

Demand for education in Rwanda: The effect of school fees on students' completion in secondary schools

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ABSTRACT

This paper examines the actual cost of school fees by class level, school location, and socio-economic status of families and how it influences the students' completion of secondary schools in Rwanda. The purpose of this paper was to examine the influence of school fees as an aspect of education cost on students' completion in public boarding secondary schools in Rwanda. The study was guided by human capital theory. The study used a correlational research design, and all 10 public boarding secondary schools in the Kicukiro and Ruhango districts were visited. The sample size constituted all 10 school head teachers, 2 District Education Officers, 252 students, and 126 households' representatives sampled using Yamane formulae. The data was collected from school head teachers, District Education Officers, and households using an interview guide and from students using questionnaires. The data was analyzed using descriptive statistics such as percentages, means, and standard deviation, as well as inferential statistics like correlation and chi-square. Through data analysis, the study established that the cost of uniforms for upper secondary school is 12.6% higher than that of lower secondary schools. It found that the students of lower secondary pay an average of 87,666 Rwandan francs, and students of upper secondary pay an average of 112,923 Rwandan francs. Through the Chi-Square test, it also indicated that there is an association between school fees and students' completion in boarding secondary schools. It also found that education at public boarding secondary schools in urban areas of Rwanda is more costly than in rural areas, as there is a 2.86% difference in school fees. It confirmed that only 23% of students from households with low socioeconomic status were able to pay the school fees. It established that there is a weak positive correlation between school fees and socioeconomic status in public boarding secondary schools. The results lead to a recommendation that the government should increase its contribution to boarding secondary schools to increase the students' participation in schooling and reduce the burden of household education costs. In terms of policy implications to put in place, there is a need to expand secondary school scholarship and bursary schemes, especially for girls, rural students, and children from disadvantaged backgrounds, to increase completion by reducing household financial stress.

Keywords: Demands of Education, School Fees, Students' Completion, Secondary Schools

I. INTRODUCTION

Globally, the idea of school fees in secondary schools has its roots in the educational reforms of the late 19th and early 20th centuries when governments first started to understand the value of education in the creation of a modern society (Kober & Rentner, 2020). The introduction of school fees was intended to assist pay for the expense of maintaining the schools. The first rates for the fees were very low, frequently just a few cents per week. When governments started to invest more extensively in education in the 1950s and 1960s, secondary school fees in the UK started to soar. As a result, tuition, textbooks, and other expenses were covered by an increase in school fees. Since then, this pattern has persisted, and depending on the school, annual tuition now commonly ranges from hundreds to thousands of pounds (Callahan, 2024). Over time, tuition costs have increased in other nations as well, frequently because of government spending on the educational system. For instance, in the United States, the average tuition and fee for public secondary schools was \$12,383 in 2018–19, an increase of 5.9% over the previous year (Callahan, 2024). School fees are regarded as a necessary expense in many nations throughout the world for giving kids a high-quality education.

Regionally, the history of secondary school tuition in a developing nation is complicated and frequently influenced by the economic and political climate of the nation. In the past, secondary school fees have been used to pay for supplies, teacher salaries, and other costs associated with running the school (Katete & Nyangarika, 2020). School fees have become more crucial as the nation's economy has grown to support secondary school operations and ensure that all students have access to a high-quality education (Amwayi, 2021). School costs are regulated in many developing nations to make sure that families can pay them, this accomplished by financial support from the government, international organizations, or other sources (İşcan et al., 2015). For instance, depending on their family's income, students may be eligible for free tuition in various nations. For some pupils, such as those from low-income households, school fees may be waived in some nations.

Locally, the government of Rwanda has achieved significant advancements in the improvement of the educational system after the end of the 1994 Rwandan genocide. This entails expanding access to high-quality education and giving the most vulnerable communities focused financial assistance (Buabeng & Amo-Darko, 2024).

To promote access to secondary education for households that could not afford the expense of tuition, the Rwandan government implemented the school Fee Policy in 2004, for students who fall under its purview, the government covers up to 50% of their tuition costs (Williams et al., 2015). To further lower the price of secondary education, the government unveiled the National Free Secondary Education Program (NFSEP) in 2012. For students from low-income families, the government covers all tuition costs under the program. The initiative has been effective in improving educational outcomes and expanding access to secondary school in Rwanda (Paxton, 2012).

