

Education Financing Strategies and Promotion of Quality of Education in Public Secondary Schools in Katulani Sub-County, Kitui County

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ABSTRACT

The study was seeking to examine education financing strategies and promotion of quality of education in public secondary schools in Katulani Sub-County, Kitui County, Kenya. The study objectives were investigating the influence of parental education financing strategies, Non-Governmental Organizations education financing strategies, religious institutions education financing strategies and Income Generating Activities education financing strategies on promotion of quality of education in public secondary schools. The target population for the study consisted of 21 principals, 21 BOM and 21 PA chairpersons from which all the 21 school principals, 21 BOM and 21 PA chairpersons were sampled using census enumeration making a total of 63 respondents. The study used descriptive survey research design. Questionnaires and observation check list were used as tools for data collection. Test re-test technique was used to establish instrument reliability. Correlation coefficient between the first and second results computed using the Pearson product correlation coefficient generated using the Statistical Package for the Social Sciences (SPSS) version 21 determined reliability. A positive coefficient of 0.76 proved substantial agreement between the two sets of the pilot results showing appropriateness of the research tool. Quantitative data was analysed descriptively by use of frequencies and percentages presented in tables, charts and graphs. Qualitative data generated from open ended questions was analysed qualitatively using content analysis based on analysis of meanings and implications emanating from respondent's information and presented based on themes and patterns according to set objectives. The study concluded that schools require additional support from government, NGOs, religious institutions or income-generating activities to fully bridge financing gaps. The study recommended that school administrators should employ different education financing strategies to complement parental and government financing. The study could form useful reference to various stakeholders and make information available for utilizing different methods of education financing strategies in promotion of quality of education in public secondary schools.

Keywords: education financing, financing strategies, quality of education, Public Secondary education.

INTRODUCTION

Quality secondary education generates opportunities and benefits of social and economic development as envisaged in vision 2030. According to Kenya Education Sector Working Party (2024) secondary school enrolment has grown from 0.9 million in 2004 to 4.4 million by 2024 increasing educational need for secondary education in Kenya following the introduction of Free Primary Education in 2003 which in turn increased the transition rate. Dynamic changes in social, economic, cultural and political developments in Kenyan society as well as demographic growth have rendered funds from the government of Kenya for financing public secondary schools' education inadequate apart from late and default remitting of capitation funds.

United Nations Educational Scientific and Cultural Organization (UNESCO, 2024) states that quality education is a mirror that focuses on the whole child - the social, emotional, mental, physical, and cognitive development of each student regardless of gender, race, ethnicity, socio-economic status or geographical location. It prepares the child for life, not just for testing. Quality education ensures achieving of sustainable Development Goal number 4. Achieving it is one of the proven vehicles for sustainable development. UNESCO (2024, as cited in UNESCO, 2004) which, emphasizes on the variables of education quality has five dimensions: learner characteristics, context, enabling inputs, teaching and learning outcomes

Nyamosi (2019) carried out a research on the role of religious sponsors in managing public secondary schools in Kenya. The study used descriptive survey research design. The study revealed that religious sponsors are involved in establishment and infrastructural development of schools, development of religious education curriculum, sponsoring needy learners and teaching of religious education and pastoral programs. Mwanzia (2001, as cited in Nyamosi, 2019) asserts that the church involvement in development and management of Education in Africa and precisely Kenya is undoubtable. The history of development and spread of churches in Kenya is interwoven with its role in establishment and management of schools. An example is the establishment of Turkana Girls and St Leo secondary schools in Turkana County.

Government of Kenya (1988) states that in Kenya secondary school education financing is based on the cost-sharing policy of 1988. The policy requires most costs in education to be met through partnerships between the public and the private sectors. Maina et al., (2021), argued that on average, households' contribution to the financing of secondary education amount to 60%, while government's financing constitutes 40% of the aggregate. However, some schools charge far beyond 60% which is unaffordable especially to most poor parents. Maina et al., (2021) concluded that delayed parental financing led to high dropout rate among learners at secondary school level, unreliable sources of income hindered parent's ability in meeting the costs of secondary education and had negative effect on student's academic performance in secondary schools.

Pius (2020) carried out a research on parental financing and their influence on academic performance of secondary schools in Mbita Sub County, Kenya. The study revealed that PA funds were inadequate in sustaining the provision of physical facilities, teaching and learning resources and financing co-curricular activities. The findings further revealed that shortage of funds from parents had affected learning outcomes negatively. The study recommended that PA and the government should increase financing of schools to enable principals fill the financial gap.

