

RELATIONSHIP BETWEEN COST-RELATED FACTORS AND STUDENT RETENTION IN PART-TIME TEACHER EDUCATION PROGRAMS IN UNIVERSITIES: THE CASE OF KABARAK UNIVERSITY

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Abstract

This study sought to establish the relationship between cost-related factors and student retention in part-time teacher education programs at Kabarak University in Nakuru County, Kenya. Student retention in part-time teacher education programs has been a critical concern to most universities in Kenya and beyond. This study used a close-ended questionnaire, a focus group discussion and an interview schedule as the data collection instruments. The study adopted a case study design. The main sampling techniques that were used in this study were census and purposive sampling techniques. Purposive sampling was used in the selection of the part-time program, which is the main interest of the researcher, part-time teacher-education programs, as well as the university under study. The target population was a total of 261 students enrolled in the Part-time Teacher Education Program with a sample size of 155 students. The results displayed that there is a statistically significant negative relationship between cost-related factors and student retention ($r = -0.434^{**}$; $p < 0.01$). The study concludes that the problem of low student retention in universities is exemplified by the ever-increasing tuition in institutions, which could have a significant impact on student retention. The study recommended that universities should focus on financial aid programs from the start of student studies, particularly those from low-income families, and find ways to meet their tuition costs. This approach would lead to increased student retention at the university.

Key terms: Cost-related factors, part-time teacher education programs, student retention, universities.

Journal of Education Management and Leadership

1.0 INTRODUCTION

According to the Commission for University Education (2014), part-time programs in universities refer to academic programs in university programs that run parallel with the normal university academic calendar. Part-time programs in Kenya were established to increase access to higher education for all people. Most professionals rely on part-time programs to make academic progress in their lives. This study attempts to establish whether there exists a relationship between cost-related factors and student retention in universities, specifically for part-time teacher education programs.

On the issue of education costs, students enrolled in universities are directly affected by costs incurred to facilitate their studies (Forbes, 2017). According to Verder (2018), students enrolled in universities in the United States of America acknowledge the high tuition fees they pay for their university education. Coughlan (2018) and Allaire (2018) further observe that despite the high tuition fees paid by these students, the universities still face high student dropout rates because of their inability to fund their studies. These studies suggest that students face difficulties in meeting tuition fee costs in universities abroad. It is not clear whether these difficulties in meeting tuition costs in universities relate to student retention in part-time teacher education programs in these universities.

In South Africa, students enrolled in universities suffer strain from their tuition fees and the high cost of meals, books, and instructional materials (Steyn et al., 2014; The Conversation, 2017). The situation is no different in universities in Western and Central Africa, Nigeria, Zimbabwe, and Ghana. Students have to part with their own finances to fund internet costs, yet they have paid for internet facilities as part of the administrative charges costs (Bishau & Samkange, 2015). Cases of malnutrition have been observed among students in these universities (Sawyer, 2019). It implies that there is a problem with the high cost of education in universities in the West and South Africa. From these studies, it is not clear whether the high cost of education in West and South African universities relates to student retention in these universities.

The state of funding for university education in East Africa is still in crisis. It is not clear which body is responsible for the funding of education (Provini, 2018). In their view, Oketch (2016) and Tibarimbasa (2010) suggest that the costs of funding may have a direct impact on consumers in terms of economic strain. Constraints in payment of fees affect the students' sense of welfare in East Africa and Kenyan Universities, as observed by Makokha and Mutisya (2016). These studies indicate that students have a problem with meeting personal costs in universities. These studies focus on the funding of higher education and the high costs of tuition fees in most universities. However, the link between cost-related factors and student retention has not been established, especially for part-time teacher education programs in universities, which this study seeks to establish.

The problem that this study sought to address is reduced student retention in part-time teacher education programs at Kabarak University in Nakuru County, Kenya. Table 1 shows student enrolment in part-time teacher education programs at the university. However, as indicated by Table 1, there occurred a decline in the number of students enrolled in part-time teacher education

Journal of Education Management and Leadership

degree programs in the university across the four years. Further, the calculations depicting the retention rate of students across the years indicate instability. It is not clear whether the decline in student enrolment in the part-time teacher education program relates directly to student retention in this university. This study sought to establish whether there exists a relationship between cost-related factors and student retention in part-time teacher education programs at Kabarak University, Kenya. It is worth noting that the enrolment trend indicated in Tables 1 and 1b poses a threat to the cost-sustainability of part-time teacher education programs in this university, for sustainability in higher institutions of learning is dependent on the students enrolled (Carttaneo et al., 2018). If this retention problem is not addressed, students already enrolled in part-time teacher education programs may have to defer their studies or join other study modes. The effect is even greater, especially for teachers who wish to further their studies yet prefer part-time programs for their academic progression. If this decreased enrolment trend persists in part-time teacher education programs, universities may be forced to completely abolish these programs. This study, therefore, sought to establish whether there exists a relationship between cost-related factors and student retention in part-time teacher education programs at Kabarak University in Nakuru County, Kenya.

