SCHOOL OF EDUCATION

DEPARTMENT OF EDUCATION ADMINISTRATION
AND POLICY STUDIES

EAP 965 PROJECT REPORT

BY:

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TOPIC: SOCIO-ECONOMIC BACKGROUND AND FEMALE ENTRANCE TO UNZA.

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ACKNOWLEDGEMENT

I wish to acknowledge the support rendered to me by all 50 female students who answered the questionnaires.

In a special way, I would like thank Dr A Sikwibele for the tireless efforts and guidance in ensuring that this work was done.

DEDICATIONS

I dedicate this work to my sister and brother-in-law and to my good good friend Mwaka whose encouragement and support saw me this far.

INSPIRATIONAL WORDS

Every generation/person must out of relative obscurity discover its/his/her mission, fulfilling it, or betray it.

By fanon
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INTRODUCTION

Learning whether at home or school takes place within an environment in which socio-economic factors are of greater importance. This is because these factors exert a considerable influence on student's academic achievement. Female students like male students at the University of Zambia come from different localities and homes, they attended different schools and had different life experiences since childhood. The facilities and other attributes in the home are good indicators when determining one's socio-economic background as these indicate one's social status.

The inequalities that exist between males and females are pronounced at Unza as there are far more male students than females. According to a study by Kaimaposo (1996) the number of students, irrespective of sex differences, from rural areas and schools and from the urban poor is rapidly dwindling whereas the number from urban areas, schools and the rich continue to rise. Consequently it is envisaged that the number of female students is likely to follow this trend. This study tried to establish this possibility by investigating...
the relationship between socio-economic background and female entrance to University of Zambia.

**Statement of the Problem**

This study tried to determine if there are more female students from homes with a favourable socio-economic background than those from unfavourable Ones within the Zambian context.

**Purpose of the study**

The purpose of this study was to determine the extent to socio-economic background background affect the girl-child's entrance into the University of Zambia.

**Significance of the study**

The significance of the study lied in its establishing the extent of socio-economic inequalities among female students at the University of Zambia.

**The Rational for the study**

The rational for the study was based on its practical implication in trying to identify the inequalities among female students and on the need to put in place
within the Universit, measures and facilities to mitigate the imbalances inherent in individual female students' socio-economic background.

**General Objectives**

The main objective of this study was to establish the socio-economic backgrounds of female students at Unza. This is seen as a better way of determining who among school going girls are likely to enter the University of Zambia.

**Specific Objectives**

This aimed at establishing;

(a) The inequalities among female students at the University of Zambia.

(B) Whether or not the majority of female students come from families with a favourable socio-economic background.

**Hypotheses**

The following two hypotheses were tested to find out if there:
{1} Are more female students at Unza from urban environments than from rural areas

{2} Are more female students at Unza from homes with favourable socio-economic environments than from those without.

**LITERATURE REVIEW**

The situation of the girl-child has many facets to consider. Since the realization that glaring inequalities exist between men and women in all economic activities and between boys and girls in school, movements to try and redress the imbalances were born world-wide. Their aim, mainly, with regard to education, has been to examine the situation and the extent to which the girl-child has been marginalised in education. What has come up clearly is that girls are disadvantaged and their advancement in education has more barriers than that of the boy-child.

Several studies have indicated that the girl child is at a great disadvantage because of society's beliefs, myths, values and attitudes. These are expressed in the differential socialization of the boy and girl child into different roles
there-by consignig the girl-child to secondaly and subordinate roles with the boy enjoying a "favourable treatment" \{Kelly 1994\}. Other studies have concertrated on the differetial treatment of boys and girls in terms of housework allocation with the girl bearing the greater burden, there-by lowering the girls' academic performance.\{Mutukwa .G. Et al 1995\}