Bwoma and Madanji (2023) carried out a study on IGAs and its contribution to financial performance of public secondary schools in Nyamira County, Kenya. The study found that the dominant sources of financing secondary education were dairy cattle keeping, banana farming, poultry keeping, agro-forestry and renting school halls for community meetings and church services. The income realized financed teaching and learning resources improving the learning outcomes. The study recommended that principals need to be trained on managing IGAs activities because they are a source of finance to the institutions.

The studies found that mainly one financing strategy was employed and didn't mitigate the challenge of financial constraints. This justified the need to carry out the study to investigate the influence of employing more than one EFS and promotion of quality of education in public secondary schools in Katulani Sub-County. This came at a time when government financing is facing challenges such as delayed and default remitting of capitation funds.

According to Katulani Sub-County education report (2025) the quality of education is poor as shown by K.C.S.E performance and dropout rates for the last five years as shown in the tables below. Only 16.74 % of the candidates managed to join university. The dropout rate for cohorts of 2020, 2021 and 2022 are 6.79%, 15.40% and 12.79% respectively. This increases relevancy of carrying out a study because no study has been done to investigate the influence of EFS and promotion of quality of education in public secondary schools in Katulani Sub-County. Therefore, there is a need to investigate whether education financing is a factor influencing high dropout rates and poor performance.

Table 1. 1 Katulani Sub-County K.C.S.E Performance Tabulation

Year	Grade A to C+	Grade C to D-	Grade E	Mean Score
2020	255	1090	37	4.395
2021	234	1358	96	4.087
2022	230	1316	50	4.319
2023	251	1305	41	4.384
2024	301	1087	56	4.550

Table 1. 2: Enrolment in Katulani Sub-County

Year	Form 1	Form 2	Form 3	Form 4	Total
2020	1723	1640	1623	1397	6383
2021	1707	1623	1658	1598	6586
2022	1626	1625	1614	1596	6461
2023	1599	1609	1574	1606	6388
2024	1676	1570	1455	1444	6145
2025	—	1611	1493	1418	4522

Objectives of the Study

This study was guided by the following objective:

To establish the influence of parental education financing strategy on promotion of quality of education in public secondary schools in Katulani Sub-County, Kitui County.

LITERATURE REVIEW

Bwoma and Mandaji (2023) study on IGAs and its contribution to financial performance of public secondary schools in Nyamira County, Kenya focused on IGAs and established on their influence on enhancement on management which reduced over dependency on funds from donors and government in remunerations, student motivation, purchase of teaching and learning materials and improving physical facilities. This agrees with Zohra (2023) who said funds from NGOs play significant role in providing facilities, which improves learner achievement. It also agrees with Bazzi (2020) as well as Njau et al. , (2022) who said that funds from religious organizations help in financing of physical facilities, implementation of curriculum and mass schooling. However, Pius (2020) said that funds from PA have fallen short thus need for financing from various sources. This is in consistence with UNICEF (2024) who said that funds from NGOs act as a supplement for Government financing which also fall short of the subsidy needed thus need for various sources. Literature review further showed that there is need for research on employing EFS in public secondary schools since most of the researches have based on single education financing strategy. This can ensure effective cost sharing strategy and complementing of the supply-side interventions with the demand-side financing mechanisms. Gaps in knowledge are also evident. No study has been done to establish the condition of physical facilities and financing ability of parents in public secondary schools in Katulani Sub-County. This study therefore sought to investigate effects of different EFS on the quality of education in public secondary schools in Katulani Sub-County, Kitui County, in order to fill the gap hence the need for this study.

RESEARCH METHODOLOGY

The research study used descriptive survey research design whereby qualitative and quantitative data was generated. The researcher used questionnaires and observation checklist as tools for data collection. The target population consisted of all the 21 secondary school principals and all the 21 BOM and PA chairpersons in Katulani Sub County. Census technique was employed because the area was limited and the case required

intensive study of all units of population. 18 principals, 18 BOM and 18 PA chairpersons were sampled using census enumeration for the main study since the total number of schools is less than 30 (Alastalo, 2022). The principals, BOM and PA chairpersons are the people who deal with financial matters and therefore they can be resourceful. Three schools for piloting were picked purposively.

