and clothing before higher level needs like self-actualization and self-esteem which can be addressed later. Students from financial unstable family's needs are unable to be met as they at times sleep on hunger and even wear torned clothes and come to schools thus by this impacting negatively on their academic performance.

2.3 Resilience theory

Resilience theory was developed by Dr Norman Garmzey 1991. Theory focuses on understanding how individuals can adopt positively to challenges and overcome after all in life. It also focuses on individuals' ability to bounce back from adversely through concentration and motivation from the community. Financial instability poses challenges to students, resilience factors such as social support, coping skills and internal strengths may mitigate its negative effects on their academic performance in Mbeere North Constituency, Embu County.

2.4 Cognitive load theory

This theory posits that there is a limit to how much of information human brain can process at one time. Students who are affected by financial instability led themselves to stress which can increase their cognitive load therefore reduce their mental abilities and academic tasks.

2.5 Ecological systems theory

This emphasizes on the interconnectedness between the individuals and the environment that is the students and the people around them. Financial instability can disrupt various system in students' lives such as his/her school, community and even family impacting on their academic performance through multiple pathways.

2.6 Resource theory

This theory suggests that individual's access to resources influences their opportunities and outcomes. Financial instability can limit students of Mbeere North Constituency to access education resources such as fees, textbooks, books, pens and even co-curriculum activities which are very crucial in academic therefore hidening good grades to be scored by students

.

2.7 Summary of Identified Gaps in The Reviewed Literature

There is insufficient research on the effectiveness of specific government interventions aimed at mitigating the impact of financial instability on education therefore being a challenge to assess which programs are most beneficial and to make informed decisions about policy and resource allocation.

Also, many studies focused on urban areas or specific regions leaving remote areas like Mbeere North under-searched. This creates lack of understanding of the rural settings where financial instability has different effects.

There is lack of long-term studies tracking the impact of financial instability over years to observe the sustained impact of financial instability

Also, few studies consider the combined effects of financial instability with other factors such as parental education health and community support. This narrow focus led to incomplete conclusions as financial instability interacts with other variables that collectively influence academic performance.

CHAPTER THREE : RESEARCH METHODOLOGY

3.0 Introduction

This chapter entails research design, study area, target population, sampling techniques, sample size, measurement of variable, Research instruments, reliability of measurements, data collection techniques, data analysis and finally the logistical and ethical considerations.

3.1 Research Designs

The research design chosen for this study was descriptive research design in order to carry out a successfully and valid study on findings in secondary schools of Mbeere North sub-county Embu County, Kenya. This descriptive research design was concerned in describing, analyzing and interpreting people's living conditions. This design was suitable for the research as it helped answer the questions and achieve the objectives.

3.2 Study Area

The researcher used this area because she was familiar with the place and that the data was collected easier and effectively. The research was conducted in secondary schools which are within Mbeere North Constituency, Embu County.

3.3 Target population

The target population was essential step in research as it helped define the group of individuals from which data was collected (Richie et al., 2013). Understanding the target population was crucial in ensuring that research findings were relevant and applicable to the intended audience. The researcher studied the area of Mbeere North Sub-County in Embu County, Kenya. The target population was 5850 respondents which included parents, teachers and form three and form four students who were affected by financial instability in achieving their academic success.

3.4 Sampling Technique

The sampling techniques used in the study was stratified random sampling where the population was divided into sub-groups of students, parents and teachers therefore ensured adequate representation of the sample and also improved the accuracy and reliability of the results.

3.5 Sample Size

A sample size of 85 respondents was selected in the study. This constitutes 37 students, 20 teachers and 28 parents .A sample size is a subset of the total population that is used to give the general views of the target population. Taro Yamane formula has been used to calculate the sample size since the population size is known and a margin error of 0.05. 10% of the population was used to obtain the sample size. The formula is represented as follows:

$$n = \frac{N}{1 + N(e)^2}$$

n denotes the sample size,

N represents the population size, and

e signifies the desired level of precision.