Munachanga L. \{1995\} examined the barriers the girl-child faces within the education system, pointing out that educationists\{from adminitrators to the classroom teacher\} can be agents of societal values and attitudes that disadvantage the girl-child. Maimbolwa-sinyangwe \{1995\} examined learning in and outside the classroom situations and the results of such learning, insisting that the girl-child is further disadvantaged in the classroom and outside. Kelly \{1994\} examined the situation of the girl-child in relation to the overal socio-economic status of Zambia. His study puts the girl-child within the poverty obtaining in zambia since the economy started to decline and the worsening of the standard of living for the majority of people in Zambia with the urban poor and the majority being the hardest hit. Kelly has analysed the predicament of the girl -child in much detail. With the exception of Kelly \{1994\}, the other studies cited above \{like many uncited ones\} has concentratred on the inequalities between men and women in economic activities and between girls and boys in the
eduction system. This study has opted to follow the line of Kelly (1994) it has tried to investigate the socio-economic background of those who have managed to reach university. This is because, despite the fact that the girl-child is at the disadvantage the boy-child, some girls manage to do even better than some boys and qualify to university. According to Kalimaposo (1996), generally the number of both male and female students from and the urban poor, entering the University of Zambia is rapidly dwindling while that from urban and rich families keep rising.

At the university of Zambia there are few female students than male students (i.e about 3200 males and 920 females). This confirms the findings of the studies cited above. Since females are at the disadvantage it is expected that the number (i.e of the 900 plus) of females from rural and the urban poor homes will follow the trend has indicated by Kalimaposo (1996).

This is why it is important that the education of the girl-child should be studied within the overall context of Zambia's socio-economic status and segment girls according to their socio-economic background so as to come up with the precise situation as to who among the girls is more disadvantaged. This is because the attrition rate (i.e the % of girls
leaving school} is higher in rural areas and among the urban poor. {Kelly 1994}. The point is that studying *only the* inequalities between the boy and the girl-child in school is superficial as there is evidence that some girls do better than even boys, while others don't even have the chance to enter school and if they do the majority of these drop out much faster than others; not because of failure of examinations, but due to other reasons probably embedded in their socio-economic backgrounds.

Therefore the study of the inequalities among female students can open up new avenues of understanding the more disadvantaged girl and help in determining who among the girls in school have a greater chance {taking into account her academic ability and competence} to enter university. This study is helpful in understanding the real causes of attrition in the education of the girl-child apart from the barriers the education system poses. This study therefore concentrated on finding out the socio-economic background and examined the extent of the inequalities among female students. It is hoped that the study has been able to generalise who among the girls primary and secondary schools has the greater chance of overcoming the attrition that girls face in schools and probably enter university.
This study despite diverting from the familiar approach of examining the causes of inequalities between the girl and boy-child it has without any doubt accepted the fact that these inequalities exist and disadvantage the girl more than the boy despite the differences in socio-economic background. The opting to examine the inequalities among female students is due to the need for appropriate and specific attention be given to the more disadvantaged girls so as to afford the an opportunity to enter university. The major assumption of this study was that each girl is located differently in space and each experiences life differently within the socio-economic context obtaining in Zambia, as a result each is affected differently depending on the socio-economic status of her family. It was assumed that this is why some girls are able to enter the education system and manage to enter university while others don't despite being academically able. The final result is that there are fewer female students from rural areas and the urban poor entering university than from urban and rich families. The major objective was to prove or disprove these assumptions as was expressed in the hypotheses as stated earlier.

Definition of Terms

In this study the following terms were defined as;
[1] socio-economic background: refers to family economic assets and social class.

[2] Female students: refers to school leavers only hence other categories were excluded such as mature female students.

[3] Entrance to unza: means female students who got into University on merit after going through primary and secondary schools and were in their final year.

[4] Urban areas and schools: referred to places and schools in areas statistically defined as urban i.e towns with 50,000 and above within the administrative centre of that town.

[5] Rural areas and schools: referred to places and schools in areas statistically defined as rural with less than 50,000 within the administrative centre of that town.

[6] Academic achievement: meant that one is likely to compete her education and is likely to occupy a good position in society.

Favourable socio-economic environment referred to one's home environment in which she enjoyed facilities that enabled her to pursue her education with less difficulty
Unfavourable socio-economic environment: referred to one's home environment with less or no facilities that enables one to pursue her education with less difficulty.

Rich families: referred to families with economic assets and are able to afford a good life with less problems in terms of food, shelter, clothes, health, education, etc.

[9] Poor families: are those who can afford the basic necessities of life as stated in [9] above.

