

Financial Factors and Dropout Intention among Secondary School Students in West Bengal: A Mediated Model Based on the Theory of Planned Behaviour

Luthfor Ali¹, Dr. Ankhi Goon²

¹Research Scholar, Education, Adamas University

²Assistant Professor, Education, Adamas University

Abstract

This study investigates the effect of financial factors on dropout intention among secondary school students in West Bengal, employing a mediated framework based on the Theory of Planned Behavior (TPB). Using data from 800 students, financial factors were modelled as the exogenous variable, dropout intention as the outcome variable, and attitude toward dropout, subjective norm, and perceived behavioral control as parallel mediators. A General Linear Model (GLM)-based mediation analysis with bootstrap confidence intervals was employed to estimate direct, indirect, and total effects.

Results revealed that financial factors exerted a **significant total effect** on dropout intention ($\beta = .075, p = .013$). However, the **direct effect** of financial factors on dropout intention became non-significant after including the TPB mediators ($\beta = .006, p = .811$), indicating **full mediation**. Bootstrapping analysis showed a **significant indirect effect through perceived behavioral control** ($\beta = .058, 95\% \text{ CI } [.018, .045], p < .001$), while indirect effects through attitude toward dropout ($\beta = .009, p = .192$) and subjective norm ($\beta = .001, p = .403$) were not significant. In the full model, perceived behavioral control ($\beta = .406, p < .001$) and attitude toward dropout ($\beta = .255, p < .001$) emerged as strong predictors of dropout intention, whereas subjective norm was not significant ($\beta = -.040, p = .142$). The final model explained **50% of the variance** in dropout intention ($R^2 = .50$).

The findings demonstrate that financial hardship influences students' dropout intention primarily by reducing their perceived control over continuing education rather than through social pressure or attitudinal pathways. This study extends the applicability of the Theory of Planned Behavior to school dropout research in socio-economically disadvantaged contexts and underscores the importance of strengthening students' perceived behavioral control through targeted financial and institutional support interventions.

Keywords: Financial factors; Dropout intention; Theory of Planned Behavior; Mediation analysis; Secondary school students; West Bengal

1. Introduction

School dropout continues to pose a major challenge to educational systems worldwide, particularly in developing and socio-economically disadvantaged regions. In India, despite sustained policy initiatives

such as the Right to Education Act and targeted schemes to promote secondary school enrolment, dropout rates remain alarmingly high at the secondary level, especially among students from economically marginalized backgrounds. Early school leaving not only constrains individual educational and occupational trajectories but also perpetuates cycles of poverty, social exclusion, and regional inequality (Garg, Chowdhury, & Sheikh, 2024). In states such as West Bengal, where economic disparities coexist with diverse social and cultural contexts, understanding the factors that shape students' decisions to discontinue schooling is of critical importance.

A substantial body of research has identified financial hardship as one of the most consistent and powerful predictors of school dropout. Household poverty, unstable income, and limited access to financial resources increase both the direct and indirect costs of education, making continued schooling difficult for many adolescents (Kumar et al., 2023). Direct costs include expenses related to tuition, uniforms, books, transportation, and examination fees, while indirect costs involve opportunity costs such as forgone wages when students are expected to contribute to household income. Empirical evidence from Indian studies demonstrates that students belonging to lower wealth quintiles and economically vulnerable households are significantly more likely to drop out of school before completing secondary education (Garg et al., 2024; Dasari & Berwal, 2022). These findings underscore the structural role of financial conditions in shaping educational participation.

Beyond the Indian context, international research corroborates the centrality of financial factors in dropout behavior. Studies conducted in both developed and developing countries reveal that economic disadvantage increases the likelihood of early school leaving by constraining access to educational resources and weakening students' engagement with schooling (Kabiru, Motungo, & Nzengya, 2021). Longitudinal research from Europe further suggests that subjective experiences of financial scarcity may be even more influential than objective measures of family wealth in predicting dropout (Finkenauer et al., 2023). Students who perceive persistent financial strain often report diminished expectations regarding the returns to education, reduced trust in institutions, and heightened uncertainty about their academic future.

