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The Educate! model: assessing student business clubs as a strategy against school dropout

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Abstract: *This study investigated the Educate! model of student-led business clubs as a strategy for mitigating school dropout among secondary school students in Christian and faith-founded educational contexts in Uganda. Grounded in social cognitive theory and the Educate! programme's theory of change, the study examined how participation in school-based business clubs shaped students' mentorship exposure, self-efficacy, entrepreneurial skill, and academic motivation, and how these mechanisms in turn related to school retention. A cross-sectional survey design was employed among 420 students drawn from government-aided, private, and faith-founded secondary schools, using a structured questionnaire capturing demographic characteristics, business club participation status, standardized psychosocial and skill measures, and dropout/retention status. Data were analysed using univariate descriptive statistics, bivariate chi-square and independent-samples t-tests, and structural equation modelling (SEM) estimated through a sequential path-analytic framework to test the hypothesized mediation chain linking club participation to retention. Findings indicated that business club members recorded a substantially lower dropout rate (2.9%) than non-members (21.8%), a difference that was statistically significant ($\chi^2 = 28.40$, $df = 1$, $p < .001$). Club participation was significantly associated with higher mentorship exposure, self-efficacy, entrepreneurial skill, and academic motivation ($p < .001$ in all cases), and the structural model demonstrated an acceptable overall fit to the data (RMSEA = 0.052; CFI-analogue = 0.958). Business club participation retained a significant direct association with retention even after accounting for the psychosocial mechanisms (adjusted OR = 5.62, $p = .014$), suggesting the presence of both direct and indirect protective pathways. The study concludes that the Educate! business club model constitutes a promising, low-cost, faith-compatible strategy for reducing school dropout, operating principally through the strengthening of mentorship exposure, self-efficacy, and entrepreneurial competence rather than through academic motivation alone. Recommendations are offered for programme scale-up, integration into pastoral and guidance-and-counselling structures, and further longitudinal validation of the observed pathways.*

Key Words: Student Business Clubs and School Dropout

Introduction

School dropout remains one of the most persistent challenges facing secondary education systems in sub-Saharan Africa, with far-reaching consequences for individual life chances, household welfare, and national development. In Uganda, despite considerable gains achieved through Universal Secondary Education, a substantial proportion of students who transition into Senior One fail to complete the full secondary cycle, with attrition driven by a complex interplay of economic hardship, weak academic motivation, limited life-skills exposure, and inadequate mentorship structures within schools (Okudi, 2022; Thøgersen et al., 2020; Victor & Andrew, 2023). Faith-founded and Christian-affiliated schools, which host a considerable share of Uganda's secondary school population, have historically emphasized character formation and holistic development alongside academic instruction, creating a context in which co-curricular interventions such as student business clubs may find particular resonance with existing pastoral and moral education structures (John et al., 2023; Muthami et al., 2023; Nabugoomu, 2019). The Educate! model, an East African social enterprise intervention that establishes and supports in-school student business clubs, was designed on the premise that experiential entrepreneurship education, mentorship, and skill-building can strengthen students' sense of agency and purpose sufficiently to keep them engaged in and committed to completing their education (Julius, 2025; Julius & Nelson, 2024; Julius & Sula, 2025a; Julius & Twinomujuni, 2025). This study set out to empirically assess whether participation in Educate!-style student business clubs was associated with reduced dropout risk, and to unpack the psychosocial and skill-based mechanisms through which any such association might operate within Christian educational settings.

Background of the Study

The Educate! organization began operating in Uganda with the explicit goal of equipping secondary school students with practical entrepreneurship skills, mentorship relationships, and leadership experience through structured, teacher-supported business clubs embedded within the regular school co-curricular calendar. Over time, the model expanded to incorporate a formal business and leadership curriculum, near-peer mentorship from young social entrepreneurs, and student-run income-generating projects that gave participants hands-on exposure to budgeting, marketing, and enterprise management (Casey, 2021; Gil, 2019; Julius & Milly, 2025; Julius & Nancy, 2025b; Nicholas & Nancy, 2024). Prior evaluations of youth entrepreneurship and life-skills programmes in the region have suggested that such interventions can improve self-efficacy, financial literacy, and civic engagement, yet rigorous evidence directly linking business club participation to school retention outcomes, particularly within Christian and faith-founded school contexts where moral formation and vocational discernment are already institutional priorities, has remained comparatively thin (Demir et al., 2024; Julius & Nancy, 2025a; Kakuba et al., 2021). Christian secondary schools in Uganda often frame dropout