Content validity was utilized through examining items of questionnaire individually and comparison of contents was done to make sure that coverage of all objectives was done. Borg and Gall (2012, as cited in Abdillah and Angara, 2023) observe that instrument content validity is enhanced by involvement of experts to get their judgment. Therefore, the researcher got guidance from the supervisors assigned to check whether the items were valid and attained what they were meant for. Expert judgment enabled the researcher to identify the weaknesses of the instruments and made appropriate adjustments. Test re-test technique was employed to enhance reliability of the instruments. Data analysis was done by use of the Statistical Package for Social Sciences (SPSS). Quantitative data was analysed descriptively and displayed by use of frequencies and percentages presented in tables, charts and graphs. Qualitative data was analysed qualitatively using content analysis and presented based on themes and patterns according to set objectives.

RESEARCH FINDINGS

The first objective of this study was to establish the influence of parental education financing strategy on promotion of quality of education in public secondary schools in Katulani Sub-County, Kitui County. The principals were asked to show their views on level of agreement with the statements in Table 1.3 using a 5 point Likert scale with; strongly agree (5), agree (4), undecided (3), disagree (2) and strongly disagree (1).

Table 1.3 Principals' views on parental financing

Statement	N	Mean	Std. Dev	SD	D	U	A	SA
				N (%)	N (%)	N (%)	N (%)	N (%)
Parental financing promotes quality of education	18	4.11	1.183	1 (5.6)	1 (5.6)	2 (11.1)	5 (27.8)	9 (50.0)
Parents pay finances according to agreed timelines	18	2.11	0.900	4 (22.2)	10 (55.6)	2 (11.1)	2 (11.1)	--
Parents finance payment of B.O.M teachers	18	3.06	1.434	4 (22.2)	3 (16.7)	1 (5.6)	8 (44.4)	2 (11.1)
B.O.M teachers promote quality of education	18	4.17	1.098	1 (5.6)	1 (5.6)	--	8 (44.4)	8 (44.4)

Source: Field Data (2025)

According to table 1.3, most of the principals agreed that parental financing supports quality education, with a mean score of 1.4 Half (50.0%) of the principals strongly agreeing and 27.8% agreeing that parents' financial input contributes positively to education outcomes. Similarly, there was strong agreement that BOM teachers promote quality education (mean = 4.17), with 44.4% of principals strongly agreeing and 44.4% agreeing.

However, only a few principals felt that parents paid school fees on time. The statement on timely payments had a low mean of 2.11. A big number of the principals were not for idea that parents obey the agreed timeliness of paying fees with 22.2% of the principals strongly disagreeing and 55.6 % agreeing. This indicates lack of commitment showing a negative effect on quality of education. When asked whether parents finance payment of BOM teachers, the principals supported the idea with a moderate mean of 3.06. Where 44.4% agreed and 11.1% strongly agreed while 22.2% strongly disageed and 16.7% disagreed. This suggests that while BOM teachers promote quality of education, stable financing of their payment remains a challenge hence affecting promotion of the quality of education negatively.

Non-governmental organizations financing strategy and quality of education

The second objective of this study was to establish the influence of Non-Governmental education financing strategy on promotion of quality of education in public secondary schools in Katulani Sub-County, Kitui County. The principals were asked to show their views on level of agreement with the statements in 1.6, 1.7

and 1.8 using a 5 point likert scale with; strongly agree (5), agree (4), undecided (3), disagree (2) and strongly disagree (1)

Table 1.4: Principals' view on NGOs financing and promotion of quality of education

Statement	N	Mean	Std. Dev	SD	D	U	A	SA
				N (%)	N (%)	N (%)	N (%)	N (%)
NGOs education financing promotes quality of education	11	4.00	1.095	1 (9.1)	--	--	7 ((63.6)	3 (27.3)
NGOs financing promotes learner retention in schools	11	4.27	1.191	1 (9.1)	--	--	4 (36.4)	6 (54.5)
NGOs financing aids in reducing absenteeism	11	4.27	1.191	1 (9.1)	--	--	4 (36.4)	6 (54.5)
NGOs financing promotes achieving of set objectives	11	4.18	1.250	1 (9.1)	--	1 (9.1)	3 (27.3)	6 (54.5)

Source: Field Data (2025)

According to 1.4 the principals strongly supported the idea that NGO financing contributes to promotion of quality of education with 63.6% agreeing and 27.3% strongly agreeing. The mean ratings across all statements were high, ranging from 4.00 to 4.27, indicating strong agreement. Most notably, 54.5% strongly agreed and 36.4% agreed that NGO financing helps reduce absenteeism and promotes student retention in school. A similar proportion confirmed that NGO support helps schools meet their set objectives with a mean of 4.18 (54.5%). Certain number of the principals, 9.1%, strongly disagreed on all items indicating that resistance or doubt on NGO impact was minimal. These findings show that principals recognize NGOs as crucial partners in promoting quality of education, improving school attendance, reducing dropouts and enhancing achievement of set objectives thus cultivating overall promotion on the quality of education.