RESEARCH METHODOLOGY

(a) Sample population

The subjects consisted about 50 female students from all the schools at the University of Zambia.

(b) Study Area

The study area was the University of Zambia Great East Campus
(c) Data Collection

A self-administered questionnaire was used because the population was literate.

(d) Data Analysis

Simple tables, statistical measures such as %, measures of central tendency and dispersion were used wherever applicable.

VARIABLES

{1} Independent variable: was the socio-economic background as in the relationship between socio-economic background and entrance to Unza, the former is influenced by the former.

Dependent Variable

Entrance to Unza was said to be influenced by the socio-economic background.

Limitations of the study

The study was limited in terms of its small sample size, short period i.e less than 2 months, limited funding amounting to K345,000 jointly funded with K400, the respondents' untraceable inconsistencies. Also the study plies
DATA ANALYSIS AND DISCUSSION OF RESEARCH FINDING

This research comprised 50 female students whose average age was 24 years. This means that most of them were born in mid 1970s and have lived when the country has been experiencing economic hardships which as impacted negatively on most households affecting their ability to send children to school.

ACADEMIC INFORMATION

<table>
<thead>
<tr>
<th>SCHOOL</th>
<th>1st year</th>
<th>2nd year</th>
<th>3rd year</th>
<th>4th year</th>
<th>5th/6th year</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education</td>
<td>2 [20%]</td>
<td>3 [30%]</td>
<td>2 [20%]</td>
<td>3 [30%]</td>
<td></td>
<td>10</td>
</tr>
<tr>
<td>H S S</td>
<td>2 [20%]</td>
<td>2 [20%]</td>
<td>2 [20%]</td>
<td>4 [40%]</td>
<td></td>
<td>10</td>
</tr>
<tr>
<td>Law</td>
<td>3 [30%]</td>
<td>4 [40%]</td>
<td>3 [30%]</td>
<td></td>
<td></td>
<td>10</td>
</tr>
<tr>
<td>N/S</td>
<td>2 [20%]</td>
<td>3 [30%]</td>
<td>2 [20%]</td>
<td>3 [30%]</td>
<td></td>
<td>10</td>
</tr>
<tr>
<td>Agric/Vet</td>
<td>4 [40%]</td>
<td>3 [30%]</td>
<td>2 [20%]</td>
<td>1 [10%]</td>
<td></td>
<td>10</td>
</tr>
<tr>
<td>TOTAL</td>
<td>6 [12%]</td>
<td>15 [30%]</td>
<td>13 [26%]</td>
<td>15 [30%]</td>
<td>1 [10%]</td>
<td>50 [100%]</td>
</tr>
</tbody>
</table>

32% of the students were in 4th, 26% in 3rd, 30% in 2nd, 12% in 1st and 10% were in 5th/6th year. About 40% were in science related faculties i.e. N/S and Agric and Vet

PRIMARY AND SECONDARY ATTENDED

<table>
<thead>
<tr>
<th>AREA</th>
<th>PRIMARY</th>
<th>SECONDARY</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urban</td>
<td>32 [64%]</td>
<td>28 [566%]</td>
<td>60 [100%]</td>
</tr>
<tr>
<td>Rural</td>
<td>18 [28%]</td>
<td>22 [44%]</td>
<td>50 [100%]</td>
</tr>
</tbody>
</table>
TYPE OF SECONDARY SCHOOL ATTENDED

<table>
<thead>
<tr>
<th>TYPE OF SCHOOL</th>
<th>SCORE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single and govt</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td>[28%]</td>
</tr>
<tr>
<td>Single and missionary</td>
<td>12</td>
</tr>
<tr>
<td></td>
<td>[24%]</td>
</tr>
<tr>
<td>Single and private</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>[4%]</td>
</tr>
<tr>
<td>Co-ed and govt</td>
<td>11</td>
</tr>
<tr>
<td></td>
<td>[22%]</td>
</tr>
<tr>
<td>Co-ed and missionary</td>
<td>8</td>
</tr>
<tr>
<td></td>
<td>[16%]</td>
</tr>
<tr>
<td>Co-ed and private</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>[6%]</td>
</tr>
<tr>
<td>TOTAL</td>
<td>50</td>
</tr>
<tr>
<td></td>
<td>[100%]</td>
</tr>
</tbody>
</table>