To make secondary school more accessible, the government also offers additional financial assistance such as grants and scholarships. Additionally, the government has put in place several programs to raise the standard of secondary education, including curricular changes and teacher training. Since the conclusion of the genocide, the Rwandan government has made enormous strides toward improving both the quality and accessibility of education. Initiatives to lower secondary school tuition and raise academic standards have been a part of this (Gruijters et al., 2023).

To lower the price of tuition at secondary schools, the Rwandan government has put in place a variety of initiatives. The implementation of a fee-waiver scheme based on socio-economic status classification system is one of them. For families with lesser incomes, this method offers reduced rates (Bradshaw et al. 2021). Additionally, the government has instituted tuition cost reductions of up to 75% for students using the socio-economic status (Lavers, 2016). For families categorized under the socio-economic status, the government also offers subsidies for textbooks, uniforms, and other school supplies. In addition, the government has established a free secondary school program that offers free tuition, textbooks, and uniforms to all students who are eligible based on the income of their families. The government has finally started a program to award scholarships to deserving kids, helping them pay for their tuition, books, and uniforms (McLean Hilker, 2011).

The Rwanda Education Board (REB) announced a new strategy in 2021 that will lower tuition by up to 25%. This initiative aims to remove financial barriers to secondary education and increase accessibility for all Rwandans (Cheriyen, 2021). Along with these initiatives, the REB has expanded the number of publicly funded institutions, introduced fee waivers, tax incentives, and scholarship and award programs. School fees were further regularized through these changes, and starting in 2023, there is a confirmation of the same school fees for all boarding government secondary school's (Kagina & Kabanda, 2024).

1.1 Statement of the Problem

In most African countries, the government plays a greater role in the provision of financial support to educational development of its citizen (Mzobe, 2015). However, there is various sponsorship of education given by external partners of the school system. Henriques and Brilha (2017) added that private entities like non-governmental organization (NGOs), religious institutions, communities and various companies working privately, have been supporting the costs of education. In Rwanda, this enhances the Ministry of Education to achieve its mission based on making transformation to Rwandan citizens to become more skilled and developing socio-economic status of the country. Bustos (2020) indicated the heavy support of education was done to ensure equitable access to education in order to combat illiteracy, to promote science and technology and to get critical thinking and positive values. Therefore, the government of Rwanda made an effort to ensure that every child has access to education.

For instance, the establishment of boarding secondary schools for the students who have excellence performances in national examination. However, the drop out of students from such public boarding secondary schools going to Nine Years Basic Education (9YBE) and Twelve Years Basic Education (12YBE) is high despite the government effort to such education even though the households are supposed to pay some amount of helping their children to participate in such schools (Dufitumukiza et al., 2020).

The households who need full participation of their children in public boarding secondary schools are complaining a wide range of educational costs required to finance education of their children to have to access to education in public boarding secondary school due to the problem of socio-economic status of their families (Ntakirutimana, 2022). This study therefore, sought examine the influence of school fees as aspect of education cost on students' completion in public boarding secondary schools in Rwanda.

1.2 Research Objective

The objective of this paper was to examine the influence of school fees as aspect of education cost on students' completion in public boarding secondary schools in Rwanda.

II. LITERATURE REVIEW

2.1 Theoretical Review

2.1.1 Human Capital Theory

The theory of human capital was used to guide this study. According to Becker (1964), Human capital theory, stated that physical capital can grow as the result related to the growth of income and vice versa. This theory, declared that the productivity of workers in education is increased due to the effective delivery of knowledge and skills, by raising workers income. Human capital theory is an alternative to education production function theory in which the researcher felt cannot suffice because in production function, the amounts of output depend on the amounts of input (Hanushek, 1997). Therefore, this model of human capital theory was used in this study because it deals with making decision on current or future consumption which might be compensated by government and households whose responsibility of enhancing equitable access to education. Households also take into consideration the cost of schooling as they are expected to develop the future benefits of their children to schooling where educational benefits increase over the time while government can also take into consideration to improve socio-economic status of the country. Therefore, the students' participation rate in secondary boarding school varies because of human capital investments done by both households and government in schooling. Gender disparities in the benefits and costs of schooling can be translated into gender discrepancies in human capital investments by families. The human capital theory, indicated that gender inequalities come in the distribution of educational costs which can lead to gender differences in term of investments like children schooling.