Income Generating Activities and quality of education

The research wanted to know from the BOM chairpersons how financing education through IGAs influenced quality of education in public secondary schools in Katulani Sub-County. Table 1.5 shows the responses given as per the statements

Table 1.5: BOM chairperson's response on Income Generating Activities and quality of education

Statement	N	Mean	Std. Dev	SD	D	U	A	SA
				N (%)	N (%)	N (%)	N (%)	N (%)
Paying of Non-teaching staff salaries	5	1.60	0.894	3 (60.0)	1 (20.0)	1 (20.0)	--	--
Tuition	5	2.00	1.732	3 (60.0)	1 (20.0)	--	--	1 (20.0)
Paying of water, electricity, medical and postage bills	5	3.00	1.871	1 (20.0)	2 (40.0)	--	--	2 (40.0)
I.C.T integration in learning	5	1.60	1.342	4 (80.0)	--	--	1 (20.0)	--
Students feeding	5	3.00	1.581	1 (20.0)	1 (20.0)	1 (20.0)	1 (20.0)	1 (20.0)

Source: Field Data (2025)

According to BOM chairpersons as shown in table 1.5, income-generating activities have not been widely used to support key learning resources. 80% of the respondents strongly disagreed that IGA funds are used for ICT while 20% strongly agreed. About financing payment of non-teaching staff, 60% of the respondents strongly disagreed, 20% disagreed and 20% were undecided. Feeding students received mixed levels of agreement with 20% strongly disagreeing, 20% disagreeing, 20% undecided, 20% agreeing and 20% strongly agreeing. On financing tuition, 60% strongly disagreed, 20% disagreed and 20% of the respondents strongly agreed that the funds realized from IGAs is used to finance tuition account. The overall low mean scores

indicated that BOM members see very limited use of funds generated from IGAs in financing crucial learning and operational needs in their schools.

Religious institutions education financing and quality of education

The researcher investigated if religious institutions education financing strategy promotes quality of education. The researcher required the PA chairpersons to show their level of agreement with the given statements. The responses are presented in tables 1.6 shown below

Table 1.6: Responses on the influence of religious institutions education financing and quality of education by PA chairpersons

Statement	N	Mean	Std. Dev	SD	D	U	A	SA
				N (%)	N (%)	N (%)	N (%)	N (%)
Religious institutions influence appointment of PA chairperson	18	1.67	1.534	15 (83.3)	--	--	--	3 (16.7)
Religious institutions influence the budgeting of the finances they provide	18	1.44	0.922	14 (77.8)	1 (5.6)	2 (11.1)	1 (5.6)	--
Religious institutions sponsor needy students	18	2.17	1.505	10 (55.6)	2 (11.1)	--	5 (27.8)	1 (5.6)
Religious institutions donated the land where the school is constructed	18	2.44	1.886	11 (61.1)	--	--	2 (11.1)	5 (27.8)

Source: Field Data (2025)

Table 1.6 shows that 83.3 % of the PA chairpersons strongly disagreed that religious institutions were involved in influencing appointments of school PA chairpersons with 16.7 strongly agreeing. A large majority of 77.8% strongly disagreed and 5.6% disagreed that religious institutions influenced budgeting of the finances they provided. 16.7% were in agreement with the statement. However, a few acknowledged that the land where the school is located was donated by religious institutions with 11.1 % agreeing and 27.8% strongly agreeing. These results agree with Nyamosi (2019) who found religious bodies contributed towards financing of school foundation and land donation. 61.1% of the PA chairpersons were in strong disagreement with this statement. In addition, 55.6% of the respondents strongly disagreed that religious institutions sponsor needy students, 11.1% disagreed, 27.8% agreed and 5.6 % strongly agreed. The main challenge noticed here is that the ongoing financial involvement is minimal.