Table 1: The Enrolment of New Students in Part-time Teacher Education Degree Programs in Kabarak University between the Years 2014-2018

University Category	2014	2015	2016	2017	2018	2019	2020
University Y	300	200	400	300	260	248	261

Source: Preliminary Data from Kabarak University in Nakuru County on Student Enrolment in Part-time Programs (Universities Y, 2020)

Table 2: The Retention Rate of Students between 2014 and 2020 Using the Grade Retention Rate Formula

Duration	Retention Calculation	Retention Rate
2014-2015	200/300	0.67
2015-2016	400/300	1.33
2016-2017	300/400	0.75
2017-2018	260/300	0.87
2018-2019	248/260	0.95
2019-2020	261/248	1.05

From the above calculations, the retention rate seems to be fluctuating, which indicates that the retention of students in part-time programs is not stable.

2.0 LITERATURE REVIEW

Cost-related factors directly affect students enrolled in universities. Most universities rely on student fees for their funding (Carttaneo et al., 2018). Thus, most institutions endeavour to enrol as many students as possible in part-time and full-time academic programs in their universities. However, as

Journal of Education Management and Leadership

indicated in the background of the study, there is decreased enrolment in part-time teacher education in universities in Nakuru County, Kenya. This section carried out a detailed literature review of cost-related factors in relation to student retention in part-time teacher education programs in universities.

According to Coughlan (2018), students enrolled in universities face a variety of cost-related issues. Cost-related issues in universities have risen from the fact that the costs of running higher institutions have been on the rise over the years. Forbes (2019) observes that most of the students in universities in America go to university to increase their chances of vocational success despite the high costs of tuition fees in institutions of higher learning. The cost of tuition at most American universities seems inflated. Additionally, the students do not enjoy the services they pay for. The services benefit the staff members more than the students in these universities (Verder, 2018). Russell (2019) suggests that the low costs of part-time programs as compared to regular university programs may have led to an increase in enrolment in these programs. Though fees for part-time programs are lower than regular programs, low enrolment is experienced in part-time programs; hence, there is a need to establish whether these costs relate to student retention in part-time teacher education programs in these universities.

Allaire (2018) cites that students in universities in the United States of America suffer high tuition costs, causing a rise in drop-out cases. Students enrolled do not access services in universities as a result of high costs. Cude (2016) observes that students in universities sometimes suffer price discrimination, especially for students who miss out on scholarships for which they qualify. Cude (2016) further observes that students in universities have limited access to student financial aid on a need or merit basis, as well as poor service delivery. Students in universities have had to pay high tuition fees (Fonseca et al., 2011). Marginson (2018) and Spring (2018) observe increased enrolments of students in part-time programs at universities in the United Kingdom and the United States of America. They suggest that support in government funding for education may have led to an increase in student enrolment. Besides, universities in the United States receive a wide range of funding opportunities for their university and college programs. The aforementioned literature focuses on some of the cost-related issues affecting students in universities, as well as increased student enrolment in part-time programs in universities in the United States of America and the United Kingdom. The link between these cost-related issues and student retention in part-time programs, specifically part-time teacher education programs, was not established by these studies.

Additionally, Bister and Foster (2011) observe that within the realm of American higher education, the presence of scholarships and other financial aid may encourage student retention in universities. Scholarships and financial aid provided by universities have a way of luring students towards pledging allegiance to a university system. According to Belando-Montoro, Naranjo-Crespo and Carrasco-Temiño (2022) and O'Hara (2022) observe that international students are lured into university retention by the presence of scholarship grants and other financial privileges that they have access to while pursuing their studies. Additionally, Kerkvliet and Nowell (2014) observe that the student's ability to afford the tuition fees in an institution, whether through personal funds, tuition subsidies or scholarship grants, seems to have a direct impact on the student's retention rate

Journal of Education Management and Leadership

in an institution. Gansemer-Topf and Schuh (2005) observe that when institutions invest in grants, scholarships and other financial aid to students, they tend to have high retention rates. The above-reviewed studies highlight the general perceived effect of financial aid in universities in America. They do not highlight the exact effect of financial aid on student retention in part-time teacher education programs, which this study seeks to establish.

In Australia, Pedler et al. (2022) observe that student retention is most likely to thrive in institutions where there are efficient motivators like financial awards, financial aid and resources. This way, students are motivated to stay in these institutions through to the completion of their studies. In Canada, Lang et al. (2009) observe that if the tuition fees in institutions of higher learning are lowered as the financial aid to students is increased, then there will be higher percentages of students who will be retained by the respective institutions. In Italy, Modena et al. (2020) observe that students awarded grants and scholarships have a higher chance of completing their studies. Thus, they appear to pose a higher retention rate in their institutions. These studies explore some of the motivators that have encouraged student retention in universities in Europe and Italy. They do not highlight the specific effect of finance on student retention, especially in part-time teacher education programs in universities, which is the central focus of this study.