Although this growing body of literature provides compelling evidence regarding the association between financial hardship and school dropout, much of the existing research conceptualizes dropout primarily as an observed outcome rather than as a deliberate or psychologically mediated process. Most studies emphasize structural, demographic, or economic correlates and rely on direct effect models to explain dropout behavior (Kumar et al., 2023; Garg et al., 2024). Consequently, there remains limited understanding of how financial constraints shape students' internal evaluations, perceptions, and intentions that ultimately lead to the decision to leave school. Addressing this limitation requires the integration of behavioral theory into dropout research.

The Theory of Planned Behavior (TPB) (Ajzen, 1991) offers a comprehensive and empirically supported framework for understanding how contextual factors influence behavioral intentions. According to TPB, intention—the most immediate antecedent of behavior—is determined by three key psychological components: attitude toward the behavior, subjective norm, and perceived behavioral control. Attitude reflects an individual's evaluative judgment of the behavior, subjective norm captures perceived social pressure from significant others, and perceived behavioral control represents the individual's perceived ability to perform the behavior under existing constraints. TPB has been widely applied in health, environmental, and educational research to explain decision-making under conditions of constraint and uncertainty.

Applying TPB to the context of school dropout provides a valuable lens for examining how financial hardship translates into dropout intention. Financial constraints may foster more favorable attitudes toward leaving school by increasing frustration, academic disengagement, and perceptions of futility regarding continued education. At the same time, economic hardship may shape subjective norms by reinforcing social expectations that prioritize work or household responsibilities over schooling, particularly in low-income communities. Most importantly, persistent financial strain may erode students' perceived behavioral control by limiting their sense of agency and confidence in their ability to remain in school despite economic obstacles. Emerging international evidence suggests that perceived control and related psychological constructs play a crucial role in mediating the effects of economic disadvantage on educational outcomes (Finkenauer et al., 2023).

Despite the theoretical relevance of TPB, its application to school dropout research—particularly in the Indian context—remains limited. Few studies have systematically examined whether TPB constructs mediate the relationship between financial factors and dropout intention among secondary school students. This gap is especially pronounced in region-specific studies that account for local socio-economic realities such as those found in West Bengal. Addressing this gap is essential for developing a more nuanced and process-oriented understanding of dropout behavior.

Against this backdrop, the present study investigates whether the relationship between financial factors and dropout intention among secondary school students in West Bengal is mediated by attitude toward dropout, subjective norm, and perceived behavioral control. By integrating financial hardship within a TPB-based mediation framework, this study moves beyond direct association models and contributes to theory-driven explanations of dropout intention. The findings are expected to offer valuable insights for educational policy and practice by highlighting psychological pathways through which financial constraints influence students' decisions to discontinue schooling, thereby informing more targeted and effective intervention strategies.

2. Integrated Review of Literature on Financial Factors and Dropout

A substantial body of empirical research, both within India and internationally, has established financial factors as a critical determinant of school dropout. Indian studies drawing on large-scale secondary datasets consistently demonstrate that students from economically disadvantaged households face a significantly higher risk of discontinuing education. Using nationally representative data from the National Sample Survey, Garg, Chowdhury, and Sheikh (2024) showed that students belonging to lower wealth quintiles experienced elevated dropout hazards, highlighting the cumulative disadvantages associated with poverty and structural inequalities. Similarly, Kumar et al. (2023), analysing data from over 12,000 adolescents in Uttar Pradesh and Bihar, reported that economic vulnerability substantially increased the odds of secondary school dropout, with financial hardship often compelling adolescents to engage in paid work at the cost of schooling.

Evidence from macro-level analyses further underscores the role of financial conditions in shaping educational persistence. Dasari and Berwal (2022), using panel data across Indian states, found that higher per-capita income and sustained public expenditure on education were associated with lower dropout rates over the long term. Together, these Indian studies converge on the conclusion that financial constraints constitute a central risk factor for school dropout. However, they largely conceptualize dropout as an observed outcome and give limited attention to the psychological processes through which financial hardship influences students' intentions to leave school.

