FACTORS LEADING TO LOW ACCESS TO COLLEGE EDUCATION BY WOMEN IN COLLEGES OF EDUCATION IN MANSA DISTRICT.

THE UNIVERSITY OF ZAMBIA AND ZIMBABWE OPEN UNIVERSITY

A DISSERTATION REPORT

By

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DEDICATION

This dissertation is dedicated to the following: to my late father Mr. Kabutu, D.U. and my mother Mrs. Kabutu, M.L, to these I say, thank you so much for educating me. To my two children, Manga and David, who are always cheerful and indeed source of inspiration, may they follow my academic steps. My sisters and my brother, Anayawa, David, Lubasi, Inonge, Monde and Mwangala, the Kabutu family; together with their children for their continued encouragement. May their children appreciate education and be encouraged by this work. Last not the least to my friends, many to be mentioned by their names, I thank you all for any kind help you rendered to me.
DECLARATION

I, Kabutu Noreen do hereby declare that this dissertation represents my own work and that it has not previously been submitted for a degree at this University or at another University.

Signed...N

Date...21/09/2009...
UNIVERSITY OF ZAMBIA/ZOU

APPROVAL FORM

The undersigned certify that they have read, and recommend to the University of Zambia / ZOU for the acceptance a dissertation entitled “Factors leading to low access to College Education by women in colleges of education in Mansa district.” submitted by Kabutu Noreen in partial fulfilment of the requirements for the Master of Education degree in (Educational Management).

SUPERVISOR

PROGRAMME/SUBJECT COORDINATOR

EXTERNAL EXAMINER

DATE

v
APPROVAL

This dissertation of Kabutu Noreen is approved as a fulfilling part of the requirements for the award of master of Educational Management degree by the University of Zambia/ZOU.

Examiners’ signatures

Sign........................................Date........................................

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ABSTRACT
This study was designed to establish factors leading to low access to college education by women in colleges of education in Mansa and then come up with factors which address this issue. To better understand the phenomenon, it was necessary to explore what happens to girls while in school up to college level.

The study followed a descriptive research design with a total number of 60 women and 40 men that participated and derived from the three colleges of education in Mansa district. Questionnaires, focused group discussions and interviews were used as methods of collecting data. The research instruments used included self- administered questionnaires and interview guides. Both qualitative and quantitative methods of inquiry were used, and data gathering techniques included literature review, interviews, and observation. The data was analyzed using the Statistical Package for Social Sciences (SPSS) to obtain frequencies and percentages and were further subjected for interpretation.

The findings included; a high dropout rate for women due to social problems; that women receive marginalized attention when parents have financial constraints; women educational attainment is lower than that of men due to factors which will be looked into, the education system contributes to low levels of women’s education and training through curricula and sitting arrangements that segregate them from men and policy that perpetuates the problem of under presentation of women. The study also found that women’s success is dependent of such factors as their perception of their own future, their willingness to break the traditional barriers that are detrimental to women’s success, and support from people around them, ambition and perseverance. The study has established that despite measures put in place to improve female enrollment and completion, there are still a number of factors hindering the accessing of college education by females. The study has established that while the recruitment is on the 50% male and 50% female basis not all the female students manage to complete their training like their male counterparts do. This implies that the progression rate is lower than that of male students thereby affecting the completion rates. Some of the factors the study has established are pregnancies leading to withdrawing from training. This has been worsened by steps taken by colleges who do not allow pregnant students to remain in boarding and if the affected students are not local residents, chances of them renting alternative accommodation are very minimal. The failure rate is higher for female students than the male ones (see figure 1 for statistics on the
passing rate). The study has established that male students who make fellow students pregnant are not affected in any way. They continue with their studies as if nothing has happened. What the study further discovered is that those female students who are sent out because of falling pregnant are made to go through the same process of being subjected to interviewed like any other newly applicant and findings showed that there were some who could fail the interview and therefore fail to continue with their training.

The study concludes with some pertinent recommendations. They include changing women’s attitudes toward their roles, educating society on the value of educating women, creating opportunities to enable more women to get further education and training, encouraging and preparing women with potential for leadership positions, providing enabling services such as day-care facilities, workshops, forums, organizing task forces, opening women’s Centre where women in education can critically discuss women’s issues, creating a roaster for women in educational management, inclusion of more women in policy-making positions and training of educational policy makers. The study concluded by recommending interventions to reduce low levels of women accessing college education. Key players, stakeholders, education authorities and women are all called upon to address the issue by playing their part in remediating the challenges posed by women not receiving education.
ACKNOWLEDGEMENT
I now know what the phrase, “it takes a village” means. Over the course of my study in Master of Education in Educational Management program and culminating with this project, I have needed and received help, guidance and inspiration from faculty, fellow students and my friends and family.