Students enrolled in Universities in South Africa face a variety of cost-related issues. Some of these issues include the high cost of meals, expensive course books and other learning materials, expensive college supplies and transportation costs (Chetty & Pather, 2015). The situation has caused some of the students to do manual and other part-time jobs so as to meet the cost of mandatory expenses for their needs. Other cost-related issues that students face include difficulty in accessing student loans (Steyn et al., 2014). Additionally, Matsolo et al. (2016), College SA (2019) and The Conversation (2017) observe decreased enrolment in teacher education programs in South Africa. Additionally, Omodan (2022) observes that there are various strategies that have been embraced with a view to supporting student retention in Universities in South Africa. One such strategy is for institutions to incur the additional cost of marketing their university programs with a view to luring students into their institutions. Their findings suggest that the low probability of receiving student loans, increased university operational costs and inadequate funding for university programs could have led to a decrease in student enrolment in teacher training programs. These studies focus on the cost-related challenges facing students in universities in South Africa. However, it is not clear whether there exists a relationship between these cost-related factors and student retention in part-time teacher education programs in South African Universities.

In Zambia and Ghana, most institutions have embraced sustainable retention as a long-term strategy for their institutions (Affran & Gyamffi, 2022). In their findings, they opine that strategic marketing and incentive marketing may influence student retention in universities. In Nigeria, Uleanya (2022) observes that student retention in their universities appears to be threatened by high tuition costs and the absence of student rewards in university systems. These aspects seem to affect the retention percentages in these university institutions. In Ghana, Atuahene (2021) observes that the level of payment of tuition fees by students in universities seems to affect their retention as

Journal of Education Management and Leadership

well as their graduation rates. In his findings, he further opines that students who adhere to the university policy of timely tuition payment tend to finish their studies on time.

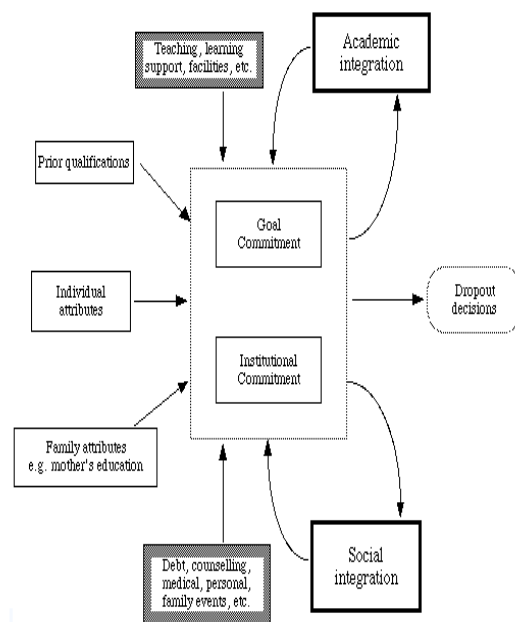
Bishau and Samkange (2015) observe that students in universities in Nigeria, Botswana, Zimbabwe and Ghana still face a variety of cost-related issues. Meals are some of the cost-related issues faced by students. According to Sodjinou et al. (2015), students in universities in Central and West Africa have been forced to face the expenses of high costs of the internet to do their research. Additionally, most universities in these countries have high costs of administrative charges (Sawyer, 2019). These costs seemingly affect the students' sense of wellness in the universities even as they continue to pursue their education in the universities. Some students have even suffered malnutrition cases because of the high costs of meals (Oketch, 2016). Adeuson (2014), Aina and Ayodele (2018), and Will (2018) observe that decreased enrolment in teacher education in universities may have been caused by inadequate funding for university education by the government as well as financial constraints by students wishing to join educational programs on either part-time or full-time mode of study. The above literature studies highlighted some of the cost-related challenges that affect students in West and Central African universities. However, it was not clear whether these cost-related challenges affecting students relate to student retention in part-time teacher education programs in these universities.

In East African countries like Kenya, Uganda and even Tanzania, few students benefit from government funding via the Higher Education Loans Board for respective countries (Oketch, 2016). Large numbers of students have had to individually raise their tuition fees. This has been a looming challenge for students who wish to enrol or those who are already enrolled in higher institutions of learning (Tibarimbasa, 2010). The Makerere, University of Nairobi and Kenyatta Universities have not based their enrolment plans on whether the students' fees are private or government-funded (Mathers, 2016). Students enrolled in Kenyan universities face financial challenges, including high costs of fees and personal constraints (Makokha & Mutisya, 2016; Ngethe, 2014). The Republic of Kenya (2019) and the Republic of Uganda (2019) observe that teacher programs in Kenyan and University colleges and universities suffer inadequate funding from the government for their programs. According to Mbirithi (2013) and Yakaboski and Birnbaum (2017), most students enrolled in part-time programs often face additional charges for services they need during their studies. Most students are usually caught unaware of these additional charges, hence suffering from financial strain during their studies. These studies focus on the cost-related issues affecting students enrolled in different universities. Limited studies have been done with regard to cost-related factors affecting students enrolled in part-time teacher education programs in universities.