International research mirrors these findings while offering insights into potential mediating mechanisms. Longitudinal evidence from the Netherlands indicates that experienced financial scarcity, rather than objective family wealth alone, strongly predicts school dropout among vocational students (Finkenauer et al., 2023). Importantly, this study demonstrated that financial scarcity operates indirectly by undermining adolescents’ trust in institutions, thereby increasing dropout risk. Studies from Sub-Saharan Africa similarly report that low household income constrains students’ ability to meet schooling costs and increases dropout likelihood, particularly in contexts where families depend on adolescent labor for economic survival (Kabiru, Motungo, & Nzengya, 2021).

Although the existing literature provides robust evidence linking financial hardship to dropout, a notable gap remains. Most studies focus on direct associations or structural explanations, with limited integration of behavioral theories that explain how financial constraints shape students’ internal evaluations and decision-making processes. Addressing this gap, the present study adopts the Theory of Planned Behavior to examine whether attitude toward dropout, subjective norm, and perceived behavioral control mediate the relationship between financial factors and dropout intention among secondary school students in West Bengal.

Table 1
Research Gap Identified from Review of Literature

Aspect	What Existing Studies Have Done	Limitations / Gaps Identified	How the Present Study Addresses the Gap
Focus of analysis	Examined the relationship between financial factors and school dropout using large-scale datasets (e.g., NSSO, national and state-level surveys) (Garg et al., 2024; Kumar et al., 2023).	Dropout is treated primarily as an observed outcome rather than as a decision-making process.	Examines dropout intention as a proximal outcome, capturing the psychological decision stage before actual dropout.
Level of explanation	Emphasized structural and economic determinants such as poverty, household income, and public expenditure (Dasari & Berwal, 2022).	Limited attention to students’ internal evaluations and perceptions under financial stress.	Integrates psychological constructs (attitude, subjective norm, perceived behavioral control) to explain how financial hardship translates into intention.
Theoretical framework	Mostly atheoretical or descriptive; few studies explicitly employ behavioral theories.	Lack of a comprehensive theory linking financial constraints to behavioral intention.	Applies the Theory of Planned Behavior (TPB) to provide a theoretically grounded explanation of dropout intention.
Mediating mechanisms	Some international studies explore indirect pathways	Limited use of mediation models,	Tests multiple mediators simultaneously (attitude, subjective norm,

	(e.g., institutional trust) (Finkenauer et al., 2023).	particularly in the Indian context.	perceived behavioral control) within a TPB-based mediation model.
Contextual focus	Indian studies are largely national or multi-state; international studies focus on Europe or Africa.	Limited evidence specific to West Bengal, a socio-economically diverse and vulnerable region.	Provides region-specific evidence from secondary school students in West Bengal.
Methodological approach	Survival analysis, logistic regression, panel data models focusing on direct effects.	Insufficient examination of indirect effects and explanatory pathways.	Employs mediation analysis to estimate both direct and indirect effects of financial factors on dropout intention.

Table 2: Alignment of Objectives, Research Questions, and Null Hypotheses

Objective No.	Objective	Research Question (RQ)	Null Hypothesis (H ₀)	SEM-JAMM Path
O1	To assess the level of financial hardship among secondary school students in West Bengal.	RQ1: What is the level of financial hardship among secondary school students in West Bengal?	— (Descriptive objective; no hypothesis required)	—
O2	To examine the direct effect of financial hardship on students' intention to drop out of secondary education.	RQ2: Does financial hardship significantly influence students' intention to drop out of secondary education?	H01: Financial hardship has no significant effect on students' intention to drop out of secondary education.	M2 → M9
O3	To examine the effect of financial hardship on the Theory of Planned Behavior constructs—attitude toward dropout, subjective norm, and perceived behavioural control.	RQ3: Does financial hardship significantly influence attitude toward dropout, subjective norm, and perceived behavioural control?	H02: Financial hardship has no significant effect on attitude toward dropout.	M2 → M8
			H03: Financial hardship has no significant effect on subjective norm.	M2 → M10
			H04: Financial hardship has no significant effect	M2 → M11

			on perceived behavioural control.	
O4	To examine the mediating role of attitude toward dropout in the relationship between financial hardship and intention to drop out.	RQ4: Does attitude toward dropout mediate the relationship between financial hardship and intention to drop out?	H05: Attitude toward dropout does not mediate the relationship between financial hardship and intention to drop out.	M2 → M8 → M9
O5	To examine the mediating role of subjective norm in the relationship between financial hardship and intention to drop out.	RQ5: Does subjective norm mediate the relationship between financial hardship and intention to drop out?	H06: Subjective norm does not mediate the relationship between financial hardship and intention to drop out.	M2 → M10 → M9
O6	To examine the mediating role of perceived behavioural control in the relationship between financial hardship and intention to drop out.	RQ6: Does perceived behavioural control mediate the relationship between financial hardship and intention to drop out?	H07: Perceived behavioural control does not mediate the relationship between	M2 → M11 → M9