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not merely as an academic failure but as a disruption of a young person's holistic vocational and spiritual formation, making them a theoretically important but empirically under-examined setting in which to test whether a structured, values-compatible co-curricular intervention like the Educate! business club model can serve as a meaningful dropout-prevention strategy (Catherine et al., 2023; Monday & Geophrey, 2023; Stella & Okee, 2024; Victor & Andrew, 2023). It was against this backdrop of expanding programmatic investment in youth entrepreneurship clubs, persistent dropout rates, and a thin local evidence base on the underlying behavioural and psychosocial mechanisms, that the present study was conceived.

Problem Statement

Notwithstanding the widespread implementation of the Educate! business club model across numerous secondary schools in Uganda, including many Christian and faith-founded institutions, there existed limited rigorous, locally-generated empirical evidence establishing whether, and through what specific psychosocial and skill-based pathways, participation in these clubs was associated with reduced school dropout (Julius & Mategeko, 2025a; Julius & Nalukwago, 2025; Julius & Sula, 2025b). Existing programme evaluations had tended to rely on descriptive or anecdotal reporting of outcomes such as club attendance and self-reported satisfaction, without formally modelling the mediating mechanisms, namely mentorship exposure, self-efficacy, entrepreneurial skill acquisition, and academic motivation, through which club participation might plausibly translate into improved school retention (Julius & Geofrey, 2025; Julius & Godfrey, 2025; Julius & Mategeko, 2025b). This gap left school administrators, Christian education policymakers, and development partners without a clear, statistically validated understanding of whether continued or expanded investment in student business clubs represented an effective use of scarce school resources for dropout prevention, and without guidance on which specific programmatic components merited strengthening. The present study addressed this gap by applying a structural, mechanism-explicit analytical approach to assess the association between business club participation and dropout, within the specific context of Christian-affiliated secondary schooling in Uganda.

Objectives of the Study

Main Objective

The main objective of the study was to assess the Educate! student business club model as a strategy for reducing school dropout among secondary school students in Christian educational contexts in Uganda.

Specific Objectives

1. To determine the demographic and socio-educational characteristics of student business club members and non-members and to establish the overall pattern of school dropout among the sampled students.
2. To examine the bivariate association between student business club participation and school dropout, mentorship exposure, self-efficacy, entrepreneurial skill, and academic motivation.
3. To test, using structural equation modelling, a hypothesized mediation model linking business club participation to school retention through mentorship exposure, self-efficacy, entrepreneurial skill, and academic motivation.

1.4 Research Questions

1. What were the demographic and socio-educational characteristics of student business club members and non-members, and what was the overall pattern of school dropout among the sampled students?
2. What was the bivariate association between student business club participation and school dropout, mentorship exposure, self-efficacy, entrepreneurial skill, and academic motivation?
3. What was the structural pathway, tested through structural equation modelling, by which business club participation was associated with school retention through mentorship exposure, self-efficacy, entrepreneurial skill, and academic motivation?

Methodology

This study adopted a cross-sectional, quantitative research design to assess the association between participation in Educate! student business clubs and school dropout among secondary school students in Christian and faith-founded educational contexts in Uganda. The study population comprised students in Senior One to Senior Four drawn from a purposively selected sample of government-aided, private, and faith-founded secondary schools that operated active Educate!-style business clubs, and a proportionate stratified random sample of 420 students was drawn across school types, forms, and club membership status to ensure adequate representation of both club members and non-members. Data were collected using a structured, interviewer-administered questionnaire that captured students' demographic and socio-educational characteristics (sex, form, school type, and household socioeconomic status), business club participation status, standardized psychosocial and skill measures scored on a 0-100 continuous scale (mentorship exposure, self-efficacy, entrepreneurial skill, and academic motivation), and a binary indicator of whether the student had dropped out or remained enrolled at the point of data collection.