In Kenya, Nyageng'o et al. (2022) observe that various financial factors may affect student retention. Among several financial factors, they cite high costs of accommodation and tuition fees as the main issues that may affect student retention in universities. In their findings, they suggest that the review of tuition fees from time to time, with a view to making it affordable, may affect student retention in private universities positively. Further, they suggest that the establishment of institutional funds, which are deeply concerned with financial aid to needy students, may affect the student retention rates in these universities. This research study sought to establish whether there exists a relationship

between cost-related factors and student retention in part-time teacher education programs at Kabarak University, Kenya.

This study shall be hinged on Tinto's Model of Student Retention espoused in the year 1970. According to Tinto, a student's persistence or retention within an academic system is greatly dependent on the academic, social, financial and institutional support strategies. All these aspects must be properly integrated to promote a high level of student retention in an academic system. According to Morrison and Silverman (2012), academic integration refers to student performance, academic regulations of the institution, and personal development, as well as how one identifies him/herself with student roles assigned to him/her. On the other hand, social integration refers to the personal contact a student has with other students even as he/she pursues her studies. Lastly, institutional support strategies refer to the support availed by an institution to its students during the pursuit of a given course in the college or university (Morrison & Silverman, 2012). Figure 1 presents a diagrammatic representation of Tinto's Theory of Retention



This is adapted by me from Tinto, V. (1975) "Dropout from Higher Education: A Theoretical Synthesis of Recent Research" *Review of Educational Research* vol.45, pp.89-125.

Figure 1: Tinto's Theory of Retention

The major strength of this theory is that it highlights cost-related factors and their resultant effect on student retention in higher education.

3.0 METHODOLOGY

Research Design

The research design for this study is that of a case study. According to Shuttleworth (2017), case studies are useful tools of research for investigating trends and scientific situations in many scientific disciplines. Being a Case study, the researcher incorporated the Descriptive Survey Design in this study because data can be collected and inferences made about the same population at a given

Journal of Education Management and Leadership

point in time (McNabb, 2019). The descriptive survey design is associated with several advantages. One of the advantages is that data about research variables can be collected at once. Further, this research design demonstrates the capability of measuring all factors under investigation in a relatively quick manner. Besides, this research design promotes descriptive analysis and the generation of the hypothesis (Mugenda & Mugenda, 2003). Therefore, this research design enabled the researcher to correlate the cost-related factors and student retention in part-time teacher education programs.

Location of the Study

The study was conducted at Kabarak University, which is located in Nakuru County. Nakuru County borders several other counties in the Rift Valley Region of the Country. These counties are Baringo, Kajiado, Kericho, Nyandarua and Kiambu Counties. The choice of Kabarak University as a study location is mainly because it used to have many students enrolled in Part-time Teacher Education Programs in the previous years, but the numbers have been reducing as the years progressed.

Study Population

The study population comprised students enrolled in the Bachelor of Education in part-time teacher education programs at Kabarak University, Kenya. The Dean, School of Education, Heads of Departments (Education Arts, Education Science and Theology), Coordinator, Part-time Teacher Education Programs and Finance Manager. In this research study, the study population comprised 155 students enrolled in part-time teacher education programs. The Dean, School of Education, Heads of Departments (Education Arts, Education Science and Theology), Coordinator, Part-time Teacher Education Programs and Finance Manager shall be included as part of the respondents because they will give detailed information about the objectives under study.

Sample Size and Sampling Procedure

First, the researcher utilised purposive sampling to sample student participants (students enrolled in Part-time Teacher Education Programs as well as the university under study, University Y). The total number of students who participated in the study was identified by the census method (155 students). The Dean, School of Education, Heads of Departments (Education Arts, Education Science and Theology), Coordinator, Part-time Teacher Education Programs and Finance Manager were sampled by Census. Out of the total population of 261 students enrolled in Part-Time Teacher Education Programs, according to Krejcie and Morgan's Table (1970), the actual participants in the study were 155 students. The inclusion criteria were students enrolled in the years 2017, 2018, 2019 and 2020. This is because most of these students have experienced selected management practices carried out at Kabarak University. These actual participants were grouped into male and female participants on a ratio of 1: 1, which gives a total of 74 males and 74 females. The 155 participants were apportioned across Years 1, Years 2, Years 3 and Years 4, using proportionate sampling. This means that the participants across the years 1, 2, 3 and 4 will be distributed as 38, 39, 39 and 39, respectively. In each group of years 1, 2, 3 and 4, the Education, Arts and Education Science students were distributed on a ratio of 1:1. The participants across Years 1, 2, 3 and 4 were selected by simple random sampling.

Table 3: Sample Size Distribution

Program	Arts	Science	Arts	Science	Arts	Science	Arts	Science	Total
Year	1 st Yr	1 st Yr	2 nd Yr	2 nd Yr	3 rd Yr	3 rd Yr	4 th Yr	4 th Yr	
Male	9	8	8	9	9	8	12	9	72
Female	9	12	8	14	7	15	8	10	83
Total	18	20	16	23	16	23	20	19	155

Further, the researcher sampled the Dean School of Education, Heads of Departments for Education Arts, Education Science and Theology, Finance Manager and Coordinator, and Part-time Teacher Education Programs by the census method. The Focus Group Discussion will be incorporated into the study.