First and foremost, I would like to express my gratitude to all those who helped me during the whole of my research, especially my supervisor, Dr. Banda, D. for his patience and constructive criticism that helped in the completion of my dissertation. He also had offered me valuable suggestions in the academic studies. In the whole of my final project, he had spent much time to help me and provided me with inspiring advice. Without his patient instructions, insightful criticisms and expert guidance, the completion of this research would not have been possible. May the almighty Lord bless him and his family.

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In the end, my gratitude also extends to my family and friends who have been assisting, supporting and caring for me all of my life. Many thanks also go to my son David who used to download information for me and checked my emails the time I used to be busy with other responsibilities. Not forgetting my sisters Exildah, Lubasi, Inonge, Monde and Hellen, my daughter Manga and my beloved mum, for their encouraging words that I continue working hard with my research.

To my fellow students who kept me going each semester – I appreciate your intelligence, friendship and care for one another. Finally, many thanks go to all those individuals that contributed in one way or another to the successful completion of the dissertation.
CHAPTER ONE

BACKGROUND TO THE STUDY

1.1 Introduction
The education for women, especially in colleges of education in Zambia has been very low since independence though the enrolment rate this time of the 21st century is fifty percent for women and fifty percent for men, there are still other problems leading to factors accessing low college education, the progression, retention and completion rates for women are still very low. This is due to various factors hindering female students in these colleges of education. Most women have been marginalized as compared to their male folk. Available researches show that a lot of families, specifically, parents used to educate more boys as compared to girls, reasons being that, girls were a source of income on their own and would generate funds by marrying them off. When less girls are educated, that is at primary and secondary level, then this will lead to low access to college by females as many would have dropped at lower level of their education. This study, therefore, is aimed at looking on factors leading to low access to college education by women in colleges of education in Mansa district.

As years went by, more people begun realizing the need to educate a woman as the saying goes, “when you educate a woman, you educate the whole nation or world,” meaning an educated woman could use her knowledge to take care of her family in so many ways, than educating a man then you educate only that individual person.

The scenario has changed today as those few women who are accessing education are now managers of organizations and are able to make decisions as well. They voice out for the voiceless and come up with very good ideas to develop nations, but the college completion rate is still very low as compared to their enrolment levels.

In the past, African women and girls in secondary schools had received little, if any, attention. Education at secondary level was highly competitive and not many women had made it to the top.

The objective of the research is to determine the factors that are barriers to women education as well as the reasons why parents do or should pay attention to women education. Moreover, the aim of the study is to analyze the intensity of their effect with respect to selected colleges of
education in Mansa. The study will look at factors leading to low access to college education by women in colleges of education in Mansa district. Education is a very vital tool to every human being despite being male or female. “Increased education expands choices but it needs to be made clear that education opens minds and improves lives of women if they access college education” (Murphy and Graham, 2012). A nation whose economy is sound is one whose human resource is literate. At the recently held World Literacy Day on September 8th, 2010, the United Nation for Education, Cultural and Scientific Organization (UNESCO) revealed that of the 796 million adult illiterates in the world, two out of every three is a woman (UNESCO, 2010). These disproportionate statistics reveal that countries are losing out as most women are left out in decision-making and that participation from men is necessary to help them develop, prosper, and sustain growth of a nation.

Gender disparity in the education sector is a crucial aspect that has been overlooked and neglected by many developing countries; however, it is an aspect that can strongly direct countries towards prosperity. According to World Bank, there is no investment more effective for achieving developmental goals than educating girls who in future will turn to be educated women.

I will give an example of Pakistan which has been facing great gender disparity in the education sector over the years. According to the UNESCO, 60% of the girls and 72% of the boys were enrolled in primary school in the year 2008. Furthermore, 28% girls and 37% boys were enrolled in the secondary education for the same year. The statistics in rural areas are far worse than the urban areas. Gender discrimination still prevails in both primary and secondary education level. However, many developing countries have registered improvement in the primary education sector as they are preaching for education for all. This disparity has decreased to a considerable extent in the urban districts whereas, the problem continues to prevail in the rural districts where parents and head of the households fail to acknowledge the importance of female education. There are many factors which discourage parents to educate their daughters; these factors are extremely strong in the rural districts.

Education is an essential ingredient for social economic growth and development as well as the reduction of inter-generational transmission of poverty. The recognition of education, as a human right and cornerstone for development, has seen Zambia record tremendous progress towards the
attainment of the millennium development goal number two of achieving Universal access to primary education. Some of the factors to which the growth in access to primary education in Zambia is attributed to include: provision of free primary education, construction of schools in most parts of the country, removal of examination fees at grade seven and nine and introduction of favourable policies such as the re-entry policy aimed at getting more children, especially girls who fall pregnant back into the school system after they had babies (MOE, 2011, Ministry of Foreign Affairs of the Netherlands (10B), 2012). The policy that has been in operation for 14 years has benefited many young girls. The key beneficiaries are young women who are able to complete their education. The government and society at large can also benefit in that if more women are educated, they will add value to the growing economy of the country by being productive in one way or the other. The Ministry of Education has also introduced the affirmative action in favour of girls at grade 7 and 9 levels. Girls require slightly lower scores than boys to proceed to the next level to ensure retention of girls in the education system for longer periods. This, in a way, allows more girls to receive education and that they should proceed to the next grade level, though still, fewer women complete college education due to various factors.