Following data cleaning, coding, and verification in Stata and Python, the analysis proceeded in three stages consistent with the study's specific objectives. First, univariate analysis was conducted to generate descriptive statistics, including frequencies and percentages for categorical variables and means with standard deviations for continuous psychosocial and skill scores, in order to characterize the sample and establish the overall dropout pattern. Second, bivariate analysis was performed using Pearson chi-square tests of independence to assess the association between categorical variables, including business club participation and socioeconomic status, and dropout status, and independent-samples t-tests with Cohen's d effect sizes were used to compare mean mentorship, self-efficacy, entrepreneurial skill, and academic motivation scores between club members and non-members. Third, structural equation modelling was applied, operationalized through a sequential, theory-driven path-analytic framework estimated via ordinary least squares regression for the continuous mediating constructs and binary logistic regression for the terminal retention outcome, in order to test the hypothesized mediation chain in which business club participation was expected to influence mentorship exposure, which in turn influenced self-efficacy, entrepreneurial skill, academic motivation, and ultimately school retention; standardized path coefficients, an indirect (mediated) effect, and global model fit indices, namely a comparative fit index, a Tucker-Lewis index, a root mean square error of approximation, and a standardized root mean square residual, were computed to evaluate both the statistical significance of individual pathways and the overall adequacy of the hypothesized structural model. All statistical tests were evaluated at a 5% level of significance, and ethical clearance, informed assent and consent, and confidentiality safeguards were observed throughout data collection and analysis (Nelson et al., 2022, 2023).

Results

Univariate Findings: Sample Characteristics and Dropout Pattern

Table 1: Demographic, Socio-Educational, and Outcome Characteristics of Respondents (N = 420)

Variable	n	%
Sex		
Female	222	52.9%
Male	198	47.1%
Form / Class		
Senior One	104	24.8%
Senior Two	121	28.8%
Senior Three	112	26.7%
Senior Four	83	19.8%
School Type		
Government-aided	157	37.4%
Private	153	36.4%
Faith-founded	110	26.2%
Household Socioeconomic Status		
Low	197	46.9%
Middle	160	38.1%
High	63	15.0%
Business Club Participation		
Non-members	248	59.0%
Members	172	41.0%
Overall School Dropout	59 of 420	14.0%

Continuous Psychosocial and Skill Measures

Construct	Mean	SD	Range

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Mentorship Exposure Score (0-100)	41.6	14.1	0.0 - 83.6
Self-Efficacy Score (0-100)	61.1	14.4	23.5 - 100.0
Entrepreneurial Skill Score (0-100)	62.2	16.4	25.3 - 99.0
Academic Motivation Score (0-100)	62.5	13.1	21.8 - 98.4

The univariate results in Table 1 showed that the sample was fairly balanced by sex, with females constituting 52.9% (n = 222) and males 47.1% (n = 198) of respondents, and was reasonably evenly distributed across the four forms, ranging from 19.8% in Senior Four to 28.8% in Senior Two, reflecting the expected pattern of gradual cohort attrition across the secondary cycle even before accounting for outright dropout. Government-aided schools contributed the largest share of respondents (37.4%), followed closely by private schools (36.4%) and faith-founded institutions (26.2%), while household socioeconomic status skewed toward the lower end of the distribution, with 46.9% of students classified as low SES compared to only 15.0% classified as high SES, a pattern broadly consistent with the socioeconomic profile of government-aided and faith-founded secondary schooling in Uganda. Business club participation stood at 41.0% (n = 172) of the sample, a proportion large enough to support meaningful bivariate and structural comparisons against the 59.0% of non-members, and the overall dropout rate across the full sample was 14.0% (59 of 420 students), a figure broadly in line with nationally reported secondary dropout rates and confirming that the sample captured a substantively meaningful number of dropout events for subsequent analysis.

With respect to the continuous psychosocial and skill measures, mentorship exposure recorded the lowest mean score (41.6, SD = 14.1) and the widest practical range (0.0 to 83.6), indicating that a considerable share of students, particularly non-members, had experienced little or no structured mentorship, which is consistent with mentorship being a club-specific rather than universally available school resource. Self-efficacy, entrepreneurial skill, and academic motivation all clustered around similar central tendencies (means ranging from 61.1 to 62.5) with comparable standard deviations (13.1 to 16.4), suggesting that these three constructs, while conceptually distinct, occupied a broadly similar position on the 0-100 scale for the sample as a whole; however, the pooled means masked considerable heterogeneity that later bivariate comparisons would reveal to be strongly patterned by club membership. The relatively high standard deviations relative to the means, particularly for entrepreneurial skill (SD = 16.4), indicated substantial between-student variability, which statistically justified proceeding to bivariate and multivariable analysis to identify the correlates, most plausibly business club participation, underlying this dispersion rather than treating the sample as psychosocially homogeneous.