In the developing countries, some households present some gender gaps related to the investments, which help girls to have access on education, it comes from the multiple sources of income. This implies that the expectation of parents to their children' education turns to boys more that girls where the access of girls to education is lower than the one of boys as well as job opportunities for the educated girls are also at the lower level compared to boys (Boserup, 1995). In households' responses to the cost of education while sending boys and girls to school, any combination of these gender inequities can contribute to a gender gap in human capital. The model of human capital investment shows that the utility regarded to the income of households is to have more educated and wealthier children (Glick, 2021).

Human capital theory also presents clear justification of government expenditures on education to both in developing and developed countries. It reveals that democratic investment in human capital is also considered as the result of rapid economic growth for society due to households' investments, which was seen as to provide returns in the form of their academic success and achievements, which lead to their children's equitable access to education (Fagerlind & Saha, 1997). This theory conclude that high income allows people to invest more financial resources in the quantity and quality of education which may increase the completion rate and reduce dropout rate and also affect future demand while the parents whose low income may push the children to work instead of studying and this affect negatively the effective student's participation.

The application of educational costs that can affect the participation of students in public boarding school, should be based on various educational expenditures incurred by both government and households (Surur et al., 2020). Therefore, the purpose of government educational expenditures, is to improve the welfare in youths and citizens of the country in general. On the other hand, the purpose of households' educational expenditures, is to develop the future benefits of their children to enhance their school system that always increase over the time.

2.2 Empirical Review

2.2.1 Demand for Education in Secondary school

A systematic review of secondary school fee abolition policies in sub-Saharan Africa finds that many countries implementing fee-free secondary education (FSE) have seen increases in access and participation, suggesting that financial barriers are significant determinants of educational demand (Gruijters et al., 2023). However, evidence also highlights that universal FSE can be costly and unevenly beneficial, often benefiting relatively advantaged groups more unless complemented by broader reforms (Gruijters et al., 2023).

In East Africa, Kenya's policy experience offers quantitative evidence on how reducing secondary school fees and expanding capacity can influence educational attainment. The Secondary Education Expansion (SEE) program in Kenya, which reduced fees and increased school places, showed that lowering financial barriers can lead to higher transition rates from primary to secondary schooling, particularly in areas with initially low transition rates (Sandholtz, 2021).

Beyond access, research also documents positive spillovers of reducing school fees on schooling outcomes. For example, in Tanzania, free secondary education policies were associated with increased enrollment and persistence, indicating that fee elimination not only attracts more students but can also support ongoing participation, an important component of completion (Gruijters et al., 2023).

Empirical analyses from other contexts, though older but still influential for theory, show that fee reductions or eliminations raise secondary school enrollment and completion outcomes. One experimental study found that

eliminating fees led to substantial increases in girls' enrollment and graduation rates, underlining that demand for secondary education is sensitive to direct costs, especially for females and economically constrained households (Blimpo et al., 2019).

Additionally, micro-level research in African settings highlights that household income and financial capacity are strong predictors of secondary school completion. Studies in Kenya show that economic constraints, reflected in fees and associated costs, are among the key factors influencing lower completion rates and higher dropout, alongside infrastructure and counseling gaps (Wils et al., 2019).

Therefore, school fees act as a significant price barrier that reduces the demand for secondary education and lowers completion rates, particularly among lower-income groups. While abolishing fees increases access and can improve completion, complementary interventions such as adequate school funding, targeted subsidies, and removal of ancillary costs are crucial to ensure that secondary education demand translates into higher and equitable completion rates.

2.2.2 School Fees and Students' Completion

Recent research highlights the significant influence of school fees and related costs on students' ability to complete secondary education, particularly in developing contexts where households shoulder much of educational expenses (Kisyanga et al., 2025). Studies from East Africa, especially Kenya, consistently find that additional school levies and hidden costs beyond official tuition pose barriers to student completion. A 2025 study of public day secondary schools in Mwala Sub-County, Kenya found that extra levies charged by schools are associated with reduced completion rates, as they create an uneven financial burden on families and can lead to irregular attendance or eventual dropout for disadvantaged students (Kisyanga et al., 2025).

Ngwacho et al. (2024) conducted the study related to the impact of hidden costs in ostensibly free secondary education on both transition and completion rates. Although national policies may eliminate official tuition, families still incur expenses for uniforms, exams, transport, and other essential components, which significantly correlate with lower transition and completion outcomes (Ngwacho et al., 2024).

Wils et al. (2019) shows that household economic factors including the ability to meet school fees and costs remain key predictors of whether students complete their secondary schooling, with economically constrained households more likely to experience lower completion rates.

