



American Journal of Education and Technology (AJET)

ISSN: 2832-9481 (ONLINE)

VOLUME 4 ISSUE 3 (2025)



PUBLISHED BY
E-PALLI PUBLISHERS, DELAWARE, USA

Household Income and Academic Performance in Kibera, Nairobi County, Kenya

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Article Information

Received: July 07, 2025

Accepted: August 12, 2025

Published: September 12, 2025

Keywords

Academic, Household, Income, Performance

ABSTRACT

This study examines the link between household income and student academic performance. It focuses on Kibera, Nairobi, Kenya. The research fills a gap in quantitative data for disadvantaged areas. It used a descriptive design with both qualitative and quantitative methods. All 22 students and 5 teachers at Baraka Za Ibrahim Secondary School were included. Key findings show a strong link between income and schoolwork. 63.6% of students strongly agreed that family income affects their performance. Demographic data revealed serious issues. These included a high dropout rate in upper classes, with only 4.55% of students in Form 4. There was also a gender imbalance, with 68.2% of students being male. 40% of teachers were underqualified. Despite this, 90.9% of students felt their parents were very supportive. Based on these findings, the study makes four recommendations. It suggests financial support through targeted bursaries. These would help students in higher grades stay in school. It also calls for promoting girl child education to address early marriage and pregnancy. The study recommends improving teacher development by hiring qualified teachers and training current staff. Finally, it advises strengthening community engagement to build better school-parent relationships.

INTRODUCTION

Household income matters a lot for a child's educational attainment, as it simply predicts the resources and opportunities available to young people. Wealthy families can often provide children with any number of educational advantages. This involves exposure to quality child care and pre-schools, private tutoring, enrichment activities, and a home environment with books, educational toys, and access to the internet (Duncan & Murnane, 2011). These tools are wonderful boosters for child's cognitive development and ensure they are well prepared academically for formal schooling even before it commences. In contrast, children in low-income families typically have resource constraints that limit their early investment, putting them at a disadvantage from the start. The effect of household income is not only through tangible resources but also through more generalized parental involvement and an enriched learning environment. Wealthier families generally have more resources to be actively involved in their children's educations. They could attend school events, lend a hand with homework, or take a stance on behalf of their child's needs in the educational system. They might be living in communities with well-funded schools, with experienced teachers and small class sizes (Reardon, 2013). By comparison, low-income parents are often able to spend little time with their children because they need to work long hours in order to even make ends meet, and they have little opportunity to become involved in their kids' education. Furthermore, financial instability can affect parental well-being and consistency in their ability to support their child's learning, which in turn can influence their child's motivation and achievement (Evans, 2004).

Finally, these inequities result in an achievement gap for students of varying income levels. It is true that personal resiliency and supportive school programs can help to mitigate some of these disadvantages, but the strong relationship between family income and academic performance remains. And such a gap may manifest itself as lower test scores, lower graduation rates, and reduced access to higher education for students from lower-SES families (Sirin, 2005). Tackling these inequalities frequently requires specific approaches that are not only to provide financial assistance, but also enhance educational resources, motivate parents, and provide an equitable learning environment for all children, irrespective of their family's financial standing.

Academic performance in informal settlements such as Kibera, one of the biggest informal settlements in Africa, located in Nairobi, Kenya, is seriously compromised by an interplay of social, economic and environmental factors. Most of the children in these settlements are from very poor backgrounds. Many households survive on, less than \$2 a day (The Borgen Project, 2025). This chronic poverty leads to inadequate access to the basic human needs of adequate shelter, sanitation, and nutritious food. These are the issues that directly impact a child's health and ability to participate in school. Most children go to school on an empty stomach, while others are unable to attend due to illness, which interferes with their learning (Desklib, n.d.). Compounding these demands, the financial strain on families leaves parents working multiple low paying jobs. This further curtails the time and their support toward the academic activities of their children or involving themselves in their education (Andrew, 2014).

