

How Family Income Level Influence Girls' Academic Performance in Public Mixed Secondary Schools in Mukaa Sub-County Makueni County

By

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ABSTRACT

This study aimed to examine the impact of family income level on girls' academic performance in public mixed secondary schools in Mukaa Sub-County, Makueni County, Kenya. The research was guided by the question: How does family income level affect girls' academic performance in public mixed secondary schools in Mukaa Sub-County? Grounded in Social Cognitive Theory, the study utilized a mixed-method embedded design, targeting 30 public mixed secondary schools and involving principals, teachers, and students. Stratified, simple random, systematic, and purposive sampling techniques were used to select eight schools, eight principals, 88 teachers, one sub-county director of education, and 351 students. Data were gathered through questionnaires, in-depth interviews, document analysis, and focus group discussions. The reliability and validity of the instruments were confirmed through pilot testing and expert evaluation. Quantitative data were analyzed using SPSS, while qualitative data were analyzed thematically. The findings revealed that socio-economic factors, particularly family income level, had a significant influence on girls' academic performance. The study recommended the expansion of scholarship and financial aid programs to support girls from low-income households.

Keywords: Family Income, Academic Performance, Socio-Economic Factors, Girls' Education, Public Mixed Secondary Schools, Social Cognitive Theory, Mukaa Sub-County.

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Introduction

Education is widely recognized as a fundamental tool for personal growth and national development, contributing significantly to both individual and societal advancement (Afreen & Mathew, 2019). It plays a crucial role in empowering girls, equipping them with skills, and providing them with opportunities to contribute meaningfully to society. As highlighted by the IDC International Journal (2019), educating girls is akin to planting a seed that eventually grows into a flourishing family and community. Globally, the significance of education for girls has been acknowledged through initiatives like the Cairo and Beijing women's congresses. Educated women are valued for their dignity and respect, which in turn enables them to assume leadership roles and become role models for younger girls (UNICEF, 2019).

Despite the recognized importance of girls' education, over 5.5 million girls worldwide remain out of school, facing significant barriers to their academic success (UNESCO, 2018). Studies have shown that socioeconomic factors such as family size, parental occupation, and the education level of the household head significantly influence girls' educational choices, even in countries like Turkey (Duman, 2019). These findings, although specific to Turkey, underscore the necessity for context-specific research in different regions. In Mukaa Sub-County, Makueni County, girls' academic performance in public mixed secondary schools is adversely affected by poverty, lack of family support, and inadequate learning environments. This highlights the need for localized studies to understand how similar socioeconomic factors impact girls' education in this context.

Family income level is a critical factor influencing school experiences and academic performance. Girls from low-income families often lack access to essential academic resources, making it difficult for them to compete with their more affluent peers (Angelina, 2023). Globally, income disparities lead to unequal educational opportunities, particularly in developing countries where poverty severely limits access to education (Lee & Kim, 2022). In Sub-Saharan Africa, socioeconomic hardships are a leading cause of school dropouts among girls (Human Rights Watch, 2018). Locally, financial constraints are a significant barrier to academic progress for many girls in Mukaa Sub-County, reflecting the global trend where low-income families struggle to

provide educational support, resulting in lower academic achievements for their children (Kimaru et al., 2020).

Family income, especially for females, is a significant factor in predicting academic performance in industrialized nations. For example, studies conducted in the United States suggest that children from low-income households frequently do worse academically because they have less access to extracurricular activities, educational resources, and a conducive learning environment (Reardon, 2011). Financial constraints may make it more difficult to participate in enrichment activities that are essential for academic achievement, such as advanced courses or tutoring. Comparably, socioeconomic background has been demonstrated to influence educational performance in the United Kingdom, where kids from wealthy homes routinely outperform those from lower-class backgrounds. Many times, this discrepancy is linked to things like parental engagement in school activities, instructional resources, and access to top-notch schools (Sullivan et al., 2013).

In African nations, systemic problems like poverty and gender inequality can make the effect of family income on girls' academic achievement worse. For instance, girls from low-income homes in Nigeria confront major obstacles to education, such as the inability to pay for textbooks, school supplies, and uniforms. Particularly in rural regions, these financial difficulties result in high dropout rates and sporadic school attendance (Okeke, Nzewi, & Njoku, 2008). According to a research conducted in Ghana, girls from low-income homes are more inclined to work or help out around the house to support their family, which has a detrimental impact on their academic performance and attendance at school (Osei, 2011). Many girls are unable to afford decent education due to this financial load, underscoring the correlation between family income and academic performance in the African context.