Students sample size

$$n = 1 + 4500 \cdot (0.05)^2$$

$$n = 1 + 4500 \cdot 0.0025$$

$$n = 1 + 11.25$$

$$n = 12.25$$

$$n \approx 367 \times 10 / 100$$

$$n = 37$$

parents sample size

$$n=1+950 \cdot (0.05) 2950$$

$$n=1+950 \cdot 0.0025 950$$

$$n=1+2.375 950$$

$$n=3.375 950$$

$$n \approx 281.48 \times 10 / 100$$

$$n=28$$

teachers sample size

$$n=1+400 \cdot (0.05) 2400$$

$$n=1+400 \cdot 0.0025 400$$

$$n=1+1400$$

$$n=2400$$

$$n=200 \times 10 / 100$$

$$n=20$$

$$\text{sample size} = 37 + 28 + 20 = 85$$

3.6 Measurement of variables

Table 1 Measurement of variables

Variable	Indicator	scale	Question number
Fee payment/lack of school fees or able to pay	On time or delayed	Likert scale	3
Access to education resources	Able or unable	3-point	2
Government interventions	Yes No	3-point	5
Pressurized to both work for payment and study on different occasion walked a long distance from school to home and vice versa due to lack of transport	True False Often Frequently	Likert scale Likert scale	4
Academic performance	Good or bad	Likert scale 3-point	1
Slept hungry due to lack of food	True or false	Likert scale	

3.7 Research instrument

The researcher designed a questionnaire and interviews in order to collect the data.

3.8 Validity of Measurement

Golafsheni Z (2005) defines validity as the accuracy and meaningfulness of interference which are based on the research result. The researcher determined the content validity of the instrument in order to ensure that the information collected was accurate. The use of questionnaires were the elements of the research.

3.9 Reliability of instruments

Mugenda and Mugenda (2003) defines Reliability of a research as a measure of degree to which the instrument yields consistent data after repeated trials. The researcher provided questionnaires to five teachers in each school and after a day still visited the same respondent and gave them questionnaires for test retest. The scores were corrected by comparing and analysis the responses.

3.10 Data Collection technique

The study employed/used the stratified random sampling for effective research work and that the data collected was primary data. The primary data collected was by use of designed questionnaires responded by the sample size.

3.11 Data Analysis

According to kothari (2004) data analysis refers to the process of inspecting, cleaning transforming as well as modelling data with the goal of discovering useful information, informing and conclusion as well as supporting decision making. In the study the data collected was primary data. Qualitative data was used to clarify and give explanation that was not identified in the questionnaires. Questionnaires which were not answered and the interviews which were wrongly

done were rejected. Data was analyzed using descriptive statistics by use of frequencies and percentages.

3.12 Logistical and Ethical Considerations

The researcher observed time and minimized the available resources in her research.

The research was moved friendly to the students and teachers and also sympathized with the parents if it was to be. The researcher seeked discipline to the respondent on how the research was to be done and why it was to be done.

CHAPTER FOUR : FINDINGS AND DISCUSSIONS

4.1 Introduction

This chapter entail findings and discussions. The study was guided by the study objectives:

To assess the effectiveness of existing interventions and support programs in mitigating the negative effects of financial instability on students from secondary schools in Mbeere North Constituency, Embu County and also to identify the relationship between financial instability and academic performance among students. The information was collected by use of questionnaires, interviews and also through observation as the data collection instruments. The presentation and interpretation of the research are shown by use of pies and graphs.

4.2 Demographic information

The study aimed at getting details of the participants particularly on gender and their age.

4.2.1 Gender response

Regarding the gender participation the percentage of males (42%) participants was slightly smaller than of females (58%) participants. The study results did not find gender-based differences in the population likeliness to be affected by financial problems. Therefore, the population of female respondents did not bias the results of the study.