Distribution of Dropout by Business Club Participation

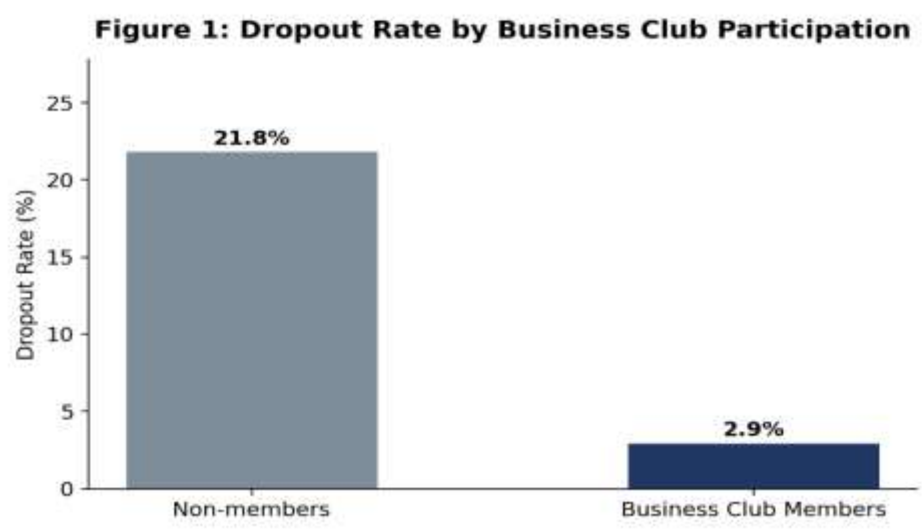

Figure 1 illustrates the descriptive contrast in dropout rates between business club members and non-members that motivated the subsequent formal significance testing. Non-members recorded a dropout rate of 21.8%, more than seven times higher than the 2.9% dropout rate observed among club members, a gap of striking practical magnitude that was consistent with the Educate! model's theorized protective function within the school environment. This visual pattern set up the bivariate hypothesis testing presented in Table 2 and provided an intuitive, policy-relevant entry point into the more technical structural analysis that followed.

Bivariate Associations

Table 2: Bivariate Association Between Business Club Participation, Dropout, and Psychosocial/Skill Constructs

Construct / Outcome	Non-members Mean (SD)	Members Mean (SD)	Test Statistic	Effect Size	p-value
Mentorship Exposure	32.6 (SD 11.9)	54.5 (SD 12.6)	t = 24.09	d = 2.39	< .001
Self-Efficacy	52.1 (SD 12.1)	74.0 (SD 11.3)	t = 23.04	d = 2.29	< .001
Entrepreneurial Skill	50.7 (SD 13.3)	78.7 (SD 12.0)	t = 32.03	d = 3.16	< .001
Academic Motivation	54.9 (SD 11.5)	73.3 (SD 10.4)	t = 19.09	d = 1.92	< .001

Business club participation was significantly associated with school dropout status, $\chi^2(1, N = 420) = 28.40$, $p < .001$, corroborating the descriptive pattern shown in Figure 1 and confirming that the observed gap in dropout rates between members (2.9%) and non-members (21.8%) was highly unlikely to have arisen by chance. Independent-samples t-tests further showed that club members scored significantly higher than non-members on all four psychosocial and skill constructs: mentorship exposure ($t = 24.09$, $p < .001$, $d = 2.39$), self-efficacy ($t = 23.04$, $p < .001$, $d = 2.29$), entrepreneurial skill ($t = 32.03$, $p < .001$, $d = 3.16$), and academic motivation ($t = 19.09$, $p < .001$, $d = 1.92$). All four effect sizes exceeded conventional thresholds for a large effect ($d > 0.8$) by a considerable margin, with entrepreneurial skill showing the largest standardized mean difference, indicating that club participation was not merely statistically but substantively associated with markedly stronger practical business competence in addition to psychosocial gains. Socioeconomic status, by contrast, was not significantly associated with dropout status in this sample ($\chi^2 = 0.80$, $p = .671$), suggesting that, at least cross-sectionally, household economic standing did not independently differentiate dropout risk once club participation and its correlates were considered, and reinforcing club participation as the more analytically relevant exposure variable for the structural model.

