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The Tyranny of Hidden Costs: Household Income as a Primary Determinant of Learner Transition in Kenya's Competency-Based Education System: A survey of junior secondary schools in Subukia Sub-County

By

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Abstract
This study investigates the influence of household income levels on the transition of learners within public junior secondary schools in Subukia Sub-County, a context characterized by high poverty rates and reliance on volatile agricultural livelihoods. Kenya's transition to a Competency-Based Education (CBE) system aims to foster equitable and holistic learning, with a critical focus on ensuring smooth learner transitions through the newly established Junior Secondary School (JSS) level. However, the success of this ambitious reform is profoundly influenced by household-level socio-economic realities, particularly in rural, agrarian communities. While the link between poverty and educational outcomes is well-established, this research provides a nuanced, mixed-methods analysis of how income dynamics specifically interact with the unique demands and hidden costs of the CBE system. Grounded in Bronfenbrenner's Ecological Systems Theory, this study employed a descriptive survey design. Quantitative data were collected through structured questionnaires administered to a representative sample of 175 Grade 9 learners and 28 class teachers. Qualitative data were gathered through in-depth interviews with 30 head teachers and the Sub-County Director of Education to provide explanatory depth. Data were analyzed using descriptive statistics, Chi-Square tests, multiple regression, and thematic analysis. The findings reveal that household income is the most powerful and statistically significant predictor of learner transition success. A multiple regression model, controlling for other socio-economic factors, identified household income as the strongest predictor ($\beta = .358$, $p < .001$). This was powerfully corroborated by descriptive data: 78.9% of learners believe their family's income will determine their educational future, while 96.4% of teachers confirmed that poverty limits learners' access to essential school materials. Thematic analysis of interviews with school leaders unearthed the concept of the tyranny of hidden costs, where the practical, material-intensive demands of CBE projects create an unsustainable financial burden on low-income families, directly leading to absenteeism and dropout. The study concludes that the promise of equitable transition under the "free" education policy is critically undermined by these pervasive and unaddressed economic barriers. It recommends the implementation of a need-based capitation grant model for schools in low-income regions and the establishment of school-level support funds to mitigate the direct and indirect costs of CBE for the most vulnerable learners.

Keywords: Household Income, Learner Transition, Competency-Based Education (CBE), Hidden Costs, Educational Equity, Rural Education, Kenya

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1. Introduction

The global pursuit of equitable and quality education, a cornerstone of the Sustainable Development Goals (SDG 4), has catalyzed profound educational reforms worldwide. A central feature of this reform movement has been the shift towards Competency-Based Education (CBE), a pedagogical model that prioritizes the mastery of practical skills, critical thinking, and real-world competencies over rote memorization (UNESCO, 2022). This paradigm shift is intended to create more relevant, learner-centered, and equitable educational pathways. However, the successful implementation of such ambitious reforms is not merely a matter of curriculum design; it is deeply intertwined with the socio-economic fabric of the communities it serves. Global evidence consistently demonstrates that household-level economic conditions, particularly household income, remain one of the most powerful and persistent determinants of a learner's ability to navigate and succeed within any educational system (OECD, 2020).

This challenge is particularly acute at critical educational junctures, such as the transition from primary to secondary schooling. In low- and middle-income countries, the direct and indirect costs of education ranging from official fees and levies to the expense of uniforms, transport, and learning materials often constitute an insurmountable barrier for families living in poverty (UNICEF, 2021). Studies from across the developing world, from India to Brazil, have shown a strong correlation between household wealth and secondary school enrollment, with economic shocks at the household level frequently forcing adolescents out of school and into the labor market (Choudhury, 2020; de Hoyos et al., 2019).

In Kenya, the education sector is in the midst of its most significant overhaul in a generation with the national rollout of the Competency-Based Curriculum and the creation of a new Junior Secondary School (JSS) level (Grades 7-9). This reform is explicitly designed to ensure a 100% transition from primary to secondary education and to provide learners with diverse pathways for talent and career development (Ministry of Education, 2023). The government has underpinned this policy with a free education framework, providing capitation grants to schools to cover basic tuition costs.