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A large number of challenging factors, such as the educational system itself, in Kibera, Kenya, present one of the major obstacles to academic success. Although the Kenyan government introduced the policy of Free Primary Education in 2003, public schools based within Informal Settlements like Kibera experience high levels of overcrowding, large pupil-teacher ratios, and a lack of basic learning materials and facilities. It creates an unfavorable learning environment where students can receive minimal individual attention, and the quality of teaching may be questionable. Hence, despite all efforts to ensure that everybody has access to education, many families occupying Kibera's slum areas do not feel it is enough for their children's future and transfer to low-fee paying private schools and/or community-based schools also known as Alternative Providers of Basic Education and Training. Unfortunately, due to insufficient funding and a lack of recognition from the government, these APBET schools are unable to maintain high-quality standards. Therefore, altogether, these factors impact test scores, raise school dropout rates, and reduce flow-through rates onto the secondary and tertiary levels of education among students in locations similar to Kibera.

LITERATURE REVIEW

Influence of Household Income on Students' Academic Performance

The standard in research is that household income has strong impact on students' achievement. Research suggests a strong association at various levels and contexts of education. One of the most important findings is that higher household income leads to greater access of These critical educational resources. Affluent families can shower even more resources on their children's learning, including high-quality preschools, tutoring, and enriching extracurricular activities. Such benefits extend children's understanding and competencies (Oketch *et al.*, 2015; The Borgen Project, 2025). Morning investments are often the best for cognitive development and school readiness, dispositions toward ongoing academic success. By contrast, students from lower-income families don't have these vital resources. They also experience limited access to textbooks, technology, and even proper nutrition, which can hinder them to learn, and to focus and pay attention to lessons in the classroom (Desklib, n.d.; The Standard, 2015).

Recent studies have also emphasized how household income indirectly affects academic performance, primarily through the home learning environment and parental involvement. Wealthier families can make better study settings. They frequently offer a private location for study and are always available to connect to the internet, which was especially necessary during home learning (AnswerThis, 2025). Higher income also tends to allow for more parental involvement in children's education. This would include assisting kids with homework, attending school functions and advocating to meet the child's needs for their child (ISRG Publishers, 2025; ResearchGate, n.d.

- "Investigating the effect of family income on academic performance..."). For poor families, financial stress, long work hours and precarious housing situations can leave little time and energy for engagement in their child's education. This leads to an expanding achievement gap (Andrew, 2014; Inceptia, n.d.).

Recent studies also investigate the psychological and emotional consequences of financial stress in relation to the motivation and persistence of students on their academic path. Sometimes, students from less affluent families actually experience worse stress and anxiety when they're thinking about their family's finances. This can result in reduced focus, higher absenteeism, and lower academic performance (ResearchGate, n.d. - "Financial Stress, Student's Positivity..."). Students under financial pressure may need to work more than they need to study. This affects the number of hours students can commit to their studies and can lead to higher rates of drop-out (ResearchGate, 2025). Research also shows that students' aspirations and expectations can be influenced by financial limitation. Students from richer families will likely have higher educational targets under the belief of having a better opportunity (ISRG Publishers, 2025). So, household income has impacts on more than the mere material resources; it influences the psychological health and motivation, which are also necessary for educational achievements.

Income is the lifeblood of family well-being, health and education. Susan Mayer (2014) investigated the relationship between parental income and child outcomes in Chicago. She discovered that a lot of the people she was speaking to thought a child from a rich family was more likely to succeed than those from less well-off families. Education is one of the main factors that determine income (Boushey, 2005). Median earnings increase when higher levels of education are attained. Persons with professional and doctoral degrees typically have the highest amount of weekly wages, while those with less than a high school diploma report much lower amounts. As education level increases, so does economic and psychological well-being. That means that greater income often brings more power to control resources, more access to social support, more connections that make it more likely that your talents and ambitions will be discovered. In contrast, low-income children are more likely to have poorer academic performance, score poorly on cognitive skill tests in early childhood, have more behavioral problems in school and at home, and drop out of high school at higher rates.

The most common reason offered for these disparities is simply that affluent parents can afford to invest more in their children's development than poorer parents, and so their children do better. Low-income students are now a majority of the overall public-school population in the United States. According to the National Centre for Education Statistics (Suits, 2015), 51 per cent of school students in the US come from low socioeconomic status (SES) backgrounds. Since support for low-income

families is primarily provided through income assistance, the evidence of the importance of parental income for adult well-being is compelling. This requires a comparison with other family background variables and potential benefits.

