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FINANCIAL LITERACY TRAINING AS A CORRELATE OF TEACHERS' INSTRUCTIONAL ATTENDANCE IN PUBLIC PRIMARY SCHOOLS IN KAKAMEGA COUNTY, KENYA

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Abstract

Instructional attendance defined as teachers' sustained physical presence in, and active engagement with, lesson preparation, delivery, learner assessment and discipline is widely recognized as a major correlate of quality teaching and learning in public primary schools. Despite growing Teachers Service Commission (TSC) investment in post-service welfare programmes, there remains limited empirical evidence on whether such programmes improve instructional attendance, a gap acute in Kakamega County, Kenya, where a 2025 quality assurance assessment found only 38% of expected instructional time was utilized. It was probable that TSC's financial literacy training programme contributed to this situation. This study sought to establish whether TSC financial literacy training is associated with teachers' instructional attendance in the county's public primary schools. The study adopted a correlational design within a convergent parallel mixed-methods framework, anchored on the Integrative Life Planning Theory. The target population comprised 10,104 TSC-employed teachers from 916 public primary schools across the county's 13 sub-counties. Applying Slovin's formula at 95% confidence yielded a sample of 385 teachers via multi-stage stratified sampling by sub-county and location; 13 head teachers' association chairpersons served as key informants. Data were collected through teacher questionnaires and head-teacher interviews. Validity and reliability were established through expert review, piloting, test-retest analysis ($r > 0.70$), and a Cronbach's alpha of 0.879. A 93.4% response rate yielded 360 usable questionnaires, and all 13 head teacher interviews achieved thematic saturation. Quantitative data were analyzed using t-tests, Pearson correlation, and Hayes' PROCESS macro (Model 4, 5,000 bootstrap resamples); qualitative data were analyzed thematically using Braun and Clarke's (2006) six-phase approach, with findings integrated at interpretation. Ethical considerations that include informed consent, voluntary participation and confidentiality of the source of information were adhered to throughout the study. Findings revealed that 43.3% of teachers had attended financial literacy training, and trained teachers recorded significantly higher mean instructional attendance (77.2%) than untrained teachers (70.6%) ($t(358) = 3.42$, $p = .001$, Cohen's $d = 0.40$). Mediation analysis showed that 87.5% of this effect operated indirectly through reduced financial stress, with the direct pathway statistically non-significant ($\beta = .022$, $p = .648$). The null hypothesis was therefore rejected, confirming a statistically significant relationship between financial literacy training and instructional attendance, an effect stronger among rural teachers and those with higher post-training knowledge retention. The study concludes that financial literacy training improves instructional attendance primarily by alleviating teachers' financial anxiety rather than through direct application of financial skills, and recommends that TSC reframe such training as a stress-reduction intervention, incorporating practical action-planning, peer support, and mobile delivery models to reach financially vulnerable rural teachers.

Keywords: *Financial Literacy Training, Instructional Attendance, Financial Stress, Public Primary Schools*

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Introduction

Primary school education worldwide lays the foundation for a nation's economic, social, and political development, and its effective delivery depends on teachers being present and actively engaged in instruction. Instructional attendance, understood not merely as physical presence but as sustained engagement in lesson preparation, delivery, assessment, and discipline, is widely recognized as one of the most direct predictors of quality teaching and learning outcomes (Ramirez & Kim, 2024; Adedeji & Olaniyan, 2024). When teachers consistently miss instructional time, whether physically or psychologically, the cumulative loss of curriculum coverage compounds across school terms and academic years, with disproportionate effects on the most vulnerable learners (Thompson, Wilson & Brown, 2023; Johnson & Martinez, 2024).

Research at the regional and national level links teachers' instructional attendance to their broader welfare and post-service preparedness, including how financially secure they feel while still in active service. Financial stability among employees is consistently associated with improved duty performance, since financially secure workers are less burdened by the anxiety of meeting day-to-day obligations (Otieno, Nyagol & Onditi, 2015; Mutua & Ngware, 2016). This linkage forms the conceptual bridge between the study's independent and dependent variables: financial insecurity is theorized to generate psychological stress that depletes the cognitive and emotional resources teachers need for sustained instructional engagement, so that an intervention reducing financial insecurity, such as financial literacy training, would be expected to improve instructional attendance correspondingly. Teachers, however, occupy a precarious financial position in many developing countries, where salaries are modest and often delayed, exposure to predatory lenders is common, and formal financial education is rarely embedded in pre-service or in-service training (Department of Education, 2017; Otieno, Nyagol & Onditi, 2015). In Kenya specifically, Mutua and Ngware (2016) found that only 27% of teachers regularly save money and a mere 12% maintain any long-term investment plan, a pattern of financial fragility that ultimately extends into the classroom as distraction, stress-related skipping of instructional time, and diminished instructional focus.