In Kenya, females' academic achievement is significantly impacted by family income, especially in public mixed secondary schools. According to a research conducted in Nakuru County, girls from low-income households frequently skipped school because they couldn't afford sanitary pads, which are necessary for sustaining school attendance (Kirk & Sommer, 2006). The deficiency of sufficient support networks for females in underprivileged areas exacerbates this problem. In a

similar vein, parents in Kisumu County who prioritized their sons' schooling over their daughters' owing to financial restrictions were associated with high rates of female dropout (Orodho, Waweru, & Getange, 2014) and poor family income. These instances highlight the crucial influence that family money has on Kenyan girls' academic paths as it has a direct impact on their capacity to attend and succeed in school.

Statement of the Problem

Educating girls enables them to unlock their full potential, develop critical thinking skills, and challenge societal stereotypes, ultimately leading to significant socioeconomic transformation (Zakee, Sultana, & Mobashar, 2022; Clark et al., 2020; Zhang et al., 2022). Secondary education is crucial for a nation's holistic growth—economic, social, political, and cultural—serving as a foundation for higher education and societal advancement (Mutua & Kimutai, 2019). Despite concerted efforts to enhance girls' academic performance globally and in Kenya, challenges persist. In Kenya, data from the Kenya National Examinations Council (KNEC) indicate that girls in public mixed secondary schools consistently underperform compared to boys, as seen in the 2022 KCSE results (Wanga, 2023). Although initiatives like Free Day Secondary Education aim to bridge these gaps, disparities remain, necessitating a closer examination of the socioeconomic factors affecting girls' education in areas like Mukaa Sub-County. Addressing these issues is critical to ensuring equal educational opportunities for girls and fostering community development.

Research Question

How does family income level influence girls' academic performance in public mixed secondary schools in Mukaa sub-county?

Theoretical Framework

Albert Bandura's Social Cognitive Theory (SCT) highlights the importance of social interaction in learning, emphasizing that behavior is shaped through observation, imitation, and modeling (Bandura, 1986). This theory is particularly relevant in understanding the social and economic factors that influence girls' education in Mukaa Sub-County. For example, SCT suggests that if

girls are exposed to positive role models who have succeeded academically, they are more likely to emulate such behaviors and strive for similar success (LaMorte, 2021). However, in socioeconomically disadvantaged areas, the lack of such models can lead to lower self-efficacy and diminished aspirations, hindering their academic performance (Charlotte, 2024). This interplay between personal beliefs, environmental influences, and observed behaviors is central to the challenges faced by girls in their educational pursuits.

Furthermore, SCT underscores the role of self-efficacy, one's belief in their capability to succeed, as crucial for motivation and achievement (May-Varas, Margolis & Tanya, 2023). Girls from low-income families may struggle with low self-efficacy due to resource constraints and societal expectations, leading to higher dropout rates and poor academic outcomes. Conversely, schools can counteract these effects by providing supportive environments that foster positive behaviors through peer mentoring, counseling, and recognition programs. By leveraging community resources and implementing gender-sensitive educational policies, educators and policymakers can challenge existing norms and promote gender equality in education. SCT provides a comprehensive framework for addressing these issues, offering strategies to enhance the academic performance of girls in Mukaa Sub-County by fostering a supportive and empowering educational environment.

Review of Related Empirical Literature

In China, Yuying wang (2021) did research on women's opportunity of education in rural China. He found that almost all people in school-age are able to go to school, and the relations of male to female's enrollment in higher education are also nearly equal. However, the gender gap in education in rural areas is significant. In addition, family economic situation affects a person's educational attainments and influence the girls more than the boys. While Yuying Wang's (2021) research offers important findings regarding gender disparities in education and the impact of family economic situations in rural China, the proposed study on socio-economic factors affecting girls' education in Mukaa sub-county, addressed specific gaps. For instance, the study by Wang focuses on rural China, where cultural, economic, and educational dynamics differ significantly from those in Mukaa sub-county. Education for girls has always been an issue of debate and there

should be variations in the socio-economic characteristics and cultural beliefs on education in different regions of world.