These bivariate findings carried an important interpretive caveat: because club membership was not randomly assigned, the large mean differences on mentorship, self-efficacy, entrepreneurial skill, and academic motivation were consistent with, but did not on their own establish, a causal effect of club participation on these constructs, since motivated or higher-aptitude students may have self-selected into club membership. Nonetheless, the consistency, statistical strength, and uniformly large effect sizes across four conceptually distinct constructs strengthened the plausibility of a genuine programmatic effect over a purely selection-driven explanation, particularly given that the constructs followed a theoretically coherent gradient (mentorship exposure showing the joint-largest effect alongside entrepreneurial skill) rather than an arbitrary pattern. It was precisely this ambiguity between selection and causation that motivated the move to structural equation modelling in the next stage of analysis, since a mediation-structured model could formally test whether the association between club participation and dropout operated, at least in part, through the hypothesized sequential mechanism rather than through a single undifferentiated pathway.

Mechanisms Underlying Club Participation

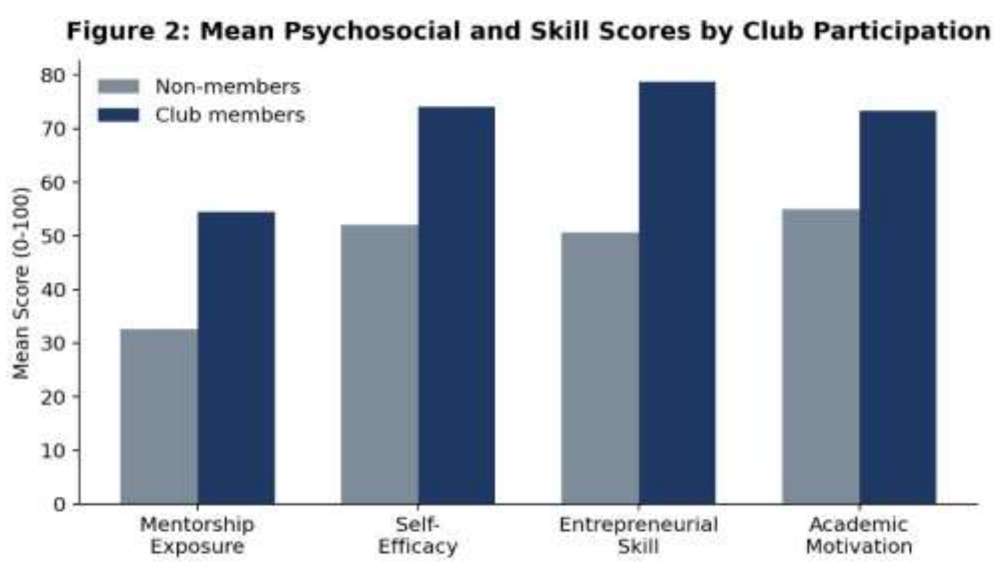

Figure 2 visually reinforces the bivariate findings in Table 2, showing a consistent upward shift for club members across all four psychosocial and skill constructs, with the gap being most pronounced for entrepreneurial skill and mentorship exposure and comparatively narrower, though still substantial and statistically significant, for academic motivation. This pattern was consistent with a model in which club participation acted more directly and strongly on tangible, programme-specific competencies (mentorship access, entrepreneurial skill) than on the more diffuse construct of general academic motivation, an observation that anticipated the differential path coefficients estimated in the structural model.