Members of the top family income quartile are 8 times more likely to earn a bachelor's degree by age 24 than are those in the bottom quartile, according to the U.S. Census Bureau (2014). This underlines how poor is family income to restrict student's capacity to pay school fees and satisfy other academic needs that are necessary for school growth. Mistry *et al.* (2009) reported that stress coming from family finances and personal money concerns led to students' emotional un-wellbeing such as distress and depression as well as their academic performance.

This study has brought to the fore that financial difficulties may inhibit the payment of school fees and access to required supplies and other school materials by the students. And when students do not receive these necessities on time, they could be expelled and miss out on vital study time. In general, literature review demonstrated that many studies were performed in favorable socio-economic status, such as high family income, healthy parents, and standard family education. But there is a paucity of literature addressing how socio-economic status correlates with academic achievement in areas with disadvantaged socio-economic conditions. The present study sought to fill this particular gap in the research.

MATERIALS AND METHODS

Research Design

This study employed a descriptive research design that sought to establish the social-economic factors influencing students' academic performance at Baraka Za Ibrahim Secondary School. The study design used a combination of qualitative and quantitative methods to comprehend the situation better. Quantitative studies are linked to the need for objectivity, measuring and describing phenomena using numbers and systematic processes (as defined by McMillan & Schumacher, 2010). Conversely, qualitative techniques, notably the open-ended questionnaire, were used for obtaining extensive participant responses. The questionnaire was structured to gather both numerical data and estimates. The combination of these two techniques was successful in this study. The qualitative approach gave insights of the participants and the quantitative method gave objective findings.

Site Description and Study Population

The study was conducted in the informal settlement of Kibera, situated approximately 7 kilometres southwest of the Nairobi City County, Kenya. Kibera extends over about 2.5 square kilometers, or less than 1% of Nairobi's total area, yet is home to more than a quarter of the city's population. According to the Kenyan National Bureau of Statistics (KNBS, 2010), the 2010 population of Kibera was approximately 200,000, though estimates

from other sources ranged from 1,000,000 to 2,000,000. The settlement comprises approximately 13 villages, such as Raila, Makina, Kianda, Mashimoni, Kisumu Ndogo, Laini Saba, Shiranga (Silanga), Gatwekera, Mkongeni, Lindi, Kichinjiyo (Gichinjiyo), Kambi Muru and Soweto. There are different tribe members; Luos in Kisumu Ndogo, Kambas in Silanga, Kisiis in Kianda, Nubians in Makina and Luhyas in Kichinjiyo (Peacenet & Kyppepe, 2008). For the people of the sprawling Kibera slums, it is hard to get through a single day without a multitude of frustrations presented by politics, society and economy. These are: poor sanitation, insufficient waste disposal, poor access to health facilities, high poverty levels, insecurity, prevalence of diseases such as HIV/AIDS, substandard housing (Mutisya & Yarime, 2011). The majority of residents suffer from low incomes, which bring with it challenges as limited access to clean water and the ability to meet needs. The target population according to the study was the total population of Baraka Za Ibrahim Secondary school, that is 22 students and 5 teachers and therefore the sample was the population.

Sample and Sampling Techniques

The study was based on a complete enumeration sampling method (census) such that all students in Baraka Za Ibrahim Secondary School were included in the sample. This comprised all 22 students and 5 teachers. This approach helped the researcher mitigate bias since all individuals in the population were included in the study.

Instruments and Procedures

In this study, both quantitative and qualitative tools were applied. The data were collected principally by means of questionnaires containing both open and structured questions. The study was based on a combination of survey and observation techniques. The sampled 5 teachers and 22 students were head teachers and pupils respectively while questionnaires were used as a survey tool to gather Primary data from the entire sampled population.