Instrumentation

The questionnaire and the interview schedules were used as the research instruments for this study to collect data from student respondents on the influence of cost-related factors and practices on student retention in part-time teacher education programs at Kabarak University, Kenya. The questionnaire contained closed-ended items constructed on a four-point Likert scale ranging from Strongly Agree, Agree, Disagree, and Strongly Disagree. The corresponding four Likert scales were represented by SA, A, D and SD, represented by values of 4, 3, 2 and 1, respectively. Strongly Agree (SA) and Strongly Disagree (SD) indicated high and low relations, respectively, between the cost-related factors and student retention in part-time teacher education degree programs. Sections A, B, C, and D of the questionnaire contained items related to cost-related factors and student retention in part-time teacher education programs at Kabarak University. The extent to which the independent variables, cost-related factors, affected student retention will be analysed using the Likert scale of Small Extent (SE), Moderate Extent (ME), Large Extent (LE), and Very Large Extent (VLE). A Structured interview schedule was employed to collect data from the Dean, School of Education, Heads of Departments (Education Arts, Education Science and Theology), Coordinator, Part-time Teacher Education Programs, Finance Manager and Focus Group Discussion.

Validity

Validity in research refers to how accurately an instrument measures what it ought to measure. The validity of a research instrument takes three dimensions: face, construct and content validity (Salkind, 2010). In this particular study, the researcher used the content and construct validity to check the validity of the research instruments. Content validity often entails the establishment of the constituents of the content domain as well as the items on the test in a manner such that the test items represent the entire domain (Salkind, 2010). In this research study, the content validity was established in such a way that the questionnaire items measured the relationship between the selected management factors and student enrolment in part-time programs at Kabarak University. Experts in Education management and leadership assisted in assessing the questionnaire items and structured interviews to ensure that they were not ambiguous.

Reliability

External reliability will be done using the test-retest method. The participants were first given the instrument to fill in responses to the questionnaire items. After one week, the same respondents were required to respond to the same research instrument. If the responses in both instances were the same, then the research instrument was considered reliable. A reliability coefficient of 0.711 indicated that the instrument was reliable. Internal reliability was determined by Spearman's rho formula, as indicated below.

$r_{kk} = k (r_{11}) / [1 + (k-1) * r_{11}]$ Where:

r_{kk} = reliability of a test "k" times as long as the original test

r_{11} = reliability of the original test

k = factor by which the length of the test is changed.

To find k. Divide the number of items on the original test by the number of items on the new test. If one had 10 items on the original and 20 items on the new, then k would be $20/10 = 2$. If the value of r_{kk} , otherwise referred to as Cronbach's alpha = 0.7, then the instrument is termed as reliable.

Data Analysis and Presentation

Data for the Focus Group Discussion (FGD) was collected and recorded through the Zoom Platform using the Student Questionnaire as a Guide. Data collected from the research participants were coded and analysed using tools in the Statistical Package for Social Sciences; IBM SPSS Version 25 (IBM, 2022). The tools for descriptive and inferential statistics were used to analyse data from the questionnaires. Percentages, means, and frequencies shall constitute the descriptive statistics. The inferential statistics were the Pearson Product-Moment Correlation Coefficient. Pearson Product Correlation Coefficient was used in testing the hypotheses. Tables were used to present the results from the analysis. The thematic analysis was to present findings from the Focused Group Discussion and the interviews conducted.

Table 4: Table Showing Tests and Statistical Analyses for Cost-related Factors in Relation to Student Retention

Research Objectives	Independent Variable	Dependent Variable	Statistics
Objective 1	Cost-Related Factors	Rate of Student Retention in PTTEP	Means, frequencies, percentages, PPMCC

The Pearson correlation coefficient was the tool used to test the hypothesis between cost-related factors and student retention in part-time teacher education programs at Kabarak University, and to determine if the relation between the variables under study is statistically significant. During hypothesis testing, the null hypothesis would be rejected using the criterion that when the p-value is less than 0.05, the null hypothesis is rejected. Otherwise, the null hypothesis would be accepted.

4.0 FINDINGS AND DISCUSSION

Cost-Related Factors in Relation to Student Retention in Part-time Teacher Education Programs

The objective of this study was to determine the relationship between cost-related factors and student retention in part-time teacher education programs at Kabarak University, Kenya. Primarily, an analysis of cost-related factors was made using percentages, means and standard deviations. The findings are presented in Table 5.