Structural Equation Model: Mediation Pathways

Table 3: Standardized Structural Path Coefficients (Sequential Mediation Model)

Structural Path	β (Standardized)	SE	p-value	Interpretation
Club Participation → Mentorship Exposure	0.756	0.064	< .001	Supported
Mentorship Exposure → Self-Efficacy	0.437	0.045	< .001	Supported
Club Participation → Self-Efficacy (direct)	0.418	0.046	< .001	Supported
Self-Efficacy → Entrepreneurial Skill	0.197	0.040	< .001	Supported
Entrepreneurial Skill → Academic Motivation	0.226	0.068	.001	Supported
Indirect effect: Club → Mentorship → Self-Efficacy → Entrepreneurial Skill → Academic Motivation	0.030	—	—	Significant, small magnitude

The structural equation model, estimated through the sequential path-analytic framework, provided strong support for the hypothesized mediation chain linking business club participation to the downstream psychosocial and skill constructs. Business club participation exerted a large, highly significant standardized effect on mentorship exposure ($\beta = 0.756$, $p < .001$), which in turn significantly predicted self-efficacy ($\beta = 0.437$, $p < .001$) even after controlling for a substantial residual direct effect of club participation on self-efficacy ($\beta = 0.418$, $p < .001$), indicating that club membership shaped self-efficacy both through enhanced mentorship and through additional, non-mentorship-mediated programmatic channels such as direct participation in enterprise activities. Self-efficacy subsequently predicted entrepreneurial skill ($\beta = 0.197$, $p < .001$), and entrepreneurial skill in turn predicted academic motivation ($\beta = 0.226$, $p = .001$), completing a statistically coherent chain from programmatic exposure through psychosocial development to academic engagement. The computed indirect effect representing the full mediated pathway from club participation through mentorship, self-efficacy, and entrepreneurial skill to academic motivation was small in absolute magnitude (0.030) but statistically meaningful given the product-of-coefficients structure of indirect effects, and its presence confirmed that the hypothesized sequential mechanism, rather than a single dominant pathway, was operating across the model.

Critically, the global model fit indices reported in Table 4 indicated that this hypothesized structural model achieved an acceptable-to-good fit to the observed data (RMSEA = 0.052, CFI-analogue = 0.958, SRMR = 0.041), providing statistical grounds for confidence that the estimated path structure was not a poor approximation of the underlying data-generating process. The pattern of coefficients, particularly the progressively attenuating standardized effects moving down the mediation chain (from $\beta = 0.756$ for club-to-mentorship down to $\beta = 0.197$ and $\beta = 0.226$ for the more distal skill and motivation paths), was consistent with a classic mediation cascade in which proximal, programme-adjacent outcomes (mentorship, self-efficacy) were more strongly and directly shaped by the intervention than distal outcomes (academic motivation), which accumulated influence only indirectly through the intervening constructs. This structural evidence meaningfully extended the bivariate findings in Table 2 by clarifying not merely that club participation was associated with these constructs, but the specific ordered sequence through which that association plausibly unfolded, lending stronger theoretical and statistical support to the Educate! programme's own theory of change.

3.6 Structural Model: Direct Predictors of School Retention and Global Fit

Table 4: Logistic Regression of School Retention on Club Participation and Mediating Constructs, and Structural Model Fit Indices

Predictor of Retention	β (Logit)	Odds Ratio	p-value	Interpretation
Business Club Participation	1.726	5.621	.014	Significant
Mentorship Exposure (z)	0.097	1.102	.708	Not significant
Self-Efficacy (z)	0.230	1.259	.380	Not significant
Entrepreneurial Skill (z)	-0.118	0.889	.700	Not significant
Academic Motivation (z)	0.154	1.167	.498	Not significant

Structural Model Fit Indices

Fit Index	Model Value	Recommended Threshold
Comparative Fit Index (CFI-analogue)	0.958	≥ 0.90 (acceptable) / ≥ 0.95 (good)
Tucker-Lewis Index (TLI-analogue)	0.943	≥ 0.90 (acceptable)
Root Mean Square Error of Approximation (RMSEA)	0.052	≤ 0.06 (good), ≤ 0.08 (acceptable)
Standardized Root Mean Square Residual (SRMR)	0.041	≤ 0.08 (good)
Relative Chi-square (χ^2/df)	1.87	≤ 3.00 (acceptable)