Table 4.2. 1 Gender response

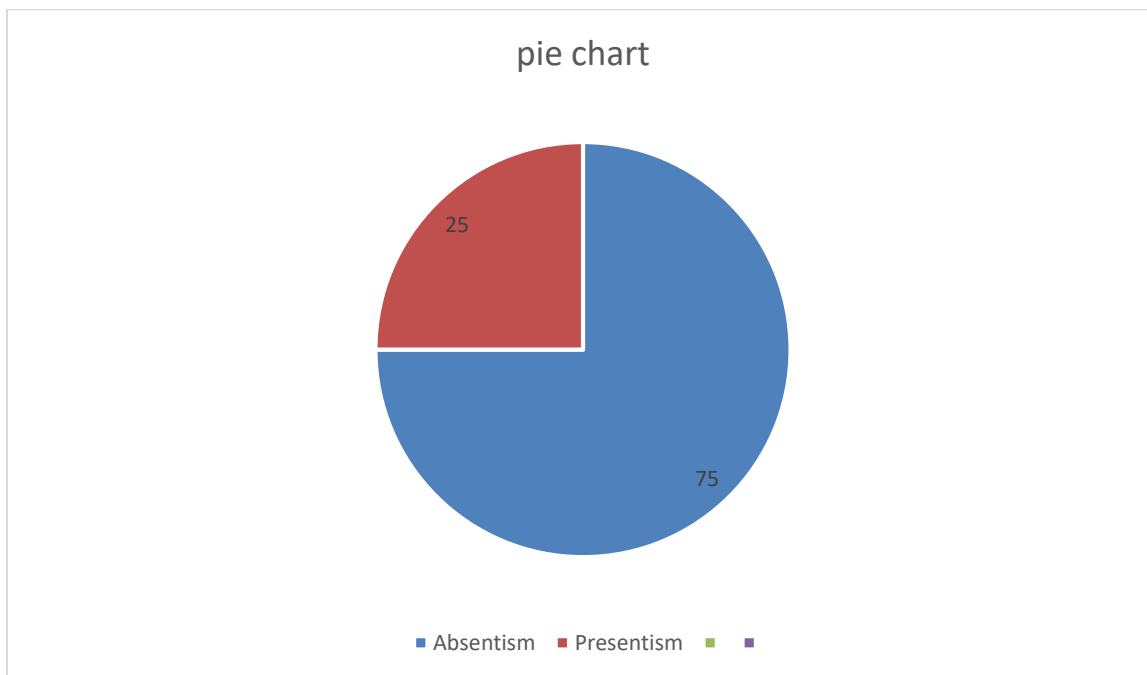
	Frequency	Percentage
Valid male	36	42
Valid female	49	58
Total	85	100

4.2.2 Age response

The pie chart below shows the age of the students. It was noted that 20.4% of the students ranged from 13-16yrs majority of the students ranged from 16-18 by 58.6% whereas above 18 was 22%. The results showed that the students in the chosen classes were adequately represented. It further suggested that having students who are above 18yrs in secondary school may have been caused by repetition of a certain class due to lack of doing the final exams or having left school at some stage due to lack of school fees.

Figure 4.2.2. 1 Students school attendance

The students were asked to indicate whether they were denied access to education if no payment in time or little payments. 75% of the students indicated that they are used to being sent home for fees due to the arrears in school therefore making their academic performance to deteriorate as they are left behind with the syllabus which is caused by absenteeism.