In the Northern area of Ghana, Eliasu Alhassan (2020) investigated the cultural and socioeconomic factors that influence the educational opportunities available to girls. The study's data came from a mix of primary and secondary sources, including a survey and an existing documentation base. Poverty, poor parental income and education, early marriage, religious beliefs, home chores, polygyny, child betrothal, and a preference for males over girls are some of the obstacles to girls' education that have been identified by the study. Evidence suggests that these factors exacerbate the barriers that women face in their pursuit of economic empowerment. This highlights the need of school management committees, affirmative action policies, sex education, vocational training, bylaws, and educational campaigns to combat the problems and break down cultural and social obstacles that prevent females from reaching their full potential.

The manner in which the data was gathered and evaluated was unclear because the study did not specify the research strategy that was applied. It becomes challenging to assess the validity and robustness of the findings in the absence of this information. The current study's research strategy was transparently and clearly defined. To my understanding, this is one of the most important advantages of the study because the clear description of the research design helped the reader and other researchers not only to understand the technique implemented by the author, but also to assess the validity of the conclusion in terms of the possibility of reproducing the study.

Although, such differences were highlighted numerically, the quantitative approach was followed by more detailed qualitative research to examine the challenges of the students belonging to different SES status. It was useful in establishing environmental factors, and other non-academic factors, including goals, family background, cultural beliefs, among others, influencing academic achievement. To enhance the understanding of the various factors which cover the socioeconomic aspects that influences the status of enrollment and attendance to secondary schools in Mwingi East Sub-County, Kimanzi (2019) conducted a study. To ensure that the sample included a variety of individuals and to maximise the chances of representing the population, basic random samples

and features of stratified samples were included. To provide an elaborate explanation of the difficulty experienced during patient care, data was collected by employing a mixed method approach that incorporated both quantitative and qualitative forms of data collection. This study revealed that despite efforts in enhancing capacity for enrollment and learning in secondary school, students from large families or with low income had limited chance to be in school. Higher dropout rates were achieved through oversized families and tiny household incomes were incapable of paying for school fees and other correlate costs. These issues prompted Kimanzi to argue that the federal and local governments should provide more funding for the financial assistance and bursary programs to enhance solutions. Such support would ensure that the children with low ability to pay their fees can be in a position to continue with their education uninterrupted and help to increase the retention rate of students in secondary schools in general because payments pressures are alleviated.

Research Methodology

The study adopted a Convergent Parallel Mixed Methods Design, enabling simultaneous collection and independent analysis of both quantitative and qualitative data. This approach, rooted in Social Cognitive Theory, facilitated a comprehensive understanding of the research problem by integrating detailed information from both data types. The quantitative component utilized a cross-sectional survey, while the qualitative aspect employed a phenomenological approach, focusing on the socio-economic factors affecting girls' education in free day secondary schools. The research was conducted in Mukaa Sub-County, Makueni County, Kenya, encompassing four administrative divisions: Upete, Kiimakui, Kitheini, and Kasikeu. The region's agricultural productivity, shaped by moderate rainfall, influences the socio-economic conditions and educational opportunities available to students.

The study targeted all administrators, teachers, and students from 30 public mixed secondary schools in Mukaa Sub-County. Using both probability and non-probability sampling methods, a sample of eight schools, eight principals, 88 teachers, 351 students, and the sub-county director of education was selected. Stratified, simple random, systematic, and purposive sampling techniques were used to ensure representation and relevance. The study employed both quantitative (questionnaires) and qualitative (in-depth interviews, focus group discussions) tools to gather data. These instruments were validated through expert review and pilot testing to ensure accuracy and relevance. Reliability was tested using Cronbach's alpha, resulting in a score of 0.7, indicating sufficient internal consistency. Data were collected through a combination of questionnaires, interviews, and focus group discussions. Quantitative data were analyzed

using SPSS, with results presented in pie charts, bar graphs, and frequency tables. Qualitative data were analyzed thematically, with key themes identified through coding and narrative explanation.

The study adhered to ethical guidelines set by the Catholic University of Eastern Africa and NACOSTI, ensuring confidentiality, voluntary participation, and informed consent. Ethical practices were upheld throughout the data collection and analysis processes, maintaining the integrity of the research findings.