Reliability and Validity

Strube (2000) maintained that validity refers to the concurrence between an instrument and another instrument or a concept, or even the extent to which one particular statement relates to some aspect of reality. The researcher also tested the questionnaires to ensure its validity and modified where necessary. Reliability is the consistency with which an instrument measures a given phenomenon time after another (Mugenda, 2008). The questionnaires were also pre-tested to ensure reliability. This meant the same test had to be given twice and two weeks apart, in order to a small group of individuals. The stability of instruments over time were checked by comparing responses from both tests (Time 1 and Time 2).

Data Analysis Procedures

Data were read, described and interpreted in relation to

each study objective. Quantitative data was processed using the Statistical Package for Social Sciences (SPSS). Open-ended responses were qualitatively described by applying the descriptive and content analysis technique, to identify themes or patterns from data.

Ethical Considerations

There were numerous ethics violations connected to this research project. Data was collected anonymously to ensure the participants felt secure as their personal information would not be revealed. Confidentiality and privacy were guaranteed to all respondents who

participated freely in the study. Adequate permission to carry out the study was secured from researcher's institution and a formal letter was obtained as evidence of approval for data collection. This was together with school heads letter and authorization by Catholic University of Eastern Africa (CUEA) and Faculty of Arts and Social Sciences.

RESULTS AND DISCUSSIONS:

Demographic Information of the Participants

Level of class of students

This section shows the class level of students.



Figure 1: Class of the Students

In Figure 1 the number of students by class level was distributed as follows: The category with highest percentage (50%) were Form One. Form Three followed with 27.27%. Forms Two constituted 18.18% and Form Four the least with a representation of 4.55%. Two potential reasons can be indicated from this demographic trend. There are a couple possibilities: Firstly, it could be that the school is young and steadily getting students in. Second, significantly lesser students in the upper

forms (particularly Form Four) may mirror economic constraints among parents leading to greater likelihood for them discontinuing secondary school in that district.

Gender of the respondents (students/teachers)

The researcher aimed to determine the gender of both the student respondents and their teachers. The results are shown in Table 1.

Table 1: Gender of Students

Frequency			Percent	Valid Percent	Cumulative Percent
Valid	Male	15	68.2	68.2	68.2
	Female	7	31.8	31.8	100.0
	Total	22	100.0	100.0	

Source: Field data March 2019

As can be seen in Table 1, the majority of student respondents were males (68.18%), documenting a strong predominance over female ones (31.82%). This discrepancy indicates that perhaps in here boys' education is more esteemed than girls. A number of reasons could account for this discrepancy. Rate of girl child dropout

from school resulted to early marriage and pregnancy, majority never up keep their education. It may be that some parents are less invested in putting their daughters through school. But it's possible that, ultimately, it is young girls in the community who are also getting married at a tender age when they should still be attending school.

Table 2: Gender of Teacher

Gender of the teachers		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	3	60.0	60.0	60.0
	Female	2	40.0	40.0	100.0
	Total	5	100.0	100.0	

Source: Field data March 2019

As shown in Table 2, male teachers constituted 60% (3 teachers) of the teaching staff and female were at percentage 40% (2 teachers). It is an indication that Baraka Za Ibrahim Secondary School does not have enough teachers and the student population is very low. The lack of both students and teachers could indicate a general under-participation or access in the area. This phenomenon can be explained partly due to the location of the school in Kibera slums. These informal

settlements have very high levels of poverty and are characterised by dire home and school conditions that compromise learning. The situation may also have been as a result of lack of routine direct link between the school administration and ministry. Some of these resource and access challenges might be addressed by better communication and teamwork.