About 64% of the respondents attended urban primary schools with 56% attending urban secondary schools. Only 28% and 44% attended primary and secondary schools respectively. The assumption that there are more female students from urban schools and environments has been proved to be correct. This can be attributed to more schools, more female teachers coupled with availability of facilities and social amenities in urban schools than in rural areas. On the type of secondary school attended, 28% attended single sex government schools 24% attended single sex mission schools compared to 22% and 16% who attended co-education schools. Single sex and mission schools are said to have good facilities and an enabling environment for studying.
1995]. The assumption that more female students come from good urban schools has been proved to be true.

<table>
<thead>
<tr>
<th>BENEFACCTOR</th>
<th>SCORE</th>
</tr>
</thead>
<tbody>
<tr>
<td>GUARDIN</td>
<td>14 [28%]</td>
</tr>
<tr>
<td>PARENTS</td>
<td>36 [72%]</td>
</tr>
<tr>
<td>TOTAL</td>
<td>50 [100%]</td>
</tr>
</tbody>
</table>

About 72% of the respondents indicated that they stayed with their parents most of their teen years, that is from birth to about 19 years. Therefore, under normal circumstances children are likely to experience normal in their parents' homes.

<table>
<thead>
<tr>
<th>MARITAL STATUS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>35 [70%]</td>
</tr>
<tr>
<td>Single</td>
<td>2 [4%]</td>
</tr>
<tr>
<td>Divorced</td>
<td>8 [16%]</td>
</tr>
<tr>
<td>Widowed</td>
<td>5 [10%]</td>
</tr>
</tbody>
</table>

70% of the respondents come from homes whose parents or guardians were married. This indicates that the majority came from stable homes or homes which have not experienced some crisis in terms of death or divorce.
WHO WAS IN FORMAL EMPLOYMENT: WIFE / HUSBAND

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Both</td>
<td>9</td>
</tr>
<tr>
<td>Only One</td>
<td>17</td>
</tr>
<tr>
<td>None</td>
<td>9</td>
</tr>
<tr>
<td>TOTAL</td>
<td>35</td>
</tr>
</tbody>
</table>

Of the 35 respondents about 48% of the respondents indicated that only one parent or guardian was working compared to only 25.7% who had both parents working. Only 9 of the respondents about 25.7% indicated that wives were working too.

FAMILY SIZE

<table>
<thead>
<tr>
<th>FAMILY SIZE</th>
<th>SCORES</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>0 [0%]</td>
</tr>
<tr>
<td>0 - 5</td>
<td>19 [38%]</td>
</tr>
<tr>
<td>5 - 10</td>
<td>28 [56%]</td>
</tr>
<tr>
<td>Above 10</td>
<td>3 [6%]</td>
</tr>
<tr>
<td>TOTAL</td>
<td>50 [100%]</td>
</tr>
</tbody>
</table>

The majority of the respondents about 56% indicated that they come from a family size of between 5 - 10 compared to 38% who come from a smaller family. Therefore the assumption that the majority of female students come from a smaller family has been defeated.
INCOME LEVEL

<table>
<thead>
<tr>
<th>INCOME LEVEL</th>
<th>SCORE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below k50,000</td>
<td>4 [8% ]</td>
</tr>
<tr>
<td>k50.000 - k150.000</td>
<td>22 [44%]</td>
</tr>
<tr>
<td>k150.000 - k250.000</td>
<td>16 [32%]</td>
</tr>
<tr>
<td>Above k250.000</td>
<td>8 [16%]</td>
</tr>
<tr>
<td>TOTAL</td>
<td>50 [100%]</td>
</tr>
</tbody>
</table>

The majority of the respondents about [44%] indicated an approximate income level of between k50,000 - k150,000, with only 16% indicating an income above k250.00. With the current economic situation obtaining in the country even if coverted to the 1985 real currency value, the majority of the respondents came from homes whose income can't sustain them to live a decent life.