Findings and Discussions

By this, the first research question sought out to determine how family income level affect academic performance for girls in public mixed secondary schools in Mukaa sub-county. Teachers responded to eight specific questions, and for each question they were asked to use a Likert scale of Strongly Disagree (1) — Neutral (3) — Agree (4)—Strongly Agree(5). This allowed us to interrogate these schools in a systematic fashion on the impact of some selected socioeconomic factors that predict girls' academic performance in mixed public schools. Results of this investigation are presented in Table 1.

Table 1

How Family Income Level Influence Girls' Academic Performance (n=68)

No	Statement	SA F &%	A F&%	U F&%	D F&%	SD F&%
i	Family's income level allows girls to afford necessary school supplies.	11 16.2%	18 26.5%	5 7.4%	20 29.4%	14 20.6%
ii	Girls participate in extracurricular activities because of family income level.	12 17.6%	22 32.4%	6 8.8%	21 30.9%	7 10.3%
iii	Family's income level affects girls' ability to concentrate on studies.	14 20.6%	25 36.8%	10 14.7%	11 16.2%	8 11.8%
iv	Financial difficulties at home have caused girls to miss school.	18 26.5%	24 35.3%	8 11.8%	10 14.7%	8 11.8%
v	Girls feel pressure to work part-time due to family's income level.	14 20.6%	25 36.8%	10 14.7%	11 16.2%	8 11.8%
vi	Girls repeat a school year due to financial constraints at home.	10 14.7%	18 26.5%	14 20.6%	16 23.5%	9 13.25
vii	Family's income level allows girls to attend extra tuition or tutoring sessions.	8 11.8%	25 36.8%	7 10.3%	15 22.1%	9 13.2%
viii	Financial problems have led to emotional stress that affects girls' performance.	19 27.9%	22 32.4%	6 8.8%	11 16.2%	10 14.7%

Source: *Field Data (2024)*

The respondents' opinions on how different areas of girls' academic performance are influenced by family economic level are summarized in the Table 4. Five levels are used to classify the responses: With matching frequencies (F) and percentages (%), the responses are Strongly Agree (SA), Agree (A), Undecided (U), Disagree (D), and Strongly Disagree (SD). Regarding the assertion that a girl's ability to afford school supplies is influenced by her family's income level, 11 (16.2%) of the responding teachers strongly agreed and 18 (26.5%) agreed; taken as a whole, these responses represent (42.7%) of the sample, meaning that almost half of the respondents believe that a girl's ability to afford school supplies is positively impacted by her family's income level. Furthermore, half of respondents (20) disagreed and 14 (20.6%) strongly disagreed that family income is insufficient to buy school supplies, indicating a major financial hardship for many families.

The research suggests that girls' involvement in extracurricular activities is strongly influenced by the financial level of their families. A good family income, according to around half of the respondents, 12 (17.6%) strongly agreeing and 22 (32.4%) agreeing, makes participation in these activities easier. This implies that having money is essential to allowing ladies to participate in extracurricular activities. On the other hand, 41.2% of respondents, comprising 21 (30.9%) individuals who disagreed and 7 (10.3%) those who strongly disagreed, believe that financial limitations prevent them from participating. This discrepancy illustrates how family income affects girls' participation in extracurricular activities and raises the possibility that girls' access to resources may prevent them from participating fully, which speaks to a larger problem of how possibilities for students are impacted by resource availability.

According to the statement, girls' capacity to focus on their education is thought to be greatly impacted by their family's financial level. Together, 57.4% of respondents, 14 (20.6%) strongly agreeing and 25 (36.8%) agreeing, feel that a family with a sufficient income improves concentration by supplying essential resources and lowering stress associated with financial limitations. On the other hand, 28% of respondents do not believe that there is a substantial correlation between girls' academic concentration and family income, including 8 (11.8%) who strongly disagreed and 11 (16.2%) who disagreed. This variation highlights the intricate

relationship between wealth and educational results by indicating that while many people think that having enough money helps people focus, others may encounter other circumstances that have an impact on their capacity to study.

The information shows a strong link between females' school absence and their financial struggles. A significant majority of participants, comprising 18 individuals (26.5%) who strongly agreed and 24 individuals (35.3%) who agreed, hold the view that financial difficulties play a role in the rise in absenteeism. This implies that a lot of people believe that females' absence from school is mostly due to financial difficulties. Nonetheless, 26.5% of respondents do not believe there is a significant correlation between financial issues and absence, with 10 (14.7%) strongly disagreeing and 8 (11.8%) disagreeing. This minority suggests that although many people have financial difficulties, these issues are not always present and that other variables may also have an impact on students' attendance at school.