Age of Students

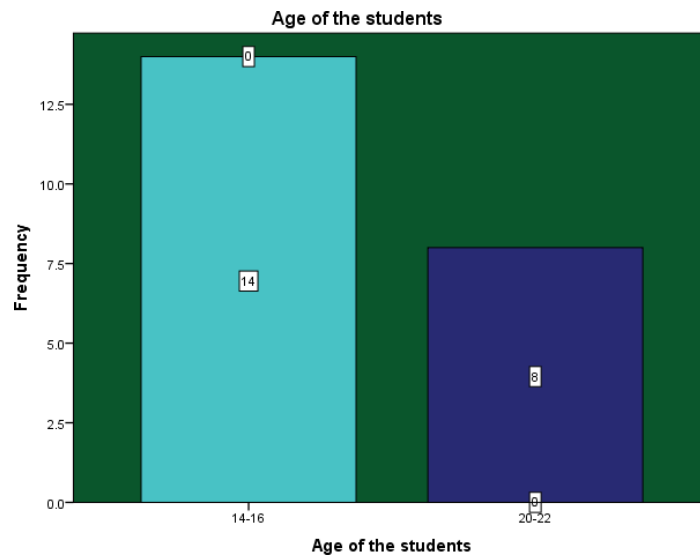


Figure 2: Age of Students

The age distribution of the students is presented in Figure 2. It shows that 14 students were aged between 14 and 16 years, whereas the remaining eight students were in their twenties (20-22). The greater number of the students aged 14 to 16 seems to reinforce researcher’s initial thought regarding students aged 14-

16 years old. But the addition of students aged 20 to 22 shows there was also a lot who went back to school. This delay could be attributed to parents assigning domestic tasks in the home like household chores, and not fully realizing nor prioritizing the importance of school entry age.

Table 3: Qualification of Teachers

Frequency		Percent	Valid Percent	Cumulative Percent
Valid	P1	2	40.0	40.0
	Bachelor's Degree	3	60.0	100.0
	Total	5	100.0	100.0

Source: Field data March 2019

The qualifications of the staff are presented in Table 3. It shows that 60 % were graduates of Bachelor's degrees, and 40% possessed the P1 teaching certificate. The fact that P1 teachers, who generally are certified to teach in the primary school level, operate as secondary level teachers suggests these practitioners may not be adequately trained and equipped to give foundation

specialist knowledge at such a higher stage. This could impact student performance. This sorry situation may be delivering a message over communication or the lack of supervision between school administrators and regional Ministry for Education. P1 Teachers are generally not appropriated for secondary level schools. Students are therefore, not being given the standard of

education which is necessary if they wish to achieve good academic standards. This may result in a degradation of performance over time.

Household Income and Academic Performance

The researcher also sought to establish the relationship between household income and academic performance.

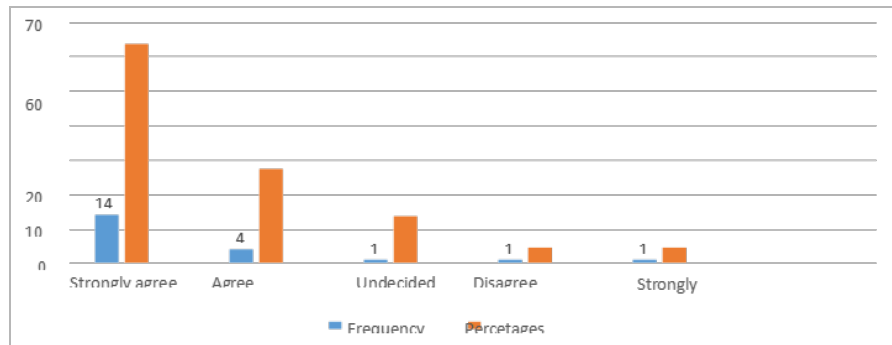


Figure 3: Students Responses on Household Income and Academic Performance

Insights about the impact of household income on academic performance are plotted in Figure 3. The overwhelming majority of students, 63.6%, strongly agreed that their family’s income affects how well they do in school and another 18.2% somewhat agreed. Few were undecided (9.1%), 4.5 % disagreed or strongly disagreed with this statement (4.5%). This suggests that the majority of participants think household income affects their academic outcomes. This result is consistent

with Mistry *et al.* (2009) who stated that concerns about family’s finances and personal money problems can have an influence on students’ academic performance. It also implies that families in informal settlements such as Kibera, where the study was based are most likely experiencing serious financial constraints to meet educational resources and school fee expenditures owing to low income.