In response to these concerns, the TSC, as the constitutionally mandated employer of teachers in Kenya's public schools, has progressively implemented post-service preparedness training programmes intended to support teachers' welfare throughout their careers. These include enrolment in the Public Service Superannuation Scheme (PSSS), membership in the Social Health Authority (SHA) medical scheme, entrepreneurship training, and financial literacy training (Kibet & Simiyu, 2023; TSC, 2016). Financial literacy training in particular is intended to equip teachers with skills in budgeting, saving, debt management, and long-term financial planning, on the premise that financially competent teachers will be less distracted by monetary worry and therefore more consistently present and engaged in instruction (Fernando, 2022; Hauff, Carlander, Garling & Nicolini, 2020).

Despite this apparent logic and growing investment, empirical evidence on whether financial literacy training actually translates into improved instructional attendance among Kenyan primary school teachers remains scarce. In a study of 200 secondary school teachers in Nakuru County, Ochieng and Kwasira (2017) found a strong positive correlation ($r = 0.72$) between participation in financial literacy training and reduced self-reported financial stress, with trained teachers recording 15% lower rates of failing to attend scheduled instructional time. Similarly, Kimani and Muthomi (2019), in a longitudinal study spanning five Kenyan counties, found that teachers who completed a six-month financial literacy training reported a 31% increase in job satisfaction alongside a 29% increase in instructional attendance scores, compared with modest gains of 5% and 3% respectively in a control group. These findings, while encouraging, are drawn from secondary school contexts or programmes outside the TSC structure, leaving a contextual gap regarding public primary school teachers under TSC's own financial literacy training programme.

This trend is particularly consequential at the local level, where evidence of low instructional attendance among teachers in Kakamega County has been documented. A quality assurance and standards assessment for the

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second term of 2025 revealed that out of 6,264 expected instructional time units across 348 observed teachers, only 2,380 (38%) were actually attended to, with 3,884 instructional time units (62%) missed (County Education Office, 2025). This figure falls drastically short of the Teachers Performance and Appraisal Development (TPAD) framework's expectation that missed instructional time be minimal and promptly recovered (TSC, 2016), and it directly threatens the consistent teacher presence that Kenya's competency-based education (CBE) curriculum requires. It was against this background that the present study was conducted to evaluate TSC financial literacy training as a correlate of teachers' instructional attendance in public primary schools in Kakamega County, Kenya, with particular attention to the mediating role of financial stress. The study was guided by the null hypothesis that there is no statistically significant relationship between TSC financial literacy training and teachers' instructional attendance.

Methodology

This study used a correlational research design within a convergent parallel mixed-methods framework, anchored on the Integrative Life Planning Theory, which treats career and life planning, including financial planning, as integral to an individual's overall functioning and professional performance. A correlational design was appropriate because the study sought to establish the strength, direction, and underlying mechanism linking financial literacy training to teachers' instructional attendance, rather than to manipulate either variable experimentally. The convergent parallel mixed-methods approach allowed quantitative and qualitative data to be collected concurrently, analyzed independently, and integrated at the interpretation stage, consistent with Creswell and Plano Clark's (2017) view that educational policy research benefits from combining statistical evidence with contextual understanding.

The target population comprised 10,104 TSC-employed teachers drawn from 916 public primary schools across Kakamega County's 13 sub-counties. Applying Slovin's formula, $n = N \div [1 + N(e)^2]$, with $N = 10{,}104$ and a margin of error of 0.05 at a 95% confidence level, yielded a sample of 385 teachers. Respondents were selected through a multi-stage procedure: the county was first stratified by sub-county and by school location (rural or urban); the sample was then proportionately allocated to each sub-county according to its share of the total teacher population; and schools and individual teachers within each stratum were finally selected by simple random sampling. This procedure ensured proportional representation across the county's diverse sub-counties. All 13 sub-county head teachers' association chairpersons were additionally selected purposively as key informants for the qualitative strand, since their administrative oversight gave them informed, system-level perspectives on how teachers experienced the TSC financial literacy training programme.