It can be concluded that the majority of the respondents come from urban areas, attended urban primary schools, went to good secondary schools { though a good number attended secondary schools in rural plances especially mission schools despite their place of residence being in urban areas }. The majority of the respondents would be said to come from places that enabled them to live a good life. However, it is important to look at their socio-economic status,
ownership of economic assets school related facilities and household facilities. According to Central Statistics, Zambians can be grouped into 6 social classes. There are those engaged in farming which have been classified as:

Small scale farmers, Medium scale farmers and Commercial farmers. Those involved in formal and informal sectors who live in peri-urban and urban areas are classified according to where they reside. These are classified as those residing in low cost, medium cost and high cost areas. This classification is based on the assumption that those occupying top positions in society and those who are rich, are found in high cost residential areas while those who occupy lesser positions reside in medium and low cost areas. (C. S O 1996).

Factors associated with high cost residential areas include availability of water, electricity, good housing, a populated environment, they have social influence, access to social amenities and access to people who ‘matter’ in society. (Datta, A 1994) This makes it easy for their children and guardians to have access to a good life, and other social services such as schools and medical services. The last 3 tables below show female students’ socio-economic background. These are said to have a greater influence on their access to Unza and their academic performance. In this study 12% came from small scale farmers, 8% from medium scale farmers, 6% from commercial farmers. 16% came from those residing in low cost areas, 38% from those residing in medium cost areas and 20% from those residing in high cost areas. Therefore, the majority can be said to be coming from the middle class with the least coming from those involved in commercial
farming (i.e. %), who in most cases are few compared to peasant farmers who are in the majority (L C M S 1996).

OWNERSHIP OF ECONOMIC ASSETS.

<table>
<thead>
<tr>
<th>Business Class</th>
<th>Social Class</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small Scale Farmers</td>
<td>6 [12%]</td>
<td>6 [12%]</td>
</tr>
<tr>
<td>Medium Scale Farmers</td>
<td>4 [8%]</td>
<td>4 [8%]</td>
</tr>
<tr>
<td>Commercial Farmers</td>
<td>3 [6%]</td>
<td>3 [6%]</td>
</tr>
<tr>
<td>Low Cost</td>
<td>8 [16%]</td>
<td>8 [16%]</td>
</tr>
<tr>
<td>Medium Cost</td>
<td>9 [18%]</td>
<td>9 [18%]</td>
</tr>
<tr>
<td>High Cost</td>
<td>10 [20%]</td>
<td>10 [20%]</td>
</tr>
<tr>
<td>Total</td>
<td>50 [100%]</td>
<td>50 [100%]</td>
</tr>
</tbody>
</table>

Ownership of economic assets by a family is a clear indicator of that family's capacity to solve social and economic problems. This includes the family's monetary capacity to send their children to school with less difficulty. In Zambia, there are four types of economic assets as indicated above i.e. business, mostly involving trading in food and non-food stuffs, farming, fishing, and the transport sectors. About 64% across the social stratum indicated that they come from homes involved in some business and hence had some extra income. However, this study did not venture into finding out as to what type of business they were involved in. It is however possible, to suggest, that the
majority of the non-farming community were more and directly involved in non-agricultural produces unlike the farming community and marketeers.

34% of the respondents owned some form of transport. This included trucks, buses, boats and ox-carts which earned them some income. Those who owned farming implements and were able to buy some farming inputs accounted for 34% with the commercial farmers leading. 17% owned some fishing equipment which included fishing nets and boats and were directly or indirectly involved in fishing.

A scrutiny of the information above reveal that apart from owning some farming implements, (with the commercial farmers doing better 100%) the farming community owned little or nothing in terms of transport and fishing. For the non-farming community those in low cost were leading, (about 62%) in business as compared to those in the medium and high cost residential areas. However, few of those in the low cost owned some form of transport and fishing equipment compared to those in medium and high cost. All in all few female students, the across the social stratum, came from homes with less economic assets as can be seen from the table above (except those from commercial farmers who owned a sizable assets) only 34% (1.5: 17 out of 50) owned transport assets, 34% (1.5: 17 out of 50) owned some farming implements, and only about 14%, (1.5: 7 out of 50) owned some fishing equipment. The conclusion would be that of the 50 respondents less than half of the respondents owned some assets with those from families in the low social class more involved in
bussness{ probably small bussnes} than in big bussness such as transport and farming. This has a bearing on their ability to send their children to school since some bussnesses earn little to Make it possible to educate their children