Table 5: Cost-related Factors in Relation to Student Retention in Part-time Teacher Education Programs

Statement	N	SD (%)	D (%)	A (%)	SA (%)	Mean	SD
Fees are often increased	123	4.1	13.8	37.4	44.7	3.22	0.83
Tuition fees are high	123	2.4	12.2	37.4	48.0	3.30	0.78
The costs of meals are high	123	5.7	21.1	22.0	51.2	3.18	0.96
Administrative costs are high	123	5.7	15.4	30.1	48.8	3.21	0.91
The Internet cost is high	123	8.1	22.0	34.1	35.8	2.97	0.95
The examination cost is high	123	9.8	21.1	38.2	30.9	2.90	0.95
Library costs are high	123	7.3	21.1	34.1	37.4	3.01	0.94
The graduation fee is high	123	8.1	30.1	33.3	28.5	2.82	0.94
Welfare charges are high	123	4.1	14.6	45.5	35.8	3.13	0.80
Game and sports charges are high	123	1.6	15.4	36.6	46.3	3.27	0.78
Students in part-time teacher education programs participate in work-study programs	123	5.7	14.6	39.0	40.7	3.14	0.87
Students in part-time teacher education programs get scholarships	123	6.5	18.7	41.5	33.3	3.01	0.88
Students in part-time teacher education programs get HELB Loans	123	8.9	14.6	42.3	34.1	3.01	0.92
Cost-Related Factors Overall Index	123					3.09	0.55
Valid N (listwise)	123						

One of the participants from the Focus Group Discussion opined that the administrative costs were high for the part-time students, yet they spent very little time in the university during their semester stay, as compared to the regular students.

As for me, the administrative costs imposed on us as School Based Learners are very high. This remains very discouraging to us since we do not spend a lot of time in the university sessions as compared to regular students who are in the university throughout the semester. (FGD respondent 1)

Journal of Education Management and Leadership

Another respondent from the focus group discussion attested to the fact that some services do not need to be charged to the school-based students since they do not use them as optimally as the students in the regular programs do. One such service is the internet service.

Some services like the internet do not need to be charged to the school-based students. For example, the internet charges need to be included in the administrative costs since we are occupied throughout the entire period. We enter the first week with exams and eventually have lectures throughout. So, we do not use the internet like the regular students use the internet service throughout the semester. (FGD respondent 2)

The above responses indicated that the students enrolled felt that the administrative costs were high and, therefore, had an effect on their stay in the program. In this regard, based on their opinions, they were feeling strained in terms of the administrative costs incurred by them as they pursued their academic programs.

Financial burdens associated with costs are a major impediment to students' retention in universities. The study revealed that 44.7 per cent of respondents strongly agreed that fees were increased regularly. In support of this view, 48 per cent and 48.8 per cent also agreed that tuition fees as well as administrative costs were high, respectively. This implies that when learners are unable to pay the cost of tuition fees and administrative costs, their likelihood of retention in the program could be low, affecting the retention rate in the institution. These findings concur with those of Adongo et al. (2020), who established that financial factors were significant in determining the students' retention in private universities in the Langata sub-county. The study concluded that financial factors that affected student retention in their enrolled programs included the cost of accommodation, tuition fees, financial support such as scholarships and commuting costs.

From the focus group, it is evident that the cost of meals within the university, as well as the cost of other amenities, was high. Most students seemed to struggle to meet these needs, and sustaining themselves to the end of a given session seemed to be difficult; sometimes, some students would not finish their programs to the very end. This is evidenced by the opinions below from some of the students pursuing the part-time teacher education programs.

One of the respondents in the focus group opined that the cost of meals is high for most students pursuing part-time teacher education programs.

The cost of meals within the university is very high. Yet, we would wish to have our meals within the university compound so that we are able to cope with the tight lecture schedule during our sessions. Unfortunately, we have to look for meals outside, hoping to find cheaper meals, and sometimes we even do not find any and end up surviving. (FGD Respondent 3)

Another respondent shared a similar view and felt that most of the services were expensive to the students in part-time teacher education programs. According to this respondent, the library, tuition and even the exam fee were relatively high, and most of the students would strain to meet these costs.

Journal of Education Management and Leadership

Looking at our receipts upon payment, you look at some costs billed, and you wonder why they seem too high for the students in school-based studies, yet we spend very little time in the university as compared to the students in regular studies. As for me, the library costs, internet, tuition and even exam fees are high, and the university should revise such issues... (GD respondent 4)

The above views from the two focus group participants seem to affect the sustainability of the students pursuing part-time teacher education programs. Therefore, this will negatively affect their retention in the program, and most may end up not completing the program. In the course of studying, students need support regarding the provision of basic needs. The findings of the research indicated that 51.2 per cent reported that the costs of meals were high. In addition, 38.2 per cent assert that examination costs as well as library costs were high, respectively. It is clear that meaningful learning and retention of students could be affected by high financial costs. Consequently, learners could find themselves unable to complete a course due to academic costs, which may not be sustainable. This finding agrees with that of Allaire (2018), who states that students in universities in the United States of America suffer high tuition costs, causing a rise in drop-out cases in universities. Students enrolled do not access services in universities as a result of high costs. Moreover, Bishau and Samkange (2015) observe that students in universities in Nigeria, Botswana, Zimbabwe, and Ghana still face a variety of cost-related issues. Meals are one of the cost-related issues faced by students.