Beyond Kenya, broader regional evidence suggests that policy initiatives targeting fee abolition or subsidization can increase access and participation, yet effects on completion are conditional. Systematic reviews of fee abolition in Sub-Saharan Africa note that while eliminations of official school fees tend to raise enrollment, completion gains are uneven and often limited by residual direct costs, quality constraints, and institutional capacity, particularly for low-income and rural students (Gruijters et al., 2023).

Despite the focus on fees, some studies indicate inconsistent or limited measurement of direct links between specific fee components and long-term completion. Many analyses focus on enrollment or transition rates rather than on sustained, longitudinal completion outcomes or on detailed disaggregation by socioeconomic status, gender, or rural versus urban residence. Furthermore, interactions between household income, hidden costs, and institutional factors like school quality or infrastructure are often mentioned but not rigorously quantified in existing studies. This suggests a research gap: there is limited longitudinal, causal evidence on how various types of school fees and associated educational costs affect completion trajectories over the entire secondary cycle, especially when controlling for confounding variables like household income and school quality in low-income countries.

2.2.3 School Fees and Students' Access and Retention

Empirical studies over the past five years increasingly show that school fees and related educational costs remain major barriers to both access and retention in secondary education, particularly in Sub-Saharan Africa. A recent cohort analysis of Kenya's Free Tuition Secondary Education (FTSE) policy found that reducing direct school fees boosted enrollment and retention rates in public secondary schools, highlighting the role that fee policies play in improving secondary education access and continuity (James et al., 2016). Research from Kenya also demonstrates that while fee subsidization increases student access, insufficient resources and implementation challenges can limit positive effects on retention, suggesting that cost alleviation policies must be coupled with quality support (James et al., 2016).

In East African contexts, direct educational costs including boarding fees, uniforms, activity levies, and ancillary expenses significantly undermine retention, particularly in public boarding schools. For example, Jeptanui et al. (2023) found that direct costs accounted for a large portion of variance in student retention rates, with higher expenses correlating with increased dropout or irregular attendance. Likewise, evidence from Kenya reveals that private education costs, including non-tuition fees, negatively affect learners' retention, reinforcing that the fee burden cuts across both direct and opportunity costs.

Research in Uganda highlights findings from policy efforts like Universal Secondary Education, where fee elimination has significantly increased access for low-income and marginalized students, yet retention challenges persist

due to hidden costs, resource pressures, and insufficient support mechanisms (Kiyangi, 2024). This aligns with broader multi-country evidence showing that while fee-free policies improve initial access, persistent hidden costs and infrastructure limitations often sustain inequities in retention and transition to higher levels of education.

Despite these insights, an important research gap remains. Many existing studies focus on enrollment or access increases following fee reforms, but few longitudinally track individual students' retention outcomes over the complete secondary cycle, particularly with robust causal identification methods. Additionally, the differential impacts of direct versus indirect school costs on access and retention are frequently noted qualitatively but lack quantitative disaggregation across socioeconomic groups, rural–urban divisions, and gender like hidden costs and official fee structures. Moreover, there is limited research assessing how specific policy designs affect not just access, but sustained school participation and completion, especially in contexts with rising education expenses due to inflation and decentralization of levies.

2.2.4 Factors Influencing Provision of School Fees

The cost of education spent as the school fees of the student, refer to the fees incurred by parents or households, guardian or relatives to help a child to attain the school instruction as well as the school instructional materials provided. Muthuri and Kirera (2018) conducted the study in Kenya, in which they examined both internal and external school factors that can affect the student' participation rate in primary school. They were having three research objectives such as to determine the influence of academic performance in Kenyan certificate of primary education on student' completion rate, to determine the influence of parental educational level and students' completion rate and also to examine the impact of students' tuition fees on completion rate of students in primary (Muthuri & Kirera, 2018).

The study findings presented that, most of students in primary school do not complete primary school accordingly so as to start Secondary School due to poor learning conditions caused by the lack of school fees or low financial capacity of households. It was also presented that, students who come from families that could not support their academic endeavors, failed to access secondary schools (Muthuri & Kirera, 2018). Therefore, the study revealed that the low financial capacity of households affects their children to have full academic participation in secondary school due to the lack of school fees. It was recommended that the government should support the students who are not able to complete their primary education to be aware of attending secondary education. The study also recommended that the government should provide some financial supports to the families that are not able to pay school fees of their children as well as other additional educational expenses (Muthuri & Kirera, 2018). This shows that the study could not describe the extent to which financial requirement influences the students' participation and it was taken as the knowledge gap.