**HOUSEHOLD FACILITIES**

<table>
<thead>
<tr>
<th>Social Class</th>
<th>Electric Gadgets</th>
<th>Water / Electricity</th>
<th>Furniture/ Beddings</th>
<th>Domestic/ Servant</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small</td>
<td>0 [0%]</td>
<td>2 [33.3%]</td>
<td>4 [66.6%]</td>
<td>0 [0%]</td>
<td>6 [12%]</td>
</tr>
<tr>
<td>Medium</td>
<td>0 [0%]</td>
<td>2 [50%]</td>
<td>4 [100%]</td>
<td>0 [0%]</td>
<td>4 [8%]</td>
</tr>
<tr>
<td>Commercial</td>
<td>3 [100%]</td>
<td>3 [100%]</td>
<td>3 [100%]</td>
<td>3 [100%]</td>
<td>3 [6%]</td>
</tr>
<tr>
<td>Low Cost</td>
<td>3 [37%]</td>
<td>6 [75%]</td>
<td>8 [100%]</td>
<td>1 [12%]</td>
<td>8 [16%]</td>
</tr>
<tr>
<td>Medium Cost</td>
<td>16 [84%]</td>
<td>19 [100%]</td>
<td>17 [89%]</td>
<td>6 [31%]</td>
<td>19 [38%]</td>
</tr>
<tr>
<td>High Cost</td>
<td>10 [100%]</td>
<td>10 [100%]</td>
<td>10 [100%]</td>
<td>6 [60%]</td>
<td>10 [20%]</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>32 [64%]</strong></td>
<td><strong>37 [74%]</strong></td>
<td><strong>46 [92%]</strong></td>
<td><strong>16 [32%]</strong></td>
<td><strong>50 [100%]</strong></td>
</tr>
</tbody>
</table>

While economic assets determine a family's capacity and ability to send their children to school; household facilities are important determinants of whether one comes from a favourable home, enabling him or her to pursue his or her academics with few problems or from a home which is unfavourable thereby hindering his or her academic performance. In this study household facilities were grouped into 4 categories. [1] Electrical gadgets included cooker, radio, fridge, v.c.r, t.v. [2] Water and electricity included piped water, bore hole, solar energy and gas. [3] Furniture and beddings included: beds,
mattresses, sofas and dining tables. [4] Domestic servants included house servants and workers. Of the 50 respondents, 32 about 64% across the social stratum had electric gadgets, 74% about 37 out of 50 had some form of water, electricity and fuel. 92% about 46 out of 50 had some form of furniture and beddings, while 16 out of 50 i.e. 32% had domestic servants. However, the table above show that those from small scale farmers and low cost areas, had few household facilities compared to those from commercial farmers and high cost residential areas. While the majority could be said to come from favourable scale homes, those from small farmers and low cost residential areas come from unfavourable homes. This indicates why few female students from these social groups enter Unza compared to those coming from, medium cost and high cost residential areas. A combination of economic assets and household facilities makes it possible for one to have access to other facilities that enables him or her do well at school, thereby enhancing one’s chances of entering Unza. These facilities are discussed belo
### Facilities Enjoyed During Primary and Secondary Schools