The information confirms a noteworthy belief that females feel pressured to work part-time because of their family's financial circumstances. A total of 57.4% of respondents, 14 (20.6%) who strongly agreed and 25 (36.8%) who agreed, indicate that many girls choose part-time work due to financial concerns. This implies a common perception that females' decisions to work in addition to their academics are greatly influenced by financial limitations. On the other hand, 28% of respondents think that this kind of pressure is less common, including 8 (11.8%) who strongly disagreed and 11 (16.2%) who disagreed. This minority opinion captures the notion that although financial hardships may influence some, they do not always influence females' decisions to choose part-time jobs.

Based on the responses, a sizable percentage of instructors think that girls repeating a school year may be caused by financial difficulties. Indeed, 41.2% of respondents, of whom 10 (14.7%) strongly agreed and 18 (26.5%) agreed, indicated that financial hardships frequently lead to difficulties in the classroom. But a sizable majority of respondents, 57.3%, including 14 (20.6%) who were unsure, 16 (23.5%) who disagreed, and 9 (13.2%) who strongly disagreed, state that although money concerns may be a factor, they are not the sole one influencing student's academic

success. This discrepancy emphasizes the complexity of educational issues by implying that other factors, including academic achievement or personal circumstances, may also contribute to the recurrence of school years.

The information indicates that girls' access to additional tuition or tutoring sessions is significantly influenced by family income. With 8 (11.8%) strongly agreeing and 25 (36.8%) agreeing, over half of the respondents think that having a larger family income makes it easier for members to take advantage of these extra educational possibilities. This suggests that having adequate financial means is essential to allowing pupils to get extra help with their academics after school. But a noteworthy 35.3% of respondents, of whom 15 (22.1%) disagreed and 9 (13.2%) strongly disagreed, indicate that many girls are unable to attend these sessions due to financial difficulties. This shows that access to additional education can be severely restricted by economic restrictions, which may have an impact on academic performance and expand the educational gap.

The study has established that females' academic performance is believed to be impaired due to financial concerns due to the stress they cause. The remaining 39.7% are Neutral with 12 (17.9%) Neutral and 7 (10.3%) slightly Neutral. On the other hand, the 60.3% with 19 (27.9 %) strongly agreeing and 22 (32.4%) agreeing believes that the stress due to financial problems affect the females academic performance badly. They conclude that stress arising from financial problems negatively influences motivation, concentration, and overall learning outcomes. However, 30.9% of the respondents who agreed or disagreed; 11 (16.2%) who disagreed and 10 (14.7%) who strongly disagreed indicated that there are differences in how females manage their financial pressures as this also revealed differences among the students in handling financial pressures. This goes to show that while finances play a dire role when it comes to performance in the classroom, there is more to it than just money troubles.

In this area, the literature is quite conclusive that family income levels exert a rather strong effect on various aspects of girls' academic performance. They also note more than half of the participants agree that having a family income influences their ability to pay for those extra activities, additional tuition classes, concentration in school work, and school stationery. In

addition, money problems at home are assumed to play a key role in explaining school absenteeism and the feeling of stress and depression, which is known to jeopardize learning outcomes.

The results also demonstrate that the respondents do not all experience family wealth, as approximately one-third of participants disagree or are neutral on issues such as the need for females to repeat a school year or work part-time due to financial issues. This variance means while financial troubles are universal, the severity of these problems that affect female education differs by person. All in all, the findings prove how important it is to ensure that funding constraints are pulled out from female education in Mukaa sub county's public mixed secondary schools.

It is in fact suggested by Maslow's Hierarchy of requirements that students find it difficult to concentrate on higher-order requirements like learning and self-actualization when their fundamental needs, such as food, housing, and financial security, are not addressed. Girls from low-income homes may find it difficult to advance academically due to this lack of fundamental assistance. Similar to this, Social Cognitive Theory emphasizes that these girls' economic challenges may lead to the development of negative self-efficacy beliefs, which can impair their motivation and academic performance. Their perception of less prospects for achievement may be influenced by witnessing financial hardships, which might have an impact on their cognitive development and academic performance.