Wamalwa and Odebero (2016) carried out a comparative study in Kenya, this time on the impact of educational costs on the performance of students. The study collected the findings from teachers as the respondents of the study, in which they stated that, school fees needed to finance education in secondary school, is taken as one of the factors that can influence the student performance (Wamalwa & Odebero, 2016). Through the presentation of the correlation between school fees and students' performance, but the study failed to present the extent of such correlation. Therefore, this study complemented these findings through presenting the extent to which the students' school fees correlate with the students' participation rate in public boarding secondary schools.

III. METHODOLOGY

3.1 Research Design

This study embraced correlational research design. According to Orodho (2003) correlational design analyses the relationship between variables with the aim of establishing the relationship between the dependent and independent variables. Therefore, this study sought to establish the relationship between school fees as the cost of education and students' completion in public boarding secondary schools in Rwanda.

3.2 Study Area

The study was conducted in public boarding secondary school located in two districts. The first district was Kicukiro District which is located in Kigali city, Rwanda. The second district was Ruhango District in Rwanda.

3.3 Target Population

The target population was 6580 people including 2 district education officers, 10 school head teachers and 4382 students corresponding to 2186 parents.

3.4 Sampling procedures and Sample Size

Yamane (1967) formula was used to get the manageable sample size. Stratified sampling technique was also used to select a sample size of 252 students and 126 parents while the schools head teachers and district education officers were selected purposively.

3.5 Data collection instruments and procedures

Questionnaire, interview guide and guided document analysis review were used as research instruments during data collected and were administered to the respondents of the study.

3.6 Data Analysis

The collected data were analyzed using SPSS version 21 and obtained findings were presented using tables and figures.

3.7 Ethical considerations

During data collection, the privacy of respondents was considered. Not only that communication with respondents during data collection was respected to avoid any kind of disturbance.

IV. FINDINGS & DISCUSSION

4.1 Findings

The demographic characteristics such as students' class level, school location and socioeconomic status of students' households were sought.

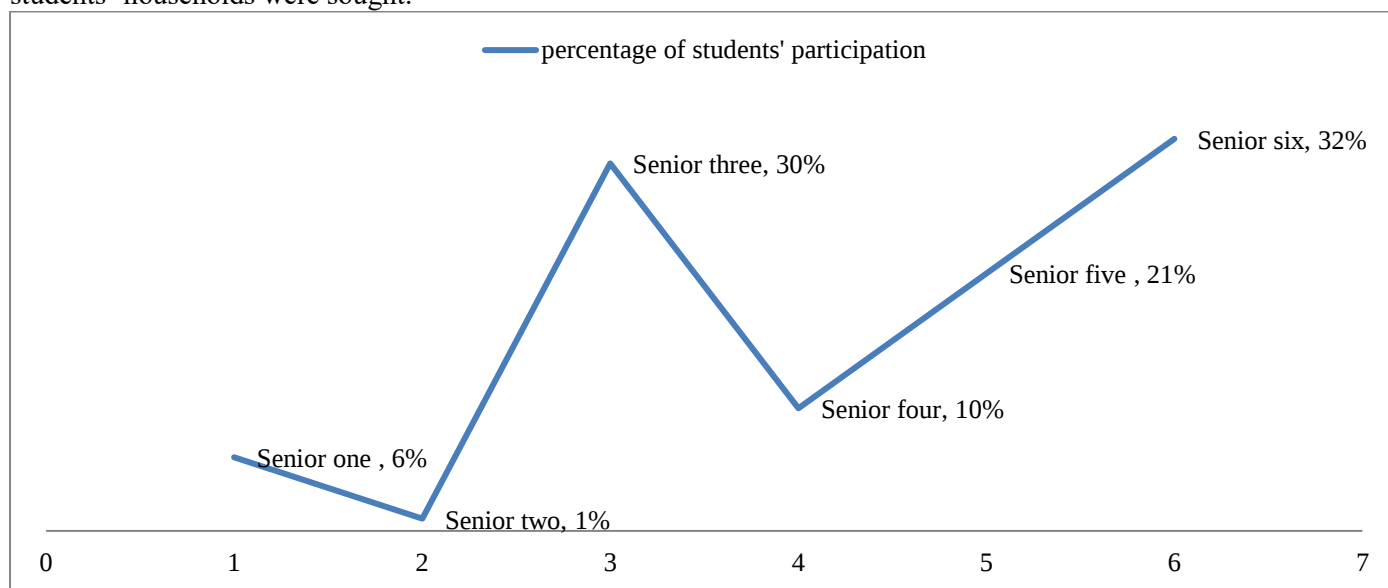


Figure 1
Distribution of Students by Class Level

Figure 1 indicates that 6 percent were enrolled in senior one and 1.0 % of students were studying in senior two or secondary two, 30.0 % in secondary three while 10.0% in secondary four as well as 21% of students were in secondary (senior) five and the remaining 32.0 % of students were studying in secondary (senior six). This also shows that, the majorities of students involved in this study, were studying in senior five and senior six and confirm that the findings collected from students were accurate.