<table>
<thead>
<tr>
<th>Class</th>
<th>Spare time</th>
<th>3 meals /Day</th>
<th>Pocket/ money</th>
<th>guidance counselling</th>
<th>Extra tuition</th>
<th>Medical attention</th>
<th>School requisites</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small</td>
<td>4 (66.6%)</td>
<td>2 (33%)</td>
<td>3 (50%)</td>
<td>5 (83%)</td>
<td>0 (0%)</td>
<td>3 (50%)</td>
<td>3 (50%)</td>
</tr>
<tr>
<td>Medium</td>
<td>4 (100%)</td>
<td>1 (25%)</td>
<td>2 (50%)</td>
<td>4 (100%)</td>
<td>1 (25%)</td>
<td>3 (75%)</td>
<td>1 (25%)</td>
</tr>
<tr>
<td>Commerci</td>
<td>2 (66%)</td>
<td>1 (33%)</td>
<td>3 (100%)</td>
<td>3 (100%)</td>
<td>3 (100%)</td>
<td>8 (88.8%)</td>
<td>3 (100%)</td>
</tr>
<tr>
<td>Low</td>
<td>7 (87%)</td>
<td>2 (25%)</td>
<td>1 (12.5%)</td>
<td>8 (100%)</td>
<td>2 (25%)</td>
<td>6 (75%)</td>
<td>2 (25%)</td>
</tr>
<tr>
<td>Medium</td>
<td>19 (100%)</td>
<td>4 (21%)</td>
<td>9 (47%)</td>
<td>17 (86%)</td>
<td>3 (15.7)</td>
<td>14 (73%)</td>
<td>6 (28%)</td>
</tr>
<tr>
<td>High</td>
<td>10 (100%)</td>
<td>3 (30%)</td>
<td>10 (100%)</td>
<td>8 (80%)</td>
<td>9 (90%)</td>
<td>7 (70%)</td>
<td>6 (60%)</td>
</tr>
<tr>
<td>TOTAL</td>
<td>46 (92%)</td>
<td>11 (22%)</td>
<td>28 (56%)</td>
<td>45 (90%)</td>
<td>17 (34%)</td>
<td>36 (72%)</td>
<td>16 (32%)</td>
</tr>
</tbody>
</table>

The table above shows school-related facilities which they had enjoyed during their primary and secondary school period on a regular basis. These included, spare time for studying, a minimum of 3 meals per day, pocket and transport money, extra tuition, school guidance and counselling, medical attention and school requisites (shoes, uniforms, note and textbooks and school fees). About 46 (92%) out of 50 had spare time for studies, 11 (22%) out of 50 had a minimum of 3 meals a day. About 56% out of 50 had access to pocket or transport money. 45 (90%) out of 50 had enjoyed some form of school guidance and counselling and 17 (34%) had enjoyed school requisites. What comes up clearly from the information in the table above is that the majority of the respondents irrespective of their socio-economic background enjoyed on a
regular basis spare time for studying i.e about 92%. And about 90% enjoyed
some form of guandance and counselling. However, very few about 22% had a
minimum of 3 meals a day.

The data in the table above show marked differences with those coming
from commercial famers enjoying a 100% of all the facilities followed by those
from high cost areas. Those from small scale famers, medium scale famers
and low cost residential areas having had enjoyed less of the facilities. Those
from the medium cost residential areas show a favourable acces to these
facilities. From the responses as analysed above several facts come up with
regard to who among the girls in primary and secondary schools have a greater
chance of entering Unza and break through the barriers that hinder the girl-
child and the woman from participating in the main stream society in which
education especially university education is a pre-requisite. Firstly girls from the
middle class and upper class (i.e. commercial famers, those residing in high cost
and in medium cost areas) have a greater chance of entering Unza than those
from the lower class. This is because their families have economic assets which
enable them not only send their children to school, but have the financial
capacity to support them and provide for their school requirements.

The findings of this research has noted that even those who come from poor
families are able to enter university if they went to good schools with a minimum
support from either the parents or guardians. But the majority of girls from rural
areas and the urban poor have less chances to enter Unza because of lack of resources. The rural girl seem to be at a disadvantage because she lacks not only finances but comes from homes that lack facilities like electricity, burdened by the need for clean water and household chores, she will attend poor schools, will not have access to private tuition and will lack basic school requirements such as text books and note books, she will attend rural schools which are not gender friendly due to absence of female teachers.

Therefore this study has noted that there are more female students from urban areas, urban schools and mission schools, this is likely to continue unless measures are put in place to redress this trend. More important is that there are more female students from the middle class and high class than the lower. While these findings seem obvious, it is important to note that the inequalities which exist between girls from different socio-economic backgrounds indicates that inequalities do not only exist between the boy-child and the girl-child. This means that the rural girl is in a more precarious situation than the urban girl and needs more help if she has to enter university.
CONCLUSION AND RECOMMENDATIONS