Table 4: Responses from Students on Parents who are Supportive to their Children

Frequency		Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	13	59.1	59.1
	Agree	7	31.8	90.9
	Undecided	1	4.5	95.5
	Strongly Disagree	1	4.5	100.0
	Total	22	100.0	

Source: Field data March 2019

Table 4 indicates that students in the overwhelming majority perceive their parents as being supportive. In particular, 59\% strongly agreed that their parents are supportive and a further 31 agreed for an overall total of 90%. Only 4 percent were not sure, and 4 percent strongly disagreed. This strong consensus indicates that most students receive significant help from their parents. Some students provided details that their parents do not spare any efforts to give them what they need, such as stationery and an on-time deposit of fees even if resources are constrained.

Summary of Findings

The study “Household Income and Academic Performance in Kibera” investigated the ways household income affects student academic outcomes, as well as certain demographic variables. The results suggest some important points:

Demographic Profile of Participants

Student Class Level

The majority of the student respondents were in Form One (50%); Form Three (27.27%) and, followed by a form Two (18.18%), form Four (4.55%). The dropping numbers in upper classes may be a result of financial constraints that make students drop out.

Gender Distribution

There were significantly more males (68.2%) compared to female students (31.8%). This discrepancy indicates that the girl child education may not be as appreciated, perhaps because of reasons like early marriage or pregnancy. The majority of teachers were also male (60%).

Age Category

The greatest number of students (14) were between the ages of 14 to 16 years, which is consistent with high

school age. However, a large group of students (8) were in the age range 20-22 years showing that they might have been delayed to go to school so as to assist at home.

Teacher quality

60% of the teachers held Bachelor's degrees while only 40% were P1 Certificate holders. The involvement of P1 teachers in a secondary school is considered to be suspicious in the development quality educations because, as their name implies, they are trained primarily for primary education

Household Income and Academic Performance

1. A majority of students (63.6% strongly agree, 18.2% agreed) that household income has a significant impact on academic performance/achievement. This is consistent with previous research suggesting that financial constraints can be a barrier to access of educational resources and payment for school fees, particularly in informal settlements such as Kibera.

2. Education support from parents was also corroborated by a large number of students (59.1% strongly agreed, 31.8% agreed) through provision of necessary items like stationery and making fee payments on time. It means that the parents are committed to education at all costs despite shortage of resources.

CONCLUSION

In the overall, the study results support the relationship between family income and student academic performance among students in Kibera. This is in part because of its impact on access to education and financial support. The demographic information reveals more complex challenges in education system within:

1. Limited financial resources is a major obstacle in continuing secondary level education. This is particularly evident in the decreased number of students at upper levels.

2. There's a stark gender imbalance in student enrollment. Fewer girls enter and complete secondary education, very possibly because of sociocultural issues such as marriage and pregnancy at a young age.

3. Employing ill-trained teachers at the secondary school level is a very serious concern as per the quality of education being provided. This might have a negative impact on student performance.

4. Despite financial struggles, parents in Kibera remain committed to supporting their children's education. This is testament to their resilience and commitment for a better future of the children.

The following recommendations have been derived from findings and conclusions with a view to enhancing academic performances in Kibera.

Financial Support and Bursaries

Introduce, establish and expand on specific bursary programmes for vulnerable students in informal settlements such as Kibera. Such programs need to target

children from poor families, especially those in higher secondary classes where economic pressure pushes many of them out.

Girl Child Education

Identify and Advocate for strategies to retain girls in schools, address the factors that cause early marriage plus pregnancy. This might involve public education campaigns about the disease, mentoring schemes for girls and distributing sanitary pads so they spend fewer days out of school.

Qualification of the Teacher and Professional Development: The Ministry of Education in conjunction with school heads should make sure that only qualified teachers are posted to secondary schools. In addition, the ministry should also provide continuing training for current teachers, especially those with P1 qualifications, to enable them to be able teach at the secondary level.

Community Engagement

Strengthen relationships between schools and parents, as well community leaders to support learning. This may mean parents' workshops on the value of education and how to help their children succeed in school, with or without resources.

Policy Advocacy

Campaign for policies that close the economic divides in informal settlements (including having its impact on education). This involves calling for more infrastructure, job prospects and a widening access to basic services that can take financial burdens off families and enable children concentrate on their studies.

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