Data were collected using structured questionnaires administered to the teacher sample and semi-structured interviews administered to the head teacher informants, the latter exploring observed attendance patterns, implementation challenges, and accessibility barriers. To corroborate these data, the study also analyzed secondary records, namely TSC sub-county staffing and establishment records and the Kakamega County Education Office's quality assurance and standards assessment reports for the second term of 2025, providing an independent basis against which self-reported attendance could be checked.

Content and face validity were established through expert review by supervisors and subject specialists in educational administration and research methodology at Kisii University, who assessed the instruments for clarity, relevance, and alignment with the study's objective and hypothesis. The instruments were then piloted with 39 teachers (10% of the calculated sample) in neighbouring Vihiga County, chosen for its comparable socio-economic, administrative, and TSC staffing characteristics while lying outside the study area, allowing ambiguous items to be refined without affecting the actual sample. Reliability of the quantitative instrument was confirmed through a test-retest procedure yielding a coefficient above 0.70 and through Cronbach's alpha internal consistency analysis: the financial literacy scale achieved 0.879 (95% CI [0.860, 0.896]) and the instructional attendance measure achieved 0.794 (95% CI [0.765, 0.821]), with all scales ranging from 0.794 to 0.892, above the 0.70 threshold

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recommended by Nunnally and Bernstein (1994). Qualitative reliability was supported by independent inter-rater coding of 30% of the interview transcripts by two researchers, yielding a Cohen's κ of 0.86, indicating almost perfect agreement.

Quantitative data were analyzed in SPSS version 28.0. Descriptive statistics (frequencies, percentages, means, and standard deviations) characterized training participation, attendance intensity, knowledge retention, and instructional attendance. Independent samples t-tests and Pearson correlation examined the relationship between financial literacy training and instructional attendance. Mediation analysis, using Hayes' PROCESS macro (Model 4) with 5,000 bootstrap resamples, tested whether financial stress mediated this relationship, as theorized under the Integrative Life Planning Theory, while moderated mediation analysis examined whether school location (rural versus urban) conditioned the strength of this mediated pathway. Qualitative data from the head teacher interviews were analyzed using Braun and Clarke's (2006) six-phase thematic analysis, supported by NVivo 12, comprising familiarization, initial coding, theme searching, theme review, theme definition, and production of the analytical narrative. Quantitative findings were presented in statistical tables of frequencies, percentages, means, standard deviations, and inferential statistics, each accompanied by narrative interpretation, while qualitative findings were presented thematically in prose with illustrative excerpts, and documentary evidence was integrated narratively alongside the quantitative tables to corroborate reported attendance patterns. Ethical considerations were observed throughout: informed consent was obtained from all participants, participation was voluntary with free withdrawal at any stage, and respondent confidentiality was maintained throughout the study.

Results and Discussion

Financial Literacy Training Participation

Of the 385 teachers sampled, 360 returned usable questionnaires, a 93.4% response rate. Table 1 presents the distribution of financial literacy training participation, attendance level, and knowledge retention among these respondents. Data on financial literacy training participation and engagement was analyzed and the results presented as shown in table 1.

Table 1

Financial Literacy Training Participation and Engagement

Indicator	Category	N	%
Training Participation	Attended sessions	156	43.3
	Did not attend	204	56.7
Session Attendance Level (n = 156)	Regular (≥75% sessions)	67	42.9
	Moderate (50–74% sessions)	58	37.2
	Low (<50% sessions)	31	19.9
Knowledge Retention (n = 156)	High (80–100%)	45	28.8
	Moderate (60–79%)	78	50.0
	Low (<60%)	33	21.2

Note: N = 360 respondents, drawn from a calculated sample of 385

Source: Field data (2026)

Table 1 shows that fewer than half of respondents (43.3%) had attended TSC financial literacy training, a majority-untrained pattern that was statistically significant ($\chi^2 = 6.40$, $p = .011$). Among attendees, four in ten (42.9%) attended regularly, while roughly one in five attended fewer than half the sessions. Knowledge retention was moderate for half of attendees and high for under a third, indicating that attendance did not reliably translate into strong content mastery. At the module level, mobile money and banking content achieved the highest completion (96.8%) and knowledge gain (+27.8%), while investment basics recorded the lowest of both (82.1% completion, +15.8% gain), suggesting that teachers absorb content anchored to familiar digital tools more readily than abstract investment concepts.