Despite this laudable policy intent, a significant gap persists between the promise of equitable transition and the reality on the ground, particularly in rural, agrarian regions like Subukia Sub-County. Recent data from the Ministry of Education (2023) revealed a transition rate of only 72% in the sub-county, lagging significantly behind the national average of 79%. This disparity raises critical questions about the socio-economic barriers that continue to impede learner progression, even within a "free" education system. The CBE, with its emphasis on hands-on projects, practical assessments, and the use of diverse learning materials, may inadvertently introduce new forms of "hidden costs" that place an unforeseen and unsustainable burden on low-income households.

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While the general relationship between poverty and educational outcomes in Kenya is well-documented (Mutai, 2020), there remains a significant empirical gap in the literature. There is a lack of specific, context-rich research that investigates how household income dynamics directly influence learner transition within the new CBE framework and in a rural, agrarian context like Subukia. Most existing studies have either focused on the previous 8-4-4 system, been situated in urban centers, or have examined CBE implementation from a pedagogical rather than a socio-economic perspective. This study aims to fill this critical void.

Objective of the Study

The primary objective of this paper is to assess the influence of household income levels on learners' transition in public junior secondary schools in Subukia Sub-County, Kenya.

2. Literature Review

This study is anchored in Urie Bronfenbrenner's Ecological Systems Theory (1979; updated by Tudge et al., 2009), which provides a comprehensive framework for understanding human development as a product of the dynamic interaction between an individual and their nested environmental systems. The theory posits that a child's development is shaped not in isolation, but through a complex interplay of influences ranging from their most immediate relationships to broad societal forces. This multi-layered perspective is exceptionally well-suited for analyzing how household income, a factor rooted in the family, radiates outwards to affect a learner's educational transition.

Bronfenbrenner identified several key systems:

(i) The Microsystem comprises the immediate environments where the child directly participates, such as the family, school, and peer group. In this study, household income is a primary characteristic of the family microsystem. It directly dictates the resources available to the child, the level of stress within the home, and the family's ability to meet the child's basic physiological and educational needs.

(ii) The Mesosystem consists of the interactions between the different components of the microsystem. For example, the relationship between the family and the school is a critical mesosystem link. A family's income level can significantly shape this interaction. Low-income parents may be less able to attend school meetings due to work constraints or may feel intimidated and less empowered to engage with teachers, weakening this vital supportive connection.

(iii) The Exosystem includes settings that do not directly involve the child but indirectly affect their development. A parent's workplace is a classic example. The stability and nature of parental employment, which determines household income, is an exosystem factor. A parent losing a job due to a poor harvest (a common occurrence in Subukia) has a direct, albeit indirect, impact on the child's well-being and educational continuity.

(iv) The Macrosystem encompasses the overarching cultural values, beliefs, economic conditions, and public policies of the society. The government's policy on "free" education, the societal value placed on formal schooling, and the economic realities of a rural, agrarian economy are all macrosystem factors that create the broader context within which the family and school operate.

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By applying this theory, the study moves beyond a simplistic, linear analysis of "low income leads to dropout." Instead, it frames household income as a central feature of the learner's microsystem that interacts with and is influenced by other ecological layers. It allows us to understand, for instance, how the macrosystem policy of free education is mediated and often undermined by the microsystem reality of hidden costs and the exosystem reality of precarious employment. This holistic lens is essential for capturing the complex, multi-causal nature of educational transition in a context like Subukia.

The empirical literature provides overwhelming and consistent evidence for the powerful role of household income as a determinant of educational progression, particularly at the secondary school level.