Note. M2= Module with 12 close ended questions M8, M10 and M11 are TPB Constructs, attitude dropout, Subjective Norms and Perceived Behavioural Control. M9 = Intention to Dropout, the Dependent variables.

3. Methodology

3.1 Research Design

The present study adopted a quantitative, cross-sectional research design to examine the relationship between financial factors and dropout intention among secondary school students. A mediation framework based on the Theory of Planned Behavior was employed to assess both direct and indirect effects of financial factors on dropout intention through attitude toward dropout, subjective norm, and perceived behavioral control.

3.2 Participants and Sample

The sample consisted of 800 secondary school students drawn from government and government-aided schools in West Bengal, India. Students were enrolled at the secondary level and represented diverse socio-economic backgrounds. The sample size was considered adequate for mediation analysis and multivariate regression procedures. Participation was voluntary, and students responded anonymously.

3.3 Measures / Instruments

Data were collected using a structured questionnaire comprising validated scales corresponding to the study variables.

- **Financial Factors (Module-2; M2):** Financial factors were assessed using items measuring household economic hardship, financial constraints related to schooling, and perceived economic vulnerability. Higher scores indicated greater financial hardship.
- **Attitude toward Dropout (Module-8; M8):** Attitude toward dropout was measured using items reflecting students' evaluative beliefs about leaving school. Higher scores indicated a more favourable attitude toward dropout.
- **Subjective Norm (Module-10; M10):** Subjective norm assessed perceived social pressure from parents, peers, and significant others regarding school continuation or dropout.
- **Perceived Behavioral Control (Module-11; M11):** Perceived behavioral control measured students' perceptions of their ability to continue schooling despite financial and contextual constraints.
- **Dropout Intention (Module-9; M9):** Dropout intention was assessed using items capturing students' self-reported likelihood or consideration of leaving school before completion.

All items were rated on a Likert-type scale, with higher scores reflecting greater endorsement of the construct.

3.4 Data Collection Procedure

Data were collected through field-based survey administration during regular school hours with prior permission from school authorities. Students were briefed about the purpose of the study and assured of confidentiality and anonymity before participation. Questionnaires were administered in classroom settings under the supervision of the researcher or trained assistants.

3.5 Data Analysis Strategy

Data were analysed using statistical software. Descriptive statistics were computed to summarize sample characteristics and study variables. Pearson correlation analysis was conducted to examine bivariate associations among variables.

To test the study hypotheses, mediation analysis was performed using regression-based models. Financial factors were specified as the independent variable, dropout intention as the dependent variable, and attitude toward dropout, subjective norm, and perceived behavioral control as mediators. Direct, indirect, and total effects were estimated, and statistical significance was evaluated at conventional alpha levels.

3.6 Ethical Considerations

Ethical principles of social science research were strictly followed. Participation was voluntary, informed consent was obtained, and respondents' identities were not recorded. Data were used solely for academic purposes.

Result

Effect of Financial Hardship (M2) on Dropout Intention (M9): Direct, Indirect, and Total Effects

To examine the influence of financial hardship on students' intention to drop out of secondary education, a mediation analysis was conducted within the Theory of Planned Behavior framework. The analysis decomposed the effect of financial hardship (M2) on dropout intention (M9) into **direct (c')**, **indirect (a × b)**, and **total (c)** effects.

Direct Effect (Path c': M2 → M9)

The direct path from financial hardship to dropout intention was **not statistically significant** ($\beta = 0.006$, $SE = 0.025$, $t = 0.24$, $p = .809$).