In view of the findings stated above there is need first that
---the ministry of education must through page {programme for the advancement of the girl child education} that the rural girl is given preference its programme.
---the ministry of education must have a deliberate policy to introduce special bussaries for the rural girl at the secondary level and make school requirements not madato so that finances may cease to be an excuse for the rural parent
---the ministry should introduce a special allowance for female teacher teaching in rural schools as one female teacher can make a school gender friendly especially if she is heading the school
---an aggressive sensitization programme be introduced which must involve chiefs, headmen and the school authorities to sensitize parents on the need for educating the girl-child and discourage such vices as early marriages prevalent in rural areas.
---concerted efforts be directed at reducing poverty and improving rural conditions such as provision of clean water, rural electrification, t.v receptions, good roads, credit facilities and agricultural services so as to promote farming which is the reliable source of finances for the education of the girl child.
At the University of Zambia in to retain female students especially from the low class I recommend the following:

— that a quota system be introduce which categorise students according to their socio-economic background so as to identify (with regard to female students,) those who can be eligible for tuition waivers and vacation employment to help them financially.

— that counselling services be 'class' sensitive when a female student presents her problem at the counselling centre so as to help each students' specific needs.

— that complaints about roommate incoviniencing be attended to with the view to ensure that those from less privalledged homes are not incovinienced in their studies.

— that the system of 'buddling' female students in in uncoventionnal big flants in large numbers be discontinued as it does not respect the privancy of female students

— that the library sitting arragement be revisted so that more female students are encouraged to use it. This will help those from rural areas.

— And that the university should employ hostel matrons to help those who get pregnant at while studying and come outside Lusaka. The university should also have a pre-school for female students' children.

REFERENCES


1995 Learning From Inside The Classroom: Unicef/GRZ, Lusaka

1995 Barriers To Girls Education: MOE/Unicef Lusaka

1996 Gender Issues In Education In Zambia: ZERP, Lusaka

1996 Socio-Economic Background And student Participation To Unza: A Case Of Unza: Unpublished Student Report, Unza

1994 Below The Poverty A Situation Line In Education: Analysis Of Girl -Child Education In Zambia: unicef, Lusaka
QUESTIONNAIRE No.

INSTRUCTIONS The questions in this questionnaire are for academic purposes and the information given will be used for just that. You are therefore requested to help me to get the information as requested. Any complaints can be directed to me in AB4-23. Your answering all the questions contained in this questionnaire will be appreciated.

Please tick and/or write a sentence wherever applicable

{1} Sex  [a] male  [b] female

{2} Age

{3} School enrolled and quota. School

Quota eg B A Ed or Bsc

{4} Year of study

{5} Where you stayed most of your teen years i.e. from birth up to 19 years.

[a] urban name the town
[b] rural name the place

{6} Whom did you stay with during this period? {a} Parents  {b} Guardians  {c} Others

{7} Marital status of the one chosen in {6} above


{8} If your answer to {7} above is [a] were both husband and wife working?

[a] Both  [b] Only one  [c] Both were not working

{9} State their occupations if the answer to {8} above is [a] or [b]

[a] wife
[b] husband

{9} Approximate income level of the family [a] below k50,000. [B] k50,000–k150,000

[c] k150,000 – k250,000 [d] above k250,000

{10} What is / was the family size Males.............  Females.............  Total.............
{11} Primary School attended; name........................................ and where situated
[a] urban [b] rural

Secondary School attended. Name................................and where situated
[a] urban [b] rural

{12} Type of Secondary School attended [a] Co-education and government
[b] Co-education and missionary [c] Co-education and private OR

{13} [a] Single sex and government [b] single sex and missionary [c] single sex and private

{14} Put a circle on the items you enjoyed on a regular basis during your Primary and Secondary School days
[a] spare time for private study [b] textbooks and exercise books [c] uniforms [d] clothes
[e] shoes [f] 3 meals per day [g] pocket money [h] medical attention [i] transport to and from school [j] extra tuition [k] school guidance and counselling
[l] parental encouragement and rebuke for school done

{15} Tick the items that are /were in your home over the past 10 years

{16} Would you say your parents or guardians were [a] small scale farmers [b] medium scale farmers [c] commercial farmers [d] non-farmers.

{17} Would you say you stayed in [a] low cost houses [b] medium cost [c] high cost houses

{18} Was the house [a] rented by parents or by guardians [b] by employers [c] or owned by parental or guardians