The analysis on the cost incurred by a single household to school fees by students' class section was very important in this study. The findings show that on the average of students in lower secondary pay 87,666Rwandan francs and students studying in upper secondary pay 112923 Rwandan francs. This implies that students studying in upper secondary schools are more likely to pay a lot of money in term of school fees and can influence negatively the level of students' access and completion. Thus, the students studying in upper secondary school spend 12.6% on school fees than students studying in lower secondary schools. Bahrs and Siedler (2019) revealed that Individuals from low-income households mainly drive the results. Bahrs and Siedler (2019) also added that that the introduction of relatively low secondary school tuition fees can considerably lower young people's educational intentions.

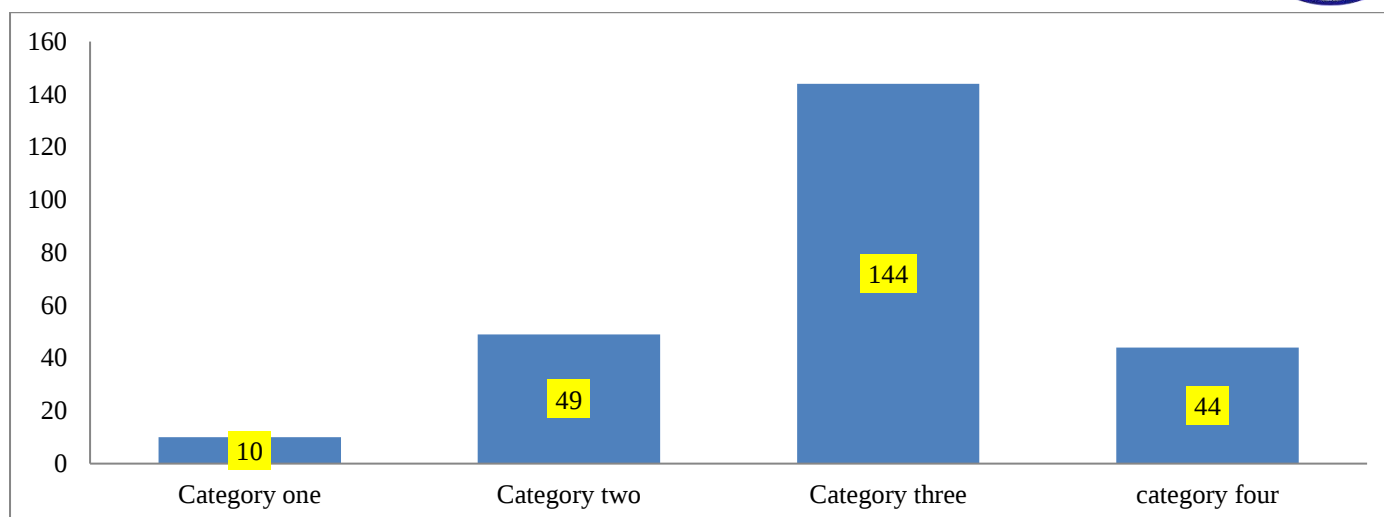


Figure 2
School Fees by Socio-Economic Status

On the students' socioeconomic status, the study revealed that most of students participated in the study were from households of middle socio-economic status as were 58.3% of students. This was followed by 41.7% of students that were categorized to come from low socio-economic status. This implies that, it is difficult to students from low socio-economic status, to have full participation in public boarding secondary schools in Rwanda. Ntakirutimana (2022) revealed that children from low socio-economic status tend to have abnormal class attendance and completion due to various issues associated with family and school demands.

The analysis done to the collected data reveals that the number of paying cost of school fees change due to the change in socio-economic status of households. Therefore, the results show that 144 students from households of high socio-economic status were able to pay boarding school fees. The school head teachers stated that parents of highest socio-economic status like to enroll their children in private secondary school instead of boarding secondary school.