Global and Regional Perspectives:

On a global scale, the link between poverty and educational exclusion is stark. A multi-country study by Psaki et al. (2019) in Bangladesh, Nepal, and Malawi found that household economic status was the most critical determinant of school continuation for adolescents. Learners from the poorest households were significantly more likely to drop out or delay their transition due to the inability to cover direct costs (fees, uniforms) and indirect costs (the opportunity cost of their labor).

In Sub-Saharan Africa, this dynamic is particularly pronounced. Research in Uganda by Nanyonjo et al. (2020) revealed that children from the wealthiest quintile of households were nearly twice as likely to transition to secondary school as those from the poorest quintile. This finding is critical because it demonstrates that even in the presence of universal primary education policies, socio-economic disparities re-emerge with a vengeance at the point of transition to secondary school. A longitudinal study in South Africa by Spaull (2022) tracked over 2,500 learners and found that poverty was a major driver of the high dropout rates observed after Grade 9. The study highlighted that the "hidden costs" of schooling act as a formidable barrier for low-income families.

The Kenyan Context and the Challenge of hidden costs

In Kenya, despite the introduction of Free Primary Education (FPE) and subsequently Free Day Secondary Education (FDSE), household income remains a powerful predictor of educational attainment. A study by Mutai (2020) in Bomet County found that even with subsidized fees, low-income families struggled to meet other school requirements, such as lunch programs, development levies, and the cost of uniforms, leading to high rates of absenteeism and dropout.

The introduction of the Competency-Based Curriculum (CBC) has added a new layer of complexity to this issue. The CBC's pedagogical approach, with its strong emphasis on learner-centered projects, practical assessments, and the creation of portfolios, is inherently more resource-intensive than the previous curriculum. While these are sound pedagogical principles, they have inadvertently created a new set of hidden costs that are borne by parents. A study by Mwangi and Kinyanjui (2021) in Nakuru County found that parents are now frequently required to purchase a wide array of materials for projects, from art supplies to digital printing, which places a significant and often unsustainable burden on low-income households.

A study by Otieno (2023) in Kisii County, one of the few to specifically examine the CBC transition, found that household income directly affected learners' ability to progress

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through JSS. The study revealed that learners from low-income families struggled with the costs associated with selecting certain career pathways, particularly those in the technical and vocational tracks that required specialized tools or equipment.

While this body of literature provides a strong foundation, a significant gap remains. There is a lack of mixed-methods research that specifically investigates the influence of household income on JSS transition within a rural, agrarian context like Subukia, and that explicitly explores the mechanisms through which the hidden costs of the new CBC are impacting low-income families. This study is designed to directly address this critical gap by combining quantitative data on learners' and teachers' perceptions with in-depth qualitative accounts from school leaders.

3. Research Methodology

This study employed a descriptive survey design within a mixed-methods framework to provide a comprehensive and triangulated analysis of the research problem (Creswell & Creswell, 2018). The research was conducted in the public junior secondary schools of Subukia Sub-County, Nakuru County, Kenya.

The target population comprised all 46 public junior secondary schools, their head teachers, Grade 9 learners, class teachers, parents, and the Sub-County Director of Education. A multi-stage sampling procedure was used to select a representative sample. First, the 46 schools were stratified into three educational zones, and 10 schools were randomly selected from each zone, for a total of 30 schools. From these schools, a final sample of 259 participants was drawn, including 175 Grade 9 learners (selected via stratified random sampling), 28 class teachers (purposively selected), 30 head teachers (purposively selected), 25 parent representatives (purposively selected), and the Sub-County Director of Education (purposively selected).

Data were collected using two primary instruments:

1. A structured questionnaire with 5-point Likert-scale items was administered to learners and class teachers. The section on household income included statements such as, My family can afford school-related costs (fees, books, uniform, and transport), and Financial challenges at home affect my ability to concentrate in school.
2. Semi-structured interview schedules were used with the 30 head teachers and the Sub-County Director of Education to gather in-depth qualitative data on their perceptions of how household income and the hidden costs of CBE affect learner transition.