Learners must use internet resources during their intellectual pursuits because it is a global source of real-time knowledge. From the findings, it was observed that 35.8 per cent of respondents alluded that the internet cost was high. Moreover, 45.5 per cent of respondents affirmed that welfare charges are high, while 46.3 per cent acknowledged that the costs that they incurred during their participation in sports and games were very high. This implies that student costs and associated financial burdens have a considerable effect on student retention in part-time teacher education programs in Universities.

The mission of any higher learning institution should be to provide financial support to students where possible so that they can accomplish their education successfully. The study remarkably observed that 18.7 per cent of respondents disagreed that students in part-time teacher education programs get scholarships. To back up this assertion, 14.6 per cent of respondents equally affirmed that students in part-time teacher education programs get HELB Loans. Similar findings were also confirmed by 14.6 per cent who disagreed that students in part-time teacher education programs participate in work-study programs. These findings suggest that the majority of students are in danger of dropping out of higher education institutions due to financial constraints. This is exacerbated by their inability to acquire scholarships or loans to help defray the expense of school. This finding concurs with those of Modena et al. (2020), who sought to investigate the effect of grants on university dropout rates in Italian Universities. They discovered that the scholarships help students from low-income families avoid dropping out of university. The projected effect is significant, with the dropout rate for low-income students rising from around 7 per cent to 10 per cent as a result of not receiving a stipend.

Journal of Education Management and Leadership

These findings, consequently, agree with the responses from three respondents in the Focus Group Discussions, who declined having received any financial support from the institution since their time in the institution was so limited.

The work-study opportunities seemed to be limited to the regular students. We, the school-based students, have no access to these opportunities, and even if we had the opportunity, our time during the session does not accommodate time for work-study. (FGD respondent 5)

We have never been informed about any scholarship opportunities, if there are any. But I think we have none at the moment. So most of us have to rely on loans such as HELB or bank loans to finance our studies. (FGD respondent 6)

Students in the school-based program are expected to organise themselves financially upon enrolment and sustain themselves to the end. There are no scholarship opportunities available for part-time students. (FGD respondent 7)

Every student aspires to graduate from the university upon the completion of their studies. From the findings, it was observed that 33.3 per cent of respondents agreed that the graduation fee was high. This implies that this factor could discourage students from humble backgrounds from participating in graduation ceremonies. Moreover, the cost-related factors overall index was 3.09, with a standard deviation of 0.55. The study, therefore, shows that respondents agreed that cost-related factors affect student retention in part-time teacher education programs at Kabarak University, Kenya. This suggests that, when combined with other constraints like expensive tuition and administrative fees, students would be unable to complete the courses for which they have registered since they may not be able to meet these costs. These findings concur with those of Kim and Kim (2018), who observed that tuition fees and the cost of living are two of the most important financial factors that significantly influence student retention in a particular university. If the tuition fee is too high, more students will have financial difficulties, leading to a higher rate of dropout and a decrease in student retention in part-time teacher education programs.

The above findings agree with those of one of the focus group participants who opines that some students always feel the graduation fee should have been optional since it is relatively high for the learner who has already paid all tuition fees for their studies.

... if possible, the graduation fees would have been optional since most students from poor backgrounds may opt out of the graduation since the graduation cost seems expensive to them, yet they have paid all the tuition fees for their studies. (FGD respondent 8)

Student Retention

The dependent variable for the study was student retention in part-time teacher education programs in Kabarak University, Kenya. In this section, the variable was analysed using percentages, means and standard deviations. The findings are presented in Table 6.

Table 6: Student Retention

Statement	N	SE(per cent)	ME(per cent)	LE(per cent)	VLE(per cent)	Mean	SD
Channels are available for providing timely responses to student complaints	123	22.8	29.3	26.0	22.0	2.47	1.07
The frequency of student and instructor interactions is adequate	123	27.6	21.1	20.3	30.9	2.54	1.19
Program requirements are clear and reasonable	123	30.1	18.7	21.1	30.1	2.51	1.21
Student leadership development is available	123	23.6	25.2	28.5	22.8	2.50	1.08
Performance guidance for students with academic difficulty is provided	123	33.3	19.5	26.0	21.1	2.34	1.15
Student retention factors mean index	123					2.47	1.04
Valid N (Listwise)	123						

Key: Small Extent (SE), Moderate Extent (ME), Large Extent (LE), Very Large Extent (VLE)

Student retention is a key indicator of university and student performance. According to the findings, 22.8 per cent indicated that, to a small extent, channels were available for providing timely responses to student complaints. Further, 27.6 per cent revealed that the frequency of student and instructor interactions is adequate to a small extent. This implies that students are always at risk of dropping out of programs if their concerns are not addressed, thus impacting their retention in part-time teacher education programs. This finding concurs with Mapunda and Mramba's (2018) finding, which indicates that the majority of students believe that universities are not doing enough to address their grievances. According to the study, universities could use these concerns as an opportunity to enhance their daily operations, thereby resolving underlying issues like student retention.