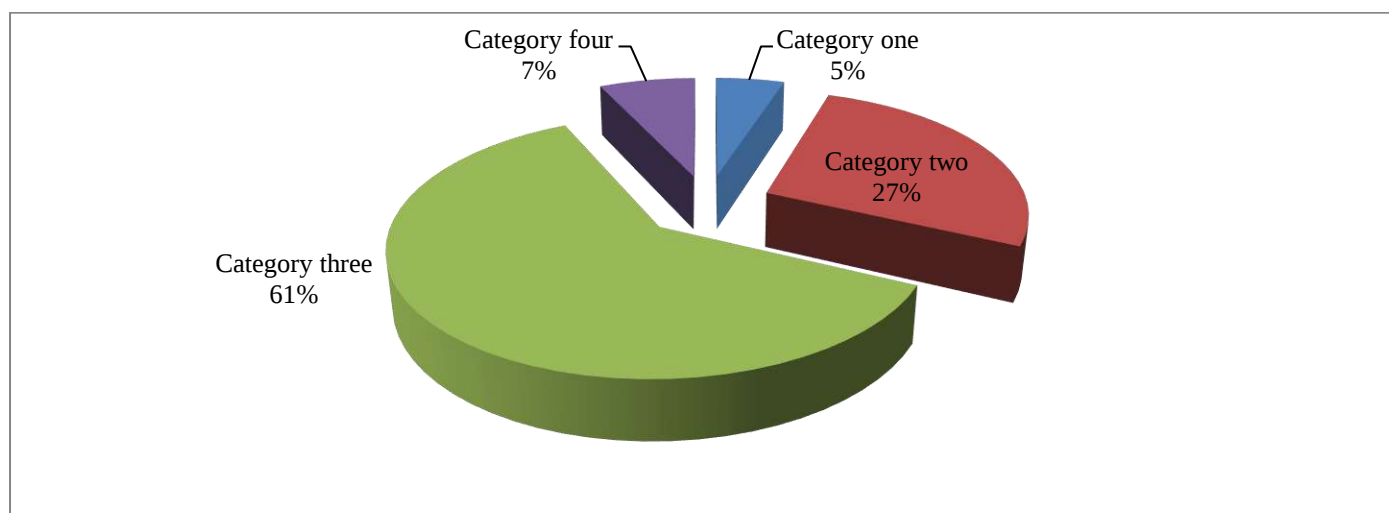


Figure 3
Households' Socio-Economic Status

On students' school location, the figure 3 revealed that most of parents involved in this study were in category three as they participated at 61% followed by the category two participated at the level of 27%. The households who were in the category one, were involved at 5% as well as 7% of households were in category four. This implies that the households who are in category one and category four due to their financial capacity of families. Therefore, the households of category one, was limited by their low-income capacity though most of these families, the educational costs of their children are incurred by some Non-Governmental Organizations (NGOs) while the households of category four were caused by the highest financial capacity and decide to enroll their children in private schools for seeking the best education.

Table 1*School Fees by Students' Class Level*

Students' class level	Observations	Mean	Std. Dev.	Min	Max
Lower secondary	92	87666	2254	83500	90000
Upper secondary	155	112923	21472	93000	137000

The findings reveal that students studying in Kigali city as urban area of Rwanda spend an average of 110,986 Rwandan francs on school fees while students studying in schools located out of Kigali city as rural areas of Rwanda spend 104,795 Rwandan francs. This implies that students transferred to study in schools located in urban areas (Kigali city) are more likely to spend a lot of money on school fees as they pay 2.86% than students studying in rural areas of Rwanda. Nizeyimana et al. (2025) revealed that the expansion of school meal programs, scholarships, and community awareness campaigns to alleviate financial burden and promote education. A comprehensive approach, including improved infrastructure, remedial programs, mental health services, and partnerships with NGOs and the private sector, is essential to support education and retention.

Table 2*Students' completion in Schools*

Students' sections		2017	2018	2019
Senior 3	Observations	10	10	10
	Mean	97.7000	92.1000	78.4000
	Std. Deviation	34.05241	26.16380	20.36446
	Minimum	45.00	51.00	67.00
	Maximum	146.00	134.00	132.00
Senior 6	Observations	10	10	10
	Mean	104.0000	108.9000	84.6667
	Std. Dev.	35.44009	29.06487	28.99138
	Min	59.00	62.00	75.00
	Max	165.00	156.00	140.00

Table 2 shows that on average there are 97 students' completion in senior three in every school in 2017 in public boarding secondary schools. However, the minimum number of students' completion in schools was 45 students while others have 146 as the highest number. In 2018, there were an average of 92 students completed the lower secondary education. However, the minimum number of students' completion was 51 students and others were 134 students as the highest number. Table2 also shows that on average there is 78 students' completion in senior three in every school in 2019 in public boarding secondary schools. However, the minimum number of students' completion in schools was 45 students while others have 132 as the highest number.