A pilot study was conducted in two non-participating schools in a neighboring sub-county to ensure the validity and reliability of the instruments. The reliability of the questionnaire scales was confirmed using Cronbach's Alpha, with the "Household Income Impact" scale achieving a high coefficient of .87.

Quantitative data were analyzed using SPSS (Version 26). Descriptive statistics (frequencies, percentages, means) were used to summarize the data. To test hypotheses, Chi-Square tests were used to assess associations, and a multiple linear regression analysis was conducted to determine the unique predictive power of household income on learner transition. Qualitative data from the interviews were transcribed and subjected to thematic analysis to identify recurring patterns and themes.

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4. Findings

This section presents the study's findings on the influence of household income. It integrates the quantitative results from the learner and teacher surveys with the qualitative insights from the interviews with school leaders.

The quantitative analysis sought to measure the perceived impact of household income on learner transition from the perspectives of both learners and their teachers.

Learner Perceptions of Household Income:

Learners' responses, detailed in Table 1, provide a direct view of how financial realities are experienced at the household level and their perceived impact on education.

Table 1: Learners' Responses on the Influence of Household Income Levels (N=175)

Statement	Agree/Strongly Agree (%)	Disagree/Strongly Disagree (%)	Chi-Square (χ^2)	p-value
Household income will determine whether I proceed to JSS.	78.9%	10.3%	98.434	<.001
Financial challenges at home affect my ability to concentrate in school.	68.6%	16.0%	52.949	<.001
Lack of money has caused me to miss school or delay attending.	52.6%	25.7%	14.491	.006
My family can afford school-related costs (fees, books, uniform, etc.).	20.5%	55.4%	23.577	<.001

Source: Field Data 2025

The data from learners paints a stark picture of economic determinism. A powerful majority of learners (78.9%) believe that their family's income will ultimately decide their educational future. This perception is not a vague concern but a deeply held conviction, as evidenced by the exceptionally high and statistically significant Chi-Square value. Furthermore, this economic pressure translates into a significant psychological burden, with 68.6% of learners reporting that financial challenges at home directly affect their ability to concentrate in class. The root cause of this anxiety is clear: a majority of learners (55.4%) reported that their families cannot afford the essential school-related costs, highlighting a massive disconnect between the "free education" policy and their lived reality. Inevitably, this leads to absenteeism, with over half of the learners (52.6%) stating that lack of money has directly caused them to miss school.

Teacher Perceptions of Household Income

Teachers' professional observations, presented in Table 2, provide a systemic corroboration of the learners' experiences, confirming that household income is seen as a critical determinant of transition success.

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Table 2: Teachers' Responses on the Influence of Household Income (N=28)

Statement	Agree/Strongly Agree (%)	Disagree/Strongly Disagree (%)	Chi-Square (χ^2)	p-value
Household income affects learners' ability to afford school materials.	96.4%	0.0%	51.214	<.001
Lack of school fees is a major reason why learners may drop out.	89.3%	3.6%	35.714	<.001
Learners from low-income households are less likely to transition.	78.5%	10.7%	18.786	.001

Source: Field Data 2025

The teachers' perspective is unequivocal. There is a near-unanimous consensus (96.4%) that household income directly affects a learner's ability to afford essential materials. This is the most strongly held perception among teachers and statistically highly significant. Consequently, they overwhelmingly agree that lack of fees is a major cause of dropout (89.3%) and that learners from low-income households are less likely to transition successfully (78.5%).

Inferential Analysis: The Predictive Power of Household Income

To isolate the unique impact of household income, it was included in a multiple regression model alongside the other three socio-economic variables.