In order to improve student retention in part-time teacher education programs, advising interventions with specific student populations are necessary. From the study findings, 33.3 per cent of respondents assert that, to a small extent, performance guidance for students with academic difficulty was provided. Moreover, 30.1 per cent reported that, to a small extent, program requirements are clear and reasonable. Students, particularly those with low grades, need to be regularly advised in order to establish development plans. It is no surprise that some students abandon their studies in the process, thus negatively impacting their retention. This view supports that of Zhang et al. (2019), who emphasise that advising students on how to succeed in higher education has always been a difficult undertaking. This is especially important today since most higher education institutions are attempting to increase enrolment and enhance retention.

It is believed that student leadership allows learners to build skills and attitudes, which will help them handle immediate challenges at the university. However, according to the study, 23.6 per cent reiterated that student leadership development was available to a small extent. It implies that the

majority of learners who drop out of the program could be linked to a lack of student leadership programs. This finding concurs with McGrath's (2022) research, which affirms that the university's empowerment program allows first-year students to express their various concerns about college, including financial issues and academic challenges, and receive support from program mentors and other students. Students in this program were able to get valuable guidance from their peers and mentors, which helped them better deal with their issues. The student retention factors mean index shows that it was moderately low in the University (Mean=2.47; SD=1.04).

Inferential Analysis for Cost-related Factors in Relation to Student Retention

Multicollinearity Test

Multicollinearity occurs when the regression model includes several variables that are significantly correlated (Young, 2017). Table 6 illustrates the results of the multicollinearity test for cost-related factors in relation to student retention.

Table 7: Multicollinearity Test Coefficients

Model	Collinearity Statistics	
	Tolerance	VIF
Cost-related Factors	.811	1.234
<i>a. Dependent Variable: Student Retention</i>		

Multicollinearity increases the variance of the regression coefficients, stabilising them, which brings problems in interpreting the coefficients (Keith, 2019). Multicollinearity is tested using variance inflation factor (VIF) and Tolerance. The Variance Inflation Factor clearly indicates how the independent variable influences the dependent variable in a specific study. It is accepted that VIF should be less than 10 for the coefficients to be significant (Hair, 2009). From the findings, all the variables had VIF that ranged from 1.194 to 1.234. This validates the regression model in predicting retention.

Pearson Correlation Analysis of Cost-related Factors in Relation to Student Retention in Part-Time Teacher Education Programs

Pearson correlation analysis was carried out to determine the relationship between cost-related factors and student retention at 0.05 alpha (2-tailed test). The results were presented in Table 7 as depicted below;

Table 8: Pearson Correlation Analysis between Cost-Related Factors and Student Retention

Cost-related Factors	Student Retention	
	Pearson Correlation	-.434**
Sig. (2-tailed)	.000	
N	123	

***.* Correlation is significant at the 0.01 level (2-tailed).

The results demonstrated a statistically significant negative relationship between cost-related factors and student retention ($r = -0.434^{**}$; $p < 0.01$). This implies that high tuition fees coupled with high administrative costs could affect student retention in part-time programs. This finding agrees with those of Adongo, Nduku and Ntabo (2020), who concluded that the cost of housing, tuition fees, financial aid such as scholarships, and transportation costs were the key financial factors that affected student retention.

Table 9: Coefficients of Independent Variables (Cost-related Factors) in Relation to Student Retention

Model	Unstandardised Coefficients		t	Sig.
	B	Std. Error		
(Constant)	6.344	.462	13.724	.000
Cost-related Factors	-.409	.147	-2.786	.006

a. Dependent Variable: Student Retention

The model specifies that there is a statistically significant negative effect of cost-related factors on student retention ($\beta = -0.409$; $p < 0.05$). This implies that a unit increase in cost-related factors decreases student retention by 0.409 units. The findings are similar to those of Roydon (2016), who looked at the factors that influence first-generation college students' retention in New Jersey. Due to commuting costs, first-generation students were shown to be at risk of being retained in compared to their classmates. The vast majority of students who were unable to live on campus eventually dropped out.

The benchmark for acceptance or rejection of the null hypothesis was vested on 0.05 alpha level. That is, the null hypothesis was rejected when the p-value was less than 0.05. Otherwise, we fail to reject when the p-value is greater. The first hypothesis stated that:

There is no statistically significant relationship between cost-related factors and student retention in part-time teacher education programs at Kabarak University, Kenya. The results in Table 8 revealed that there is a statistically significant negative relationship between cost-related factors and student retention ($r = -0.434^{**}$; $p < 0.01$). Since the p-value is less than 0.05 alpha, the null hypothesis was rejected, and the concluded that there is a negative statistical significant relationship between cost-related factors and student retention.

5.0 CONCLUSION AND RECOMMENDATIONS

Recommendations: The main recommendation for this study was that universities should focus on financial aid programs from the start of students as a good way of assisting students, particularly those from low-income families. This would assist these students to afford their tuition fees at a low cost. For further studies, the researchers recommended that research studies be done in the following areas: an assessment of the key motivational factors for increased enrolment of teachers in online part-time teacher educational programs and an assessment of other factors that determine student retention in teacher education programs.

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