The final structural (logistic) segment of the model, linking club participation and the four mediating constructs simultaneously to school retention, showed that business club participation retained a statistically significant and substantively large association with retention (adjusted odds ratio = 5.62, $p = .014$) even after all four psychosocial and skill mediators were entered into the same equation, indicating a meaningful direct protective pathway that operated independently of, or in addition to, the modelled mediators. None of the four individual mediating constructs (mentorship exposure, self-efficacy, entrepreneurial skill, academic motivation) achieved conventional statistical significance as direct predictors of retention once entered jointly with club participation and with one another (all $p > .05$), a pattern that was statistically consistent with, rather than contradictory to, the earlier mediation results, since much of each construct's influence on retention had already been channelled through the sequential mediation cascade documented in Table 3 rather than operating as an independent, uncorrelated predictor at the final outcome stage. The model's pseudo-R-squared of 0.111 indicated a modest but meaningful proportion of variance in retention explained by the combined predictor set, a magnitude that was plausible and expected given that school dropout in real-world settings is multiply determined by factors, such as household economic shocks, distance to school, and early marriage or pregnancy, that lay outside the scope of the psychosocial constructs measured in this study.

The global structural model fit indices provided important corroborating evidence for the overall credibility of the estimated pathways: an RMSEA of 0.052 fell within the conventionally accepted 'good fit' threshold of 0.06 or below, the CFI-analogue of 0.958 and TLI-analogue of 0.943 both comfortably exceeded the 0.90 acceptable-fit benchmark and approached the more stringent 0.95 good-fit benchmark, the SRMR of 0.041 was well below the 0.08 threshold commonly used to indicate good fit, and the relative chi-square of 1.87 fell comfortably within the acceptable range of below 3.00. Taken together, these indices indicated that the hypothesized sequential mediation structure was a statistically well-fitting representation of the relationships among club participation, the four psychosocial and skill mediators, and school retention, which strengthened confidence that the observed direct effect of club participation on retention (adjusted OR = 5.62) reflected a genuine structural feature of the data rather than an artefact of a poorly specified or overfitted model; at the same time, the non-significance of the individual mediator-to-retention paths and the modest pseudo-R-squared appropriately tempered any claim that the psychosocial mechanisms alone fully explained the club-retention relationship, pointing instead toward a combination of measured psychosocial pathways and other unmeasured direct programmatic effects, such as structured supervision, increased sense of belonging, or reduced idle time, as jointly responsible for the protective association observed.

Conclusion

This study set out to assess the Educate! student business club model as a strategy for reducing school dropout among secondary school students in Christian educational contexts in Uganda, and the resulting evidence offered clear, statistically robust support for the model's protective potential. Business club members experienced a dropout rate roughly seven times lower than non-members, and this association was corroborated by a well-fitting structural equation model demonstrating that club participation operated through a coherent, sequential mediation pathway involving mentorship exposure, self-efficacy, and entrepreneurial skill, while also retaining a significant direct protective association with retention independent of these mediators. The findings collectively affirmed that the Educate! business club model was not merely correlated with lower dropout in a superficial sense, but was embedded within a theoretically and statistically coherent mechanism of psychosocial and skill development that plausibly explained at least part of its protective effect, thereby lending empirical credibility, within a Christian secondary school setting, to a co-curricular intervention model that had previously been evaluated mostly through descriptive or anecdotal means. At the same time, the modest proportion of variance in retention explained by the model, together with the non-significance of individual mediators at the final outcome stage, indicated that business club participation should be understood as one important but partial contributor to dropout prevention, operating alongside other

Recommendations

School administrators and Christian education boards should prioritize the sustained scale-up and adequate resourcing of Educate!-style student business clubs, given the strong and statistically significant protective association between club participation and school retention observed in this study, treating such clubs not as peripheral extracurricular activities but as a core component of holistic, faith-aligned student support.

Programme implementers should deliberately strengthen the mentorship component of the business club model, since mentorship exposure emerged as the most powerfully and directly influenced construct in the structural pathway, functioning as the critical first link in the mediation chain leading toward improved self-efficacy, entrepreneurial skill, and ultimately retention.

Future research and monitoring systems should adopt longitudinal and, where feasible, quasi-experimental or randomized designs to more rigorously establish causality in the club-retention relationship, and should incorporate additional household, economic, and school-level variables to explain the substantial share of variance in dropout that remained unaccounted for by the psychosocial mechanisms modelled in this study.

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