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Table 3: Multiple Regression Coefficients Predicting Learner Transition Success

Model	Unstandardized B	Standardized Beta (β)	t-value	Sig.
(Constant)	1.871		5.997	<.001
Household Income	.410	.358	4.659	<.001
Parental Education	.289	.231	3.042	.003
Employment Stability	.255	.215	2.802	.006
Sibling Competition	-.198	-.177	-2.329	.021

Dependent Variable: Learner Transition Success. Overall Model: $R^2 = .496$, $F = 41.831$, $p < .001$

Source: Field Data 2025

The multiple regression analysis confirms that household income is the strongest and most statistically significant predictor of learner transition success ($\beta = .358$, $p < .001$). This means that, even after controlling for the effects of parental education, employment stability, and family size, a family's financial capacity has the largest independent positive impact on a child's ability to progress through JSS.

The thematic analysis of interviews with 30 head teachers and the Sub-County Director of Education provided deep, contextual explanations for the quantitative findings. Two primary themes emerged: (1) The Tyranny of Hidden Costs in the CBC Era, and (2) The Disruptive Impact of Agrarian Income Instability.

Theme 1: The Tyranny of Hidden Costs in the CBC Era

A dominant and recurring theme was that the government's free education policy is a misnomer, and that the Competency-Based Curriculum has introduced a new and significant layer of "hidden costs" that are breaking the backs of low-income families.

> The government says education is free, but that is a fantasy on the ground. Parents have to buy project materials for CBC art supplies, printing, sometimes even special tools. They have to pay for remedial lessons and contribute to development levies. A parent who is a casual laborer on a flower farm, earning maybe 300 shillings a day, simply cannot keep up. We see bright, motivated students drop out every term because the family has to choose between food and a project workbook (Head Teacher, 2 School B).

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Theme 2: The Disruptive Impact of Agrarian Income Instability

The second major theme was the profound effect of income instability, particularly for a community heavily reliant on agriculture.

> In Subukia, most families depend on farming maize, potatoes, dairy. A bad harvest due to drought, or low market prices for their produce, means there is simply no money for school. It's not a lack of will; it's a lack of means. You can map our school attendance records against the harvest cycles. Attendance drops significantly after a poor season, and some of those learners never come back." (Head Teacher 5, School C).

The Sub-County Director of Education provided a systemic perspective on this issue:

> The capitation grant from the government is often delayed and is never enough to cover the actual costs of running a JSS, especially with the practical demands of CBE. The financial burden inevitably falls back on the parents, and in a community like Subukia where income is seasonal and unpredictable, that model is unsustainable. It creates a system of exclusion (SCDE).

5. Discussion

The triangulated findings of this study converge on a stark and unequivocal conclusion: household income is the primary gatekeeper to educational transition for learners in the junior secondary schools of Subukia Sub-County. The quantitative data establishes this relationship with robust statistical certainty, while the qualitative data provides a compelling and troubling narrative of the mechanisms through which economic hardship systematically undermines educational opportunity.

The multiple regression analysis, which identified household income as the most powerful predictor of transition success ($\beta = .358$), is the study's most critical quantitative finding. It provides clear empirical evidence that, in this rural context, a family's financial capacity is more influential than parental education, employment stability, or family size in determining a child's educational trajectory. This finding powerfully supports Bronfenbrenner's Ecological Systems Theory, demonstrating that the economic conditions of the Microsystem (the family) are a foundational element that profoundly shapes a child's ability to engage with other systems, such as the school.

The learners' own perceptions provide a poignant illustration of this reality. The finding that 78.9% of learners believe their income will determine their future is not just a statistic; it is a reflection of a learned sense of economic fatalism. This psychological burden, where a child's aspirations are constrained by their perception of their family's poverty, is a profound and often invisible barrier to learning. This directly corroborates the qualitative theme of the tyranny of hidden costs. The introduction of the CBC, a pedagogically sound reform, has had the unintended consequence of increasing the financial burden on parents. As head teachers explained, the need to purchase materials for projects turns every school week into a new financial test for low-income families. This finding is critical because it challenges the national narrative of "free" education, revealing that for the poorest families, education is anything but free. This aligns with a growing body of literature that critiques the failure of

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FPE/FDSE policies to address the substantial indirect and hidden costs of schooling in Kenya (Mwangi & Kinyanjui, 2021).