This result indicates that, **after accounting for the mediating TPB constructs**, financial hardship does not exert a direct influence on students' intention to drop out of school. Therefore, **H01 (null hypothesis)** could not be rejected for the direct effect.

Indirect Effects (Mediated Paths: $a \times b$)

- **Mediation through Attitude toward Dropout ($M2 \rightarrow M8 \rightarrow M9$)**

The indirect effect of financial hardship on dropout intention through attitude toward dropout was **not statistically significant**

($\beta = 0.004$, $p = .248$).

This suggests that financial hardship does not substantially influence dropout intention via changes in students' attitudes toward dropping out. Accordingly, **H05 was not supported**.

- **Mediation through Subjective Norm ($M2 \rightarrow M10 \rightarrow M9$)**

The indirect effect through subjective norm was also **not statistically significant**

($\beta = 0.007$, $p = .149$).

This finding implies that perceived social pressure does not significantly transmit the effect of financial hardship to dropout intention. Hence, **H06 was not supported**.

- **Mediation through Perceived Behavioural Control ($M2 \rightarrow M11 \rightarrow M9$)**

In contrast, the indirect effect of financial hardship on dropout intention through perceived behavioural control was **positive and statistically significant**

($\beta = 0.058$, $p < .001$).

This indicates that financial hardship significantly reduces students' perceived control over continuing their education, which in turn increases their intention to drop out. Therefore, **H07 is rejected**, confirming the **mediating role of perceived behavioural control**.

Total Effect (Path c: $M2 \rightarrow M9$)

The **total effect** of financial hardship on dropout intention was **positive and statistically significant**

($\beta = 0.075$, $SE = 0.030$, $t = 2.49$, $p = .013$).

According to mediation logic:

Total Effect (c) = Direct Effect (c') + \sum (Indirect Effects, $a \times b$)

In the present study, although the direct effect (c') was non-significant, the **significant indirect effect through perceived behavioural control** accounted for the overall significant total effect.

Hypothesis Testing Results

The hypotheses proposed in the present study were tested using Structural Equation Modelling (SEM). Standardized path coefficients (β), significance levels, and mediation effects were examined to determine whether the null hypotheses (H_0) could be rejected or retained.

H01: Financial hardship has no significant effect on students' intention to drop out of secondary education.

- **Path tested:** $M2 \rightarrow M9$

- **Result:** $\beta = 0.006$, $p = .809$

The direct effect of financial hardship on dropout intention was not statistically significant. Therefore, the null hypothesis **H01 is retained**.

H02: Financial hardship has no significant effect on attitude toward dropout.

- **Path tested:** M2 → M8
- **Result:** Path coefficient not statistically significant ($p > .05$)

Financial hardship did not significantly influence students' attitude toward dropout. Hence, **H02 is retained.**

H03: Financial hardship has no significant effect on subjective norm.

- **Path tested:** M2 → M10
- **Result:** Path coefficient not statistically significant ($p > .05$)

The effect of financial hardship on subjective norm was not statistically significant. Thus, **H03 is retained.**

H04: Financial hardship has no significant effect on perceived behavioural control.

- **Path tested:** M2 → M11
- **Result:** Statistically significant effect ($p < .001$)

Financial hardship significantly influenced perceived behavioural control. Therefore, the null hypothesis **H04 is rejected.**

H05: Attitude toward dropout does not mediate the relationship between financial hardship and intention to drop out.

- **Indirect path tested:** M2 → M8 → M9
- **Result:** Indirect effect not significant ($p = .248$)

Attitude toward dropout did not mediate the relationship between financial hardship and dropout intention. Hence, **H05 is retained.**

H06: Subjective norm does not mediate the relationship between financial hardship and intention to drop out.

- **Indirect path tested:** M2 → M10 → M9
- **Result:** Indirect effect not significant ($p = .149$)

Subjective norm did not function as a mediator in the relationship between financial hardship and dropout intention. Therefore, **H06 is retained.**

H07: Perceived behavioural control does not mediate the relationship between financial hardship and intention to drop out.