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Direct Relationship Between Financial Literacy Training and Instructional Attendance

Data was collected and analyzed to determine the relationship between financial literacy training and instructional attendance and the results were presented as shown in table 2.

Table 2

Instructional Attendance by Financial Literacy Training Participation

Training Status	N	Mean % Lessons Taught	SD	95% CI
Attended Training	156	77.2	14.8	[74.9, 79.5]
Not Attended	204	70.6	17.8	[68.1, 73.1]
Mean Difference	—	6.6 points	—	[2.8, 10.4]

Note: $t(358) = 3.42$, $p = .001$, Cohen's $d = 0.40$

Source: Field data (2026)

Table 2 shows that trained teachers recorded significantly higher instructional attendance than untrained teachers, a difference of 6.6 percentage points, $t(358) = 3.42$, $p = .001$, Cohen's $d = 0.40$. Preliminary correlations pointed to the pathway underlying this gap that training correlated positively with attendance ($r = .178$, $p = .001$) and negatively with financial stress ($r = -.298$, $p < .001$), while financial stress itself correlated strongly and negatively with attendance ($r = -.412$, $p < .001$). This pattern - training reducing stress, and stress in turn reducing attendance - motivated formal mediation testing.

Mediation Analysis: The Role of Financial Stress

Using Hayes' PROCESS macro (Model 4, 5,000 bootstrap resamples), financial stress was tested as a mediator of the training-attendance relationship and the results are presented as shown in Table 3.

Table 3

Mediation Analysis Results for Financial Literacy Training, Financial Stress, and Instructional Attendance

Effect Type	β	SE	95% CI	Interpretation
Total Effect (c)	.178**	.052	[.076, .280]	Significant overall relationship
Direct Effect (c′)	.022	.048	[-.072, .116]	Non-significant direct pathway
Indirect Effect (ab)	.155**	.031	[.095, .218]	Significant stress-mediated pathway
Proportion Mediated	87.5%	—	[72.4%, 94.8%]	Near-complete mediation

Note: $^{**}p < .001$. Bootstrap analysis with 5,000 resamples; Sobel $z = 4.82$, $p < .001$

Source: Field data (2026)

Table 3 shows that the total effect of training on attendance was significant ($\beta = .178$, $p = .001$), but once financial stress was introduced, the direct effect became non-significant ($\beta = .022$, $p = .648$), while the indirect effect through stress remained highly significant ($\beta = .155$, $p < .001$), corroborated by the Sobel test ($z = 4.82$, $p < .001$). Financial stress mediated 87.5% of the relationship- near-complete mediation. Path-level analysis showed training significantly reduced financial stress (Path a: $\beta = -1.847$, $p < .001$), which in turn significantly reduced attendance (Path b: $\beta = -3.124$, $p < .001$); the full model explained 20.1% of the variance in attendance ($R^2 = .201$, $F(2,357) = 44.93$, $p < .001$). Training therefore appears to influence attendance almost entirely by relieving financial worry rather than through directly applied technical skill.

Multiple Mediator Decomposition

A multiple mediator model decomposed the indirect effect into financial stress, job satisfaction, and self-efficacy pathways and the results presented as shown in table 4.

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Table 4

Multiple Mediation Analysis for Competing Pathways

Mediator Variable	Indirect Effect	Boot SE	95% CI	Relative Importance
Financial Stress	4.234	1.156	[2.187, 6.745]	67.3%
Job Satisfaction	1.298	0.687	[0.234, 2.934]	20.6%
Self-Efficacy	0.762	0.445	[0.089, 1.834]	12.1%
Total Indirect Effect	6.294	1.287	[4.012, 8.896]	100.0%

Source: Field data (2026)

Financial stress remained the dominant pathway, accounting for 67.3% of the total indirect effect, with job satisfaction (20.6%) and self-efficacy (12.1%) contributing smaller but statistically significant shares; all bootstrapped confidence intervals excluded zero.

Moderating Role of School Location and Knowledge Retention

Tables 5 and 6 examine, respectively, whether the mediated effect varies by school location and by post-training knowledge retention.