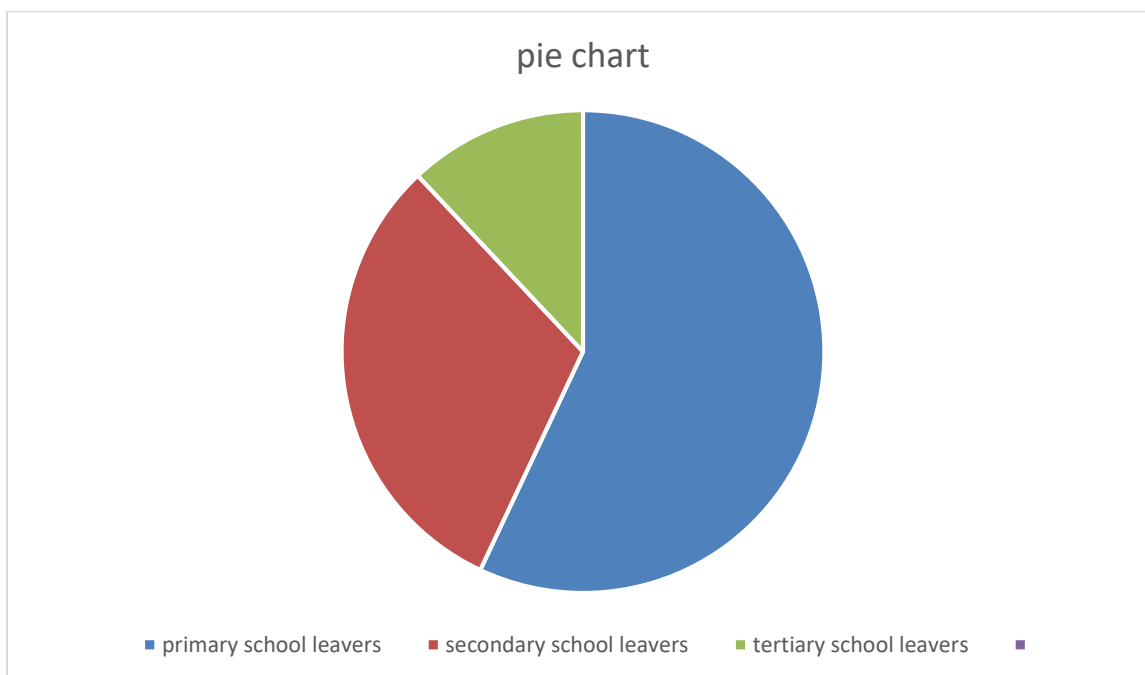


Majority of the students indicated that their parents take part in paying the fees with about 56%, whereas 28% is catered by the government through allocation of bursaries and the other 28% showed that the well-wishers or guardians give a hand in financing the students' studies.

4.3.1 Parents educational level

The pie chart below indicates the parents' educational level. It shows that 57% of the parents were primary school leavers, 31% were secondary school leavers whereas 12% of the parents had gone to university by this it shows that majority of the parents are not able to play their role in providing their children with learning resources or even assisting them in their academic work because they don't know more about it. On the other hand, parents who were secondary and tertiary school leavers were bit educated and elite therefore following up and also giving a hand for their children academic success.

Figure 4.2.2. 2 Parents educational level



4.3.3 Parental occupation and level of income

Table 4.3.3.1 Parents occupation

Occupation	Frequency	Percentage (%)
Formal employment	14	50
Self employment	10	36
Unemployed	4	14

The study showed that parents who are financially unstable was 82% with the range of ksh1000 to ksh20000 monthly by this parent involved themselves in paying school fees and providing academic resources for their children at a low rate as they are used to meet various obligations of the family.

4.4.0 Teacher's response to experience

The researcher was concerned about the experience of the teachers as the class teachers in schools.85% of the class teachers indicated that they have had such an experience for 10 years and above whereas 15% having 9 years and below experience.

4.4.1 Teacher's response to students' academic performance

The pie chart below shows the class teachers view on the progress of student's performance academically. It indicated that half of all the students felt that their academic performance was good irrespective of the financial constraints in their families. An additional one third of the students performed average. Contrary to the expectations are the outset of this research, the teachers by giving the details showed that students from families with financial problems have a low high impact on students' perception of their academic performances.

4.4.2 Teacher's response to students' rate of late coming

The table below shows the class teachers observation on the rate of students coming to School late which is resulted by them walking on foot from home to school due to lack of school bus fare. It indicated that 76% of the students come very late to an extend whereas 24% come on time.

Table 4.2. 2 Teacher's response to students' rate of late coming

Frequency	Percentage
Very late	76%
On time	24%

4.4.3 Teacher response to student's attendance issues.

The teachers reported that 65% of the students are used to being absent due to the financial constraints in the family. Regular absenteeism led to gaps in learning, making it difficult for the students to cope up with the syllabus.

4.4.4 Teacher response to coping mechanisms

The class teachers reported that the step taken in motivating the students and providing mentorship programs have improved the academic performance among students from financial unstable families. Also they reported that the government need to intervine in not only providing teaching and learning resources but also improvising the classrooms.