Table 3*Correlation between Cost of School Fees and Students' Completion Rate*

		School fees
Students' completion	Pearson Correlation	-.046**
	Sig. (2-tailed)	.007
	N	247

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

Correlation analysis was done to indicate the direction relationship between school fees and students' completion rate in public boarding secondary schools in Rwanda. The study shows that there is a weak negative correlation between school fees and students' completion rate in public boarding secondary school ($r = -.046$, $n = 247$ and $p = .007 < .01$). This implies that the cost of education in boarding school incurred by households reduces the level of students' completion rate in public boarding secondary schools. Ngwacho et al. (2016) stated that the increase of school fees proportionally increase the burden of households to educate their children in secondary school which also reduces the level of students' completion.

Table 4*Chi Square Test of School Fees and Student' Access to Boarding School Education*

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	41.963 ^a	16	.000
Likelihood Ratio	47.142	16	.000
Linear-by-Linear Association	2.150	1	.143

N of Valid Cases 247

a. 13 cells (64.0%) have expected count less than 5. The minimum expected count is .71.

Based on the Chi square analysis done, the results also show that there should a violation of school fees to students' access to education at 64%. However, the results also indicate that there is a degree of association between school fees and students' completion to public boarding secondary schools as Asymp. Sig. (2-sided) = .000 less than .05 level of significance with the likelihood ration of 47.142. This also implies that the lack of effective management of school fees incurred by households may have an influence on students' access to education.

4.2 Discussion

Muthuri and Kirera (2018) revealed that children coming from families that do not afford boarding school get risk of missing education provided and life confidence. However, Glick (2021) indicated that the advantage of households' income is to have well educated and wealthier children. Fink et al (2016) indicated that since there is any increase of school fees and slow wage growth, modest and middle-income families directly struggle to finance the education of their children thus leads to the reduction of quality education. In contrast, Corak and Zhao (2017) indicated that there is no immediate association between participation rate and school enrolment level. In addition, whether the increase of participation rate is disproportionately among households of high financial capacity and become a burden to lower socio-economic categories.

The correlation results indicate a weak but statistically significant negative relationship between school fees and students' completion rates in public boarding secondary schools in Rwanda ($r = -.046$, $p < .01$), suggesting that as the cost of boarding education increases, students' likelihood of completing secondary school slightly declines.

Although the magnitude of the correlation is small, its statistical significance implies that school fees remain an important structural barrier to completion, particularly for households with limited financial capacity. This finding aligns with human capital and demand-for-education theories, which posit that higher direct education costs reduce sustained participation in schooling, especially at higher levels where opportunity and maintenance costs are substantial (Gruijters, et al., 2023).

In the Rwandan context, boarding schools often involve additional expenses such as accommodation, meals, uniforms, and transport, which cumulatively strain household resources and may lead to absenteeism, delayed fee payments, or eventual dropout. Similar empirical evidence from Sub-Saharan Africa shows that even under fee-reduction or subsidized education policies, hidden and boarding-related costs continue to undermine students' retention and completion, particularly among students from low-income and rural households (Sandholtz, 2021 & Kiyangi, 2024). Therefore, the observed negative correlation underscores the need for targeted financial support and cost-mitigation policies in public boarding secondary schools to improve completion outcomes in Rwanda.

Orodho (2019) revealed that the cost of education may vary due to school environment and the quality of education delivered. This means that the cost of education may vary by school environment. According to Amwayi (2021), the abolition of school fees plays a significant impact in the promotion, the school population, thus reduce the illiteracy among citizens.

V. CONCLUSION & RECOMMENDATIONS

5.1 Conclusion

Based on the foregoing discussion, it can be concluded that indeed there are cost differentials on school fees as the cost of education with respect to students' class level, school location and households' socioeconomic status.

5.2 Recommendations

This study recommends that the government should increase its contribution to boarding secondary schools to increase the students' participation to schooling and reduce the burden of household education cost. Schools should have more income generating activities. In order to reduce the burden of households and government supporting the performance of school activities.

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