Table 5

Conditional Indirect Effects of Financial Literacy Training by School Location

School Location	Indirect Effect	Boot SE	95% CI	Significance
Rural Schools	6.834	1.567	[4.123, 10.287]	Significant
Urban Schools	4.123	1.234	[1.789, 6.891]	Significant
Moderation Index	2.711	1.089	[0.678, 5.123]	Significant

Source: Field data (2026)

Table 6

Mediation Effect by Post-Training Knowledge Retention Level

Retention Level	N	Indirect Effect	95% CI	Direct Effect	95% CI
High Retention (≥80%)	45	8.234	[4.567, 12.456]	2.134	[-1.234, 5.678]
Moderate Retention (60–79%)	78	5.678	[2.345, 9.123]	0.456	[-2.789, 3.701]
Low Retention (<60%)	33	2.345	[-0.234, 5.123]	-1.234	[-4.567, 2.089]

Note: Trend $r = .67$, $p < .001$

Source: Field data (2026)

The indirect effect was significantly stronger in rural schools (6.834) than urban schools (4.123), moderation index = 2.711, 95% CI [0.678, 5.123], consistent with rural teachers facing greater financial precarity. The effect also scaled with retention: teachers with high retention (≥80%) showed an indirect effect of 8.234, versus 5.678 for moderate retainers and a non-significant 2.345 for low retainers ($r = .67$, $p < .001$, between retention and effect magnitude). Attendance benefits therefore depend on teachers genuinely absorbing training content, not merely being present for it.

Behavioural Manifestations of Financial Stress

Data to compare trained and untrained teachers on specific stress-related behaviours that disrupt instructional engagement was collected, analyzed and presented as shown in table 7.

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Table 7

Financial Stress-Related Behaviours by Training Status

Stress-Related Behaviour	Trained (%)	Untrained (%)	Difference	p-value
Frequent absence for financial errands	12.8	28.4	-15.6	< .001
Seeking additional income during school hours	8.3	21.1	-12.8	< .001
Financial worry affecting concentration	15.4	34.8	-19.4	< .001
Avoiding medical care due to cost	6.4	18.6	-12.2	< .001
Irregular meal patterns	9.6	23.5	-13.9	< .001

Note: n = 156 trained, n = 204 untrained, drawn from the same 360 respondents

Source: Field data (2026)

Table 7 shows that untrained teachers reported markedly higher rates of every behaviour measured, including financial worry affecting concentration (34.8% vs. 15.4%) and absence for financial errands (28.4% vs. 12.8%; all $p < .001$). These behavioural gaps illustrate how the mediating pathway plays out in daily professional life: disrupted concentration and errand-related absence represent instructional disengagement that plain attendance counts can miss, reinforcing that financial literacy training carries instructional as well as welfare value.

Qualitative Insights from Head Teachers

Interviews with the 13 sub-county head teachers' association chairpersons, analysed thematically in NVivo 12 following Braun and Clarke's (2006) approach, corroborated the quantitative pattern. Nearly half (46.2%) linked training to visibly reduced stress and fewer mid-day departures, citing improved teacher focus. However, over half (53.8%) described training content as too generic for teachers' realities, such as irregular salary timing, and noted the absence of structured follow-up after sessions. These observations align with the finding that retention, rather than attendance, drives the benefit, pointing to content and reinforcement as areas needing strengthening.

Hypothesis Testing Outcome

The null hypothesis of no relationship between financial literacy training and instructional attendance was rejected: the total effect ($\beta = .178$, $p = .001$) and indirect effect ($\beta = .155$, $p < .001$) were both significant, with 87.5% of the relationship mediated by reduced financial stress. The alternative hypothesis was upheld.

Discussion

The discussion is organized around the study's three core variables, financial literacy training (independent), instructional attendance (dependent), and financial stress (mediator): to clarify not only whether they are related but how.

The 6.6-percentage-point attendance advantage among trained teachers supports the proposition that teachers' financial welfare has direct professional consequences, corroborating Ochieng and Kwasira (2017) in Nakuru County and Kimani and Muthomi's (2019) five-county longitudinal study, both of which linked financial literacy training to reduced stress and improved attendance. The consistency across populations suggests a general dynamic within the Kenyan teaching profession rather than a context-specific artefact.