CHAPTER FIVE : SUMMARY, CONCLUSIONS AND RECOMMENDATION

5.1 Introduction

This chapter entails summary, conclusions and recommendation. The chapter summarized the main findings of the study and that some overall conclusions were drawn and linked into recommendation.

5.2 Summary

The qualitative and quantitative data on which the study is based suggested that finance plays a very important role for students from families with low socio-economic status. Nonetheless the study results indicated that some students from needy families in Mbeere North Sub-County do succeed in their studies despite the fact that they go through hardship. Students feel embarrassed when denied access to get in school to learn and even uncomfortable when having no or less learning materials.

5.3 Conclusion

In conclusion, the relationship between financial problem and academic performance among secondary school students in Mbeere North Sub-County is described on financial aid received lately from the MoE and even the Doe, lack of resources, insufficient scholarships from the well-wishers and lack of enough allocation of bursaries. The study concluded that students in families which are financially unstable are affected negatively in public secondary schools in Embu County, Mbeere North Sub-County.

5.4.1 Recommendation

In light of the research findings the researcher wishes to make the following recommendation:

More intervention strategies need to be made in public secondary schools in Mbeere North Sub-County for example; each class holding a fund raising to assist their student who had been sent home for fees

The researcher suggests that students who are in day secondary schools be provided with food and even in the evening be provided porridge. This resonates with the findings of the study that students from families with low socio-economic background depend on one meal a day.

Also, according to my research, I suggest that the students who drop out of school in order to escape the challenges they face while in school, should be sensitized on the impact of academics in their future lives and to be guided and counselled and also be provided more support as possible.

Last suggestion from the researcher was that schools to hold day or a day for which students are encourage and spoken to by mentors or motivational speakers.

5.4.2 Recommendation for Further Studies

There is insufficient research on the effectiveness of specific government interventions aimed at mitigating the impact of financial instability to students' academic performance therefore being a challenge to assess which programs are most beneficial and to make informed decisions about policy and resource allocation.

Many studies focused on urban areas or specific regions leaving remote areas like Mbeere North Sub-County under-searched. This creates a lack of unique challenges faced by students in rural settings where financial instability has different effects.

There is a lack of long-term studies tracking the impact of financial instability over several years to observe a sustained impact of financial instability to students' academics.

Few studies consider the combined effects of financial instability with other factors such as parental education, health and community support. This narrow focus led to incomplete conclusions as financial instability often interacts with other variables that collectively influence academic performance.

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Appendix 1: Student Questionnaire

I am a degree student at the school of education in Gretsia University. I am conducting research on the impact of financial instability to students' academic performance among secondary schools in Mbeere North Sub-County. I humbly request to kindly dedicate your time to take part in answering the questions in the questionnaire by ticking where applicable.

What is your gender:

Male() or Female()

How is your academic performance?

Good () Bad () or average()

Which class are you in

Form three()or form four()

Do you access educational resources when need be? Yes ()or No()

Have you ever walked distance from home to school and vice versa

Often ()or Frequently()

In any circumstances have you been pressurized to work and study

Yes ()or No ()

Do you benefit from any given organizations be it governmental or non-governmental.

Yes () or No()

Can you describe the socio-economic background and conditions of your family

.....

What do you think can be done to empower students from families with financial instability

Appendix 2: Parents questionnaire

What is your gender

Male() Female ()

What is your age

()Years

What is your highest academic qualification level

Primary () Secondary() Tertiary ()

How often do you buy academic resources for your child's education

Frequently () Rarely ()

What amounts to your level of income

Specify or approximate ()

How often do you seek assistance from the government or well-wishers for your child's school fees

Termly ()or Yearly ()

THANKS FOR YOUR COOPERATION

Appendix 3: Teacher's Questionnaire

I am a degree student at Grets University. I humbly request for your participation in filling in the questionnaire and ticking where applicable

What is your gender

Male () Female ()

What is your age

How would you rate the availability of the resources in your school

Adequate () Inadequate ()

Indicate a tick where necessary

Question	High	Neutral	Low
Rate of abseetism			
Rate of students late coming to school			
Level of academic performance among students from unprivileged families			