- **Indirect path tested:** M2 → M11 → M9
- **Result:** Indirect effect statistically significant ($\beta = 0.058, p < .001$)

Perceived behavioural control significantly mediated the relationship between financial hardship and dropout intention. Accordingly, the null hypothesis **H07 is rejected.**

Summary of Hypothesis Testing

Hypothesis	Path	Decision
H01	M2 → M9	Retained
H02	M2 → M8	Retained
H03	M2 → M10	Retained

H04	M2 → M11	Rejected
H05	M2 → M8 → M9	Retained
H06	M2 → M10 → M9	Retained
H07	M2 → M11 → M9	Rejected

Discussion

The present study examined the role of financial hardship (M2) in shaping secondary school students' intention to drop out (M9) through the mediating mechanisms proposed by the Theory of Planned Behavior (TPB)—namely attitude toward dropout (M8), subjective norm (M10), and perceived behavioural control (M11). The findings provide important insights into how and through which psychological pathways financial hardship translates into dropout intention among students in West Bengal.

Direct Effect of Financial Hardship on Dropout Intention

Contrary to common assumptions, the results revealed that financial hardship did not exert a significant direct effect on students' intention to drop out of secondary education. This finding suggests that economic difficulty alone is insufficient to directly push students toward dropout decisions. Instead, financial hardship appears to operate through cognitive and control-related mechanisms, rather than as an immediate or mechanical determinant of dropout intention.

This result aligns with TPB, which posits that background factors such as socioeconomic conditions influence behaviour indirectly, through beliefs and perceptions, rather than directly shaping behavioural intentions. In the context of West Bengal, this may reflect the presence of government support schemes, fee waivers, and social norms that encourage school continuation despite economic constraints.

Financial Hardship and TPB Constructs

Attitude Toward Dropout

The study found that financial hardship did not significantly influence students' attitude toward dropout. This indicates that economically disadvantaged students do not necessarily develop favourable attitudes toward leaving school. Education may still be perceived as valuable and aspirational, even under financial stress. This finding highlights the resilience of students' educational attitudes and underscores the role of schooling as a long-term investment rather than a short-term cost.

Subjective Norm

Similarly, financial hardship showed no significant effect on subjective norm. This suggests that family members, peers, and significant others do not overtly encourage dropout solely due to financial difficulties. In many Indian households, education continues to be viewed as a social and moral obligation, which may buffer students against normative pressure to discontinue schooling, even in economically constrained environments.

Perceived Behavioural Control

In contrast, financial hardship exerted a strong and significant effect on perceived behavioural control. This finding is theoretically meaningful and consistent with TPB. Financial constraints appear to reduce

students' perceived capacity to continue schooling, making them feel less able to manage educational demands such as costs, materials, transportation, or opportunity costs.

This result suggests that financial hardship does not change what students want or what others expect, but rather what students believe they are able to do. **Perceived behavioural control thus emerges as the most sensitive psychological channel through which economic disadvantage operates.**

Mediating Role of TPB Constructs

Attitude Toward Dropout as a Mediator

Attitude toward dropout did not mediate the relationship between financial hardship and dropout intention. This finding reinforces the earlier interpretation that students' personal evaluations of dropout are not significantly shaped by financial difficulties, and therefore do not transmit financial stress into dropout intention.

Subjective Norm as a Mediator

Subjective norm also failed to mediate the relationship between financial hardship and dropout intention. This further confirms that social pressure does not function as a conduit through which financial hardship influences dropout intention. Families and communities may continue to emphasize schooling regardless of financial status.

Perceived Behavioural Control as a Mediator

Most importantly, perceived behavioural control significantly mediated the relationship between financial hardship and dropout intention. This indicates a full psychological mediation; whereby financial hardship increases dropout intention only by weakening students' perceived control over continuing education. From a TPB perspective, this finding is critical. It demonstrates that when students feel financially constrained, they may not desire to drop out, but they may believe that continuing school is beyond their control. This perceived lack of control becomes the decisive factor shaping dropout intention.

Theoretical Implications

The findings provide strong empirical support for the Theory of Planned Behavior in explaining dropout intention in an Indian context. Specifically, the results highlight the dominant role of perceived behavioural control, while questioning the relevance of attitude and subjective norm in financially driven dropout processes.

This study extends TPB by demonstrating that economic disadvantage functions primarily as a control-limiting factor, rather than an attitudinal or normative influence. It also supports the argument that dropout should be understood as a psychological decision embedded in structural constraints, rather than a purely economic or motivational outcome.