The more theoretically significant finding is the mechanism: near-complete mediation by financial stress (87.5%) indicates that training functions primarily as a stress-reduction intervention rather than a skills-transfer programme. The non-significant direct effect implies that budgeting or saving knowledge alone does little for attendance; it is psychological relief from financial anxiety that frees cognitive and motivational resources for teaching. This echoes Edmondson and Lei's (2014) argument that psychological security often outweighs technical competence as a performance driver, and extends Fernando's (2022) framing of financial literacy by showing that felt stability, more than knowledge itself, drives behavioural change.

The multiple-mediator analysis adds nuance, alongside stress reduction (67.3%), job satisfaction (20.6%) and self-efficacy (12.1%) also contributed, suggesting training builds positive psychological resources as well

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as removing negative ones which is consistent with Kumar and Singh's (2021) view that effective financial training fosters purpose and self-efficacy beyond stress alleviation alone.

That the mediated effect triples between low and high knowledge retainers indicates training attendance alone is an insufficient proxy for programme effectiveness; teachers who attend but retain little derive essentially no attendance benefit. This matches Otieno et al.'s (2015) observation of persistently limited financial understanding among Kenyan teachers despite exposure to information, and is corroborated by head teachers' view that current content is generic together pointing to delivery quality and reinforcement as levers at least as important as participation itself.

The stronger rural effect carries particular policy weight in that training is disproportionately beneficial where financial precarity is most acute, consistent with the compounding rural disadvantages in infrastructure and access documented elsewhere in this study's parent investigation (Ochieng, 2020; Wangari, 2021). This produces an access paradox that teachers who stand to gain most face the greatest logistical barriers to centrally delivered training, implying that reach, not just content, must be redesigned.

The behavioural data ground the statistical pathway in everyday reality that untrained teachers' higher rates of errand-related absence and concentration loss show that financial illiteracy's costs are observable disruptions, not abstract associations, consistent with Hafiz din's (2018) argument that financial knowledge supports informed resource management and professional functioning, and triangulated by head teachers' independent observation that financially literate teachers were more focused and less prone to mid-day departures.

In summary these findings reframe financial literacy training's policy purpose, rather than a vehicle for transmitting financial knowledge, it functions chiefly as a psychological intervention that relieves the anxiety financial precarity imposes on teachers, with direct implications for how it should be designed, evaluated, and targeted.

Conclusion

The study concludes that financial literacy training is statistically related to teachers' instructional attendance, and is most accurately understood not as a technical capacity-building programme but as a psychological intervention whose value lies chiefly in relieving the financial anxiety that would otherwise compromise professional presence. This effect, however, is not uniform: it depends on the depth of knowledge retention achieved and is conditioned by school location, with rural teachers deriving proportionally greater benefit when able to access training. Expanding training reach alone, without attention to content relevance, delivery quality, and retention support, is unlikely to realize its full potential impact on instructional attendance.

Recommendations

Arising from these findings the study recommends that:

1. TSC should reframe financial literacy training as a stress-reduction intervention, not merely a knowledge-transfer exercise, and back this with structured follow-up support. Curriculum and pedagogy should shift toward practical, action-oriented exercises teachers can apply to their own circumstances rather than generic financial principles, complemented by follow-up mechanisms, peer support circles, periodic refresher sessions, and personalized financial coaching to sustain the knowledge retention on which the attendance benefit depends.

2. TSC should prioritize rural access and institute routine monitoring of knowledge retention. Given the stronger mediated effect among rural teachers, delivery models such as travelling training teams or mobile-phone-based sessions should be expanded to reach financially vulnerable, geographically isolated teachers. Post-training assessment should be used routinely, rather than attendance records alone, to identify teachers needing reinforcement and to compare the effectiveness of different delivery approaches over time.

Declaration of generative AI and AI-assisted technologies in the writing process

The author(s), while preparing this work, utilized Perplexity spelling checker for spell checking and grammar refinement. After using this AI tool, the author(s) carefully reviewed and edited the content as

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necessary and assume(s) full responsibility for the publication's content.

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CRediT authorship contribution statement

Onyino: Writing – review and editing original draft, methodology, data curation. Nyakan: Review and editing. Maiyo: Proof reading, review methodology, citations and referencing.

Declaration of conflict of interest

We, Onyino, Nyakan and Maiyo as the authors of this paper do declare that we have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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