Observation checklist

The researcher wanted to investigate the availability of physical resources, teaching and learning resources and feeding program in the school. To achieve this, the researcher used an observation checklist to collect data from six schools which were selected randomly in order to verify some responses captured through questionnaires. Table 1.7 shows the findings.

Table 1.7: Observation checklist

Resource	N	Unavailable	Adequate	Inadequate
		N (%)	N (%)	N (%)
Land	6	--	3 (50.0)	3 (50.0)
Classrooms	6	--	6 (100.0)	--
Science laboratory	6	1 (16.7)	3 (50.0)	2 (33.3)
Library	6	1 (16.7)	3 (50.0)	2 (33.3)
Dining Hole	6	4 (66.7)	1 (16.7)	1 (16.7)
Tables	6	--	4 (66.7)	2 (33.3)

Lockers	6	--	5 (83.3)	1 (16.7)
Chairs	6	--	5 (83.3)	1 (16.7)
Toilets	6	--	5 (83.3)	1 (16.7)
Kitchen	6	--	5 (83.3)	1 (16.7)
Play Ground	6	2 (33.3)	2 (33.3)	2 (33.3)
Computer lab	6	3 (50.0)	2 (33.3)	1 (16.7)
Computer	6	3 (50.0)	1 (16.7)	2 (33.3)
Text books	6	--	6 (100.0)	--
Chemicals and Equipment	6	--	6 (100.0)	--
Agricultural tools and Equipment	6	--	5 (83.3)	1 (16.7)
Land for agricultural practical	6	--	5 (83.3)	1 (16.7)
Charts	6	--	5 (83.3)	1 (16.7)
Maps	6	--	5 (83.3)	1 (16.7)
Feeding program	6	--	5 (83.3)	1 (16.7)

Source: Field Data (2025)

Table 1.7 shows an observation checklist that was used to assess the physical resources, learning resources and feeding program available in six public secondary schools. The findings showed that while some essential resources were adequately provided, others were either lacking or insufficient. All six schools had adequate classrooms, textbooks, and chemicals and equipment used in laboratories, with 100% of observations rating these items as sufficient. This indicates that the core instructional tools necessary for teaching and learning were consistently available across the sampled schools. Similarly, most schools had sufficient basic furniture and support facilities, with 83.3% of schools having adequate lockers, chairs, toilets, kitchens, feeding programs, charts, maps, land for agricultural practical, and agricultural tools and equipment. These results show that schools have made significant strides in providing the basic infrastructure needed for classroom learning and daily school operations.

DISCUSSION

The objective of the study was to establish the influence of parental education financing strategy on promotion of quality of education in public secondary schools in Katulani Sub-County, Kitui County. Findings from principals and BOM chairpersons show strong agreement that parental financing is essential in promoting quality of education. According to principals, 77.8% of parental financing promotes quality of education. 5.6% of the principals strongly disagreed parental financing promotes quality of education. The discovery of the study agreed with that of a study by Pius (2020) carried out a research on parental financing and their influence on academic performance of secondary schools in Mbita Sub County, Kenya. The study revealed that PA funds were inadequate in sustaining the provision of physical facilities, teaching and learning resources and financing co-curricular activities. The findings further revealed that shortage of funds from parents had affected learning outcomes negatively. The research further found that parents are the main source of non-salary operational finance without which some activities that enhance learning may not be active.

Findings from principals show strong support for the role NGOs play in enhancing quality of education. According to table 1.4 the principals strongly supported the idea that NGO financing contributes to educational success. This indicates that principals recognize NGOs as important partners in the education sector. Their contribution significantly supports quality of education, especially by complementing areas not adequately funded by the government or parents. This finding concurs with a study by Zohra (2023) who carried out a research on examining the impact of NGOs on education promotion in underprivileged areas of Pakistan: A Case Study of Idara-e-Taleem-o-Agahi. The results showed that NGOs contributed to education by addressing accessibility, affordability, quality and equity issues. Their roles spanned capacity building, service delivery, advocacy, community mobilization, monitoring, and research. However, for their impact to be sustained, there is a need to improve reliability and management of NGO-funded programs at the school level.