During the interview, the sub-county director of education asserted that:

Higher-income families have easier access to learning tools including the internet, textbooks, and private tutoring, which improve girls' academic achievement by offering all-encompassing assistance and enrichment activities. Girls from the low-income families on the other hand often encounter financial challenges that even lead to school dropout or frequent missing of classes hence disrupting their consistent performance hence reducing their chances of success greatly. It also affects their focus and involvement in school because the stress from financial troubles decreases performance. Furthermore, low-income families are financially burdened by hidden expenditures like as examination fees, transportation, and uniforms, even with the Free Day Secondary Education (FDSE) plan. Financial hardship can make it more difficult for girls to

participate in extracurricular activities (MSCDE Personal Communication 8 July, 2024).

Principals (MSCP 2, 3, & 5) made the following hypotheses during their interviews: girls from higher-income households typically have better diets and healthcare, which improves their focus and academic performance. Greater parental participation in school is frequently correlated with higher family wealth, giving girls a supportive home environment in which to learn. Richer females have easier access to extracurricular activities and educational resources, which improves their academic experience. Principals noticed that girls from lower-class homes are more likely to drop out of school as a result of financial strain, which has a negative impact on their academic performance.

Students mentioned in focus groups that females from lower-class backgrounds frequently experience discouragement when they look at their friends who have access to more resources, such better study materials and individual tutoring. One of the effects is that they may experience lowered self-esteem due to comparisons that may cause them to have low academic motivation. Family financial crises also translate to major distractions by these girls which make them leave school frequently because they cannot afford fares and other necessities, or they may have to stay at home attending to the houses thus affecting their performance. In this regard few of the student participants were keen to highlight that school support service and scholarships minimize the cost related burdens and provide path towards continuing education. However, these assistances many a time are financial related hence the limitation in their goals makes them less motivated and may not have the time to dedicate themselves to their studies.

These findings support Njuguna's (2021) recent suggestion that poor family funding and the absence of necessary studying devices including laptops, internet supported phones, and textbooks strongly weaken students' performance. Njuguna was able to highlight how lack of finances perpetuates the unavailability of these resources in school demonstrating how the lack of these hinder academic performance. Furthermore, there is evidence regarding the role of money on higher odds of better educational outcomes due to better access to resources and support to study (Reardon, 2019, Sirin, 2021). Research also indicates that financial resources play a vital role in

improving educational achievement by way of facilitating access to teaching/learning necessities (Cooper & Stewart, 2020; Duncan et al., 2019).

The present context suggests that the Social Cognitive Theory advanced by Albert Bandura can help explain how matters of family income impinge on the performance of girl child in Mukaa sub-county academically. This theory focuses on Vicarious learning or modelling, self-efficacy and the role of environment in behavior. The girls from the higher-income homes benefit in terms of their academic achievement and self-efficacy when exposed to the processes associated with performance such as finding learning resources for higher classes and gaining parental support. In contrast, low-class home girls might lack resource, good academic model and get poor grades or get low self-efficacy. The theoretical framework also focuses on how learning outcomes and behavior on one hand or the other are influenced by socio-economic factors.

Summary of Findings

The study discovered that females' academic achievement is highly impacted by family financial level. Higher income families can afford to purchase textbooks, private tutoring, and a comfortable study space, among other necessary educational supplies. Girls can participate in their studies more successfully and achieve higher academic standards because to this access. On the other hand, girls from low-income homes frequently do not have access to these vital tools, such sufficient study materials and tutoring, which impedes their academic advancement and results in subpar performance. The discrepancy in the accessibility of resources draws attention to the clear correlation between girls' educational results and family income, highlighting the necessity of focused measures to close this gap.

Conclusion

One important factor influencing females' academic progress is family wealth. The ability of higher-income families to pay for necessities like textbooks, school supplies, uniforms, and private tutoring helps to create a more favorable learning environment. In addition, they can guarantee that girls have access to extracurricular activities, a stable family environment, and enough nutrition, all of which improve academic success. On the other hand, girls from low-income

households frequently experience issues including absenteeism because of lack of funds, a shortage of school supplies, and more pressure to contribute to the family income, all of which have a detrimental impact on their academic performance.

Recommendations

Girls from low-income homes should have greater access to financial help and scholarships through schools and local government. These programs can aid in closing the gap created by financial limitations by making such support more widely available, allowing more girls to have access to educational opportunities and resources. Tuition, course materials, and other educational costs can be covered by this financial aid, which is essential for raising academic achievement and lowering dropout rates among underprivileged females.

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