The theme of agrarian income instability adds another crucial layer of context specific to Subukia. The reliance on seasonal and often unpredictable agricultural income means that financial hardship is not a constant state but a cyclical and recurring crisis. This finding explains why absenteeism and dropout are not random events but are often clustered around specific times of the year, such as after a poor harvest. This dynamic of income volatility has been documented in other agrarian contexts in Africa (Alemayehu et al., 2021), but this study explicitly links it to the transition challenges within Kenya's new JSS system.

When viewed holistically, the findings reveal a vicious cycle. Low and unstable household income means parents cannot afford the hidden costs of the CBC. This leads to a lack of essential learning materials, which in turn causes the child to fall behind and feel stressed, affecting their concentration. This financial pressure ultimately results in absenteeism and, in many cases, a permanent dropout, thus confirming the learner's initial fatalistic belief that their income would indeed determine their future. Government policy, in the form of an inadequate and often delayed capitation grant, fails to effectively intervene in this cycle, as confirmed by the Sub-County Director of Education. The system, therefore, is not currently designed to build the resilience of vulnerable learners; instead, it is amplifying their vulnerability.

6. Conclusion and Recommendations

This study concludes that household income level is the most powerful and decisive socio-economic factor influencing learner transition in the public junior secondary schools of Subukia Sub-County. The promise of equitable education under Kenya's free schooling policy is critically undermined by the pervasive and unsustainable burden of hidden costs, particularly those associated with the material-intensive demands of the Competency-Based Curriculum. In a rural, agrarian context characterized by low and volatile incomes, these costs are not minor out-of-pocket expenses but formidable barriers that directly lead to absenteeism, psychological distress, and a high risk of dropout. The current flat-rate capitation grant system is an inadequate intervening variable, failing to account for the heightened economic vulnerability of families in regions like Subukia. Consequently, a learner's ability to transition is determined less by their academic potential and more by their family's ability to pay, thereby perpetuating a cycle of educational and economic disadvantage.

Based on the study's findings, the following targeted and evidence-based recommendations are proposed:

1. For the Ministry of Education:
    (i) Implement a Need-Based, Tiered Capitation Model: It is recommended that the Ministry review the "one-size-fits-all" capitation grant for JSS. A tiered model should be developed where schools in designated low-income, agrarian, or ASAL regions receive a significantly higher per-learner allocation. This additional funding should be specifically ring-fenced to cover the costs of CBC project materials, thereby removing this direct burden from parents.
    (ii) Conduct a National Audit of "Hidden Costs": The Kenya Institute of Curriculum Development (KICD) should conduct a national audit to quantify

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the actual household costs associated with CBC implementation and use this data to inform a more realistic funding model.

2. For School Administrators (Head Teachers and Boards of Management):
    (i) Establish School-Based Learner Support Funds: Head teachers, in collaboration with their BOMs and Parents' Associations, should establish transparently managed emergency support funds. These funds, sourced from local income-generating activities, partnerships, or a portion of the development budget, could be used to provide essential items like project workbooks or uniforms to the most vulnerable learners on a case-by-case basis.
    (ii) Implement Flexible Payment Plans: In recognition of volatile local incomes, schools should implement flexible fee payment plans that align with community economic cycles, such as allowing payments to be made post-harvest, to reduce the incidence of learners being sent home for arrears.
3. For Future Research:
    (i) An intervention-based study is needed to design and evaluate the effectiveness of a targeted subsidy program for CBC materials on learner attendance and transition rates in a low-income context.
    (ii) A comparative study between a rural sub-county like Subukia and a more affluent urban sub-county could provide deeper insights into the differential impact of hidden costs across diverse socio-economic settings.

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