According to table 1.5 BOM chairpersons view that funds realized from income-generating activities have not been widely used to finance education. 80% of the respondents disagreed that funds realized from IGAs are used for paying non-teaching staff salaries with 20% undecided. On matters concerning tuition, 80% disagreed and 20% strongly agreed. When it came to payment of electricity, water and postage bills, 60% disagreed with 40% agreeing. ICT integration received a lot of resistance with 80% strongly disagreeing and 20% strongly agreeing. Feeding programs received a mixed level of agreement with 20% strongly disagreeing, 20% disagreeing, 20% undecided, 20% agreeing and 20% strongly agreeing. The overall low mean scores indicated that BOM members see very limited use of funds generated from IGAs in financing education.

Table 1.6 reveals that 39.9% of the PA chairpersons view that religious institutions donated the land where the school is situated. The results were in consistent with Bazzi (2020) whose study in Indonesia indicated that for decades, Private Islamic organizations had financed schools through inalienable land endowment, building and equipping more schools and running private Madrasa. The PA chairpersons further opined that religious institutions helped in pooling resources together by bringing in donors, community members and other well-wishers to support in financing the school activities.

CONCLUSION AND RECOMMENDATIONS OF THE STUDY

The study established the influence of education financing strategies and promotion of quality of education as guided by four objectives. Findings from principals, BOM chairpersons and PA chairpersons showed that parental education financing, NGOs education financing, IGAs education financing and religious institutions education financing is essential in promoting quality of education. Based on the research findings, parents are the main source of non-salary operational finance without which some activities that enhance learning may not be active. Although, parental financing plays an important role in supporting quality of education, its effectiveness is limited by delays in payment, economic constraints and poor infrastructure. The study concluded that schools require additional support from government, NGOs, religious institutions or income-generating activities to fully bridge these gaps. This might reduce issues like absenteeism, shortage of infrastructure and learning resources which negatively affect promotion of consistent academic improvement.

According to the research findings, NGOs are recognized as important partners in the education sector. Their contribution significantly supports quality of education, especially by complementing areas not adequately funded by the government or parents. This finding concurs with a study by Zohra (2023) who carried out a research on examining the impact of NGOs on education promotion in underprivileged areas of Pakistan: A Case Study of Idara-e-Taleem-o-Agahi. The results showed that NGOs contributed to education by addressing accessibility, affordability, quality and equity issues. Their roles spanned capacity building, service delivery, advocacy, community mobilization, monitoring, and research. Further the results agree with Nkosheshe (2024) whose key findings revealed that NGOs provided scholarships, teaching-learning resources, infrastructure and promoted retention and access to public secondary education for marginalized students in Kajiado County. However, for their impact to be sustained, there is a need to improve reliability and management of NGO-funded programs at the school level.

Religious institutions in Katulani Sub-County contribute in holistic development of the learners, donating land for constructing the school and initiating the beginning of schools. The research found out that while religious institutions help shape learners' behavior and values, there is little evidence of ongoing financial support for facilities, learning resources or teacher development. This is in disagreement with the findings of Nyamosi (2019) whose study revealed that religious sponsors are involved in establishment and infrastructural development of schools, development of religious education curriculum, sponsoring needy learners and teaching of religious education and pastoral programs. Therefore, to fully support the quality of education, religious institutions need to expand their role beyond moral support into visible financial investments.

Findings revealed IGAs promoted quality of education to a level of less than 25%. In table 1.5, the BOM chairpersons viewed limited use of funds generated from IGAs in financing areas that supported learning in their schools. This is a confirmation that even where IGAs exist, their financial input is small and directed to

specific areas mainly feeding, payment of electricity and water bills, tuition and repair and maintenance. This is in disagreement with a research conducted by Hope Without Frontiers (2024) in Taiwan on school report 2023-2024. The study established that government financing was little leading to poor physical facilities in schools and shortage of teachers. To address the problem, administrations came up with IGAs like library services and training first aiders. Most of the funds realized from the IGAs is used in construction of new schools and renovation of old schools.

The study recommended that school administrators should employ different education financing strategies to complement parental and government financing, there is need to train principals on how to manage NGOs funded programs, religious institutions should closely monitor management and growth of schools after they initiate their beginning and School administrators should initiate beginning of IGAs where they are not available. The study also suggested that further research should be done to:

- a. Establish the cause of delayed payment of finances by parents in relation to the agreed timelines.
- b. Establish the reason as to why religious institutions initiate beginning of schools and later withdraw their financial support.
- c. Establish whether Covid-19 had an effect on the overall results in 2019, 2020, 2021 and 2022

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