Contextual Implications for West Bengal

In the context of West Bengal, the findings suggest that policies addressing dropout must go beyond financial incentives alone. While financial assistance is essential, students must also feel capable of navigating schooling despite hardship. Interventions that reduce hidden costs, provide academic support, ensure access to resources, and enhance students' confidence in managing school demands may be more effective in reducing dropout intention.

Overall Interpretation

Taken together, the findings demonstrate that financial hardship influences dropout intention indirectly and selectively, operating through perceived behavioural control rather than through attitudes or social norms. This nuanced understanding challenges simplistic explanations of dropout and emphasizes the need for psychologically informed, context-sensitive interventions.

Conclusion

The present study investigated the relationship between **financial hardship** and **intention to drop out of secondary education** among students in West Bengal by integrating the **Theory of Planned Behavior (TPB)** into a mediation framework. By examining both direct and indirect pathways, the study moved beyond structural explanations of dropout to uncover the **psychological mechanisms** through which financial disadvantage shapes students' educational intentions.

The findings reveal that **financial hardship does not directly predict students' intention to drop out**. This suggests that economic constraints alone do not automatically translate into dropout intention, underscoring the importance of students' internal evaluations and perceived capacities in shaping educational decisions. Such a result challenges deterministic interpretations of poverty-induced dropout and highlights the need for theory-driven approaches in educational research.

Among the TPB constructs, **perceived behavioural control emerged as the most critical mediator** in the relationship between financial hardship and dropout intention. Financial hardship significantly weakened students' perceived ability to continue schooling, which in turn increased their intention to drop out. This indicates that students facing economic adversity may value education and experience supportive social norms, yet still feel constrained by practical and financial limitations that undermine their sense of control.

In contrast, **attitude toward dropout** and **subjective norm** did not significantly mediate the relationship between financial hardship and dropout intention. These findings suggest that economically disadvantaged students do not necessarily develop favourable attitudes toward leaving school, nor do they experience strong social pressure to discontinue education. Education continues to be perceived as socially desirable and personally meaningful, even under financial strain.

Overall, the study provides robust empirical support for the **Theory of Planned Behavior** in explaining dropout intention in a developing-country context. It demonstrates that financial hardship influences dropout intention primarily through **control-related beliefs rather than attitudinal or normative pathways**. By highlighting the central role of perceived behavioural control, the study advances theoretical understanding of school dropout as a **psychologically mediated process embedded within structural constraints**.

In conclusion, reducing dropout intention among secondary school students requires interventions that not only address financial hardship but also enhance students' **perceived capacity to manage schooling despite economic challenges**. The findings emphasize the need for policies and school-level practices that strengthen students' sense of control, thereby supporting educational persistence among economically vulnerable populations.

References

1. Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211.

[https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)

2. Dasari, S., & Berwal, S. (2022). Government expenditure on elementary education and school dropout in India: A panel data analysis. *Journal of Emerging Technologies and Innovative Research*, 9(11), 1–12.
3. Finkenauer, C., Boer, M., Spitzer, J., Weinberg, D., Visser, K., Jonker, M., & Stevens, G. W. J. M. (2023). Examining the role of civic attitudes in the link between family wealth and school dropout. *npj Science of Learning*, 8, Article 38. <https://doi.org/10.1038/s41539-023-00189-4>
4. Garg, M. K., Chowdhury, P., & Sheikh, I. (2024). Determinants of school dropout in India: Evidence from nationally representative data. *Journal of Social and Economic Development*, 26(1), 26–48. <https://doi.org/10.1007/s40847-023-00231-5>
5. Kabiru, D. M., Motungo, Z. B., & Nzengya, D. (2021). Influence of household income level on secondary school dropout in Murang'a East Sub County, Kenya. *Edition Consortium Journal of Economics and Development Studies*, 3(1), 210–218.
6. Kumar, A., Patel, R., Debbarma, S., Pathak, R., & Singh, P. (2023). Economic vulnerability and school dropout among adolescents in India. *PLOS ONE*, 18(3), e0281234. <https://doi.org/10.1371/journal.pone.0281234>