Ojobo (2008) also gives his side of the story where he states that several factors such as culture, religious beliefs, and economic situations contribute to the staggering global illiteracy rates among women. In many countries around the world women are not educated because parents feel that they will get married and it would be a waste to invest in them by educating them.

It is good and of great importance for women to access college education as Robinson, (2011) noted and stated that there are some notable advantages of women education especially those who reach college level. Being educated, women manage their homes much more efficiently. They can maintain family budget and expenses and have ample knowledge of hygiene and health and this helps them to maintain hygiene standard of their kitchen and its cleanliness. In short, women are successful managers of their household and are able to control their homes with less difficulty. Being a manager, one is able to plan, organize, control, lead and direct their family members very well and do other household chores in an effective way and efficiently. An educated woman especially one who receive college education can be a very good manager both at home and outside her home.
1.2 Statement / overview of the Problem

Achievement of educating more women, especially in rural areas, have not been given the first priority to do so. Semba et al (2008) state that most people, including parents, object to giving education to women as they see no investment in it. There are many factors prevailing that hinder female education. Hence the study “factors leading to low access to college education by women in colleges of education in the district of Mansa.

Cultural norms: Due to the cultural norms prevailing in our country, especially in rural places, most of the people expect women to look after the house and be adept in household chores. Therefore, parents pay no or little attention to a woman’s education believing that it would be useless for her in the future (George and Harry, 2004). An example can be given where a certain gentleman (businessman) made his wife to leave teaching so that she can be in-charge of the same business and that what the wife could get at the end of the month was too little compared to what they could generate from their business by the end of the month.

Stereotypes: Robinson (2011) contends that stereotype prevailing in the society are a strong barrier to female education. It is considered that a very educated female is too cleaver or thinks she is too superior to be confined to do household chores. Moreover, working females are still considered a taboo in some societies. Furthermore, Bloom and Chan, (2005) also adds that parents believe that if they educate their daughters too much they would not be able to find suitable grooms for themselves.

Wealth: Income in the family is a crucial factor hindering education of females. Summers, (1992) say it has been observed that the high income families pay more attention to female education than low income families. Low income families pay more attention to educating boys of the family since they believe that their son would help them look after the family business or earn for them in future. Whereas, they consider spending money on a girl’s education as a lost investment thinking that their daughter would soon go to her husband’s place and would give no benefit to them in the future.

Age: Many parents especially in the rural areas, marry their daughters at a very early age which leaves them uneducated for the rest of their lives. Moreover, parents do not educate their daughters when they grow up feeling it is advisable for them to be married (Berger and Fisher,
Some colleges of education have the age limit of which ages need to be trained, this is applicable to both female and male students. When someone has exceeded a certain age, they cannot go for training especially in the initial college.

**Religion:** Semba et al, (2008) explain that many restrict the movement of their daughters out of the house in the name of religion. This is frequently common in rural areas, where parents do not allow their daughters to walk freely from their household after a certain age. They are of the view that a women should not have any encounter with males as it is strictly forbidden in the religion. Furthermore, certain religion do not allow the females to learn in same schools once they reach a certain age, they even make sure females are covered on their faces to avoid the opposite sex to see them.

**Household factors:** It is believed by many that husbands should always be more educated than their wives. This statement is religiously followed in rural areas and to a great extent in the urban areas. Therefore, parents do not want their daughters to be educated at a higher level since they think that if they educate their daughters too much, they would not find a groom since men would not want to marry a woman more educated than them (Bloom and Chan, 2005).

Furthermore, Ojobo (2008) also explain that the generalized perception is that husbands should be the primary source of earning for the family and many parents sought to marry their daughters to families where they would not have to work, this is so rampant in rural places. This view discourages parents from educating their daughters.

**Unavailability of schools:** Unavailability of female schools is a problem faced by many females living in the rural areas. There are hardly any schools near the houses (Kyomuhendo, 1997). Schools are located far away so parents do not feel comfortable with sending their daughters so far especially when there is no transportation.

Cynthia (2015) looks at the other reason where the government is not taking enough action to create awareness amongst the parents residing in rural areas and to teach them of the importance of educating females.

### 1.3. The Purpose of Study

Women education is a significant aspect and should not be ignored if the country wants to progress. It does not only lead to economic growth, but also enables a woman to reach her full
potential capabilities. Most developing countries paying more attention to women education have evolved and leaped towards development and growth. The purpose of this research was to study factors leading to low access to college education by women in colleges of education in Mansa district.

1.4 Study Objectives

Specific objectives that would guide this study include to:

I. Establish factors leading to low access to college education by females.
II. Explore factors affecting the progression, retention and completion rate of female students in colleges of education.
III. Establish measures put in place to balance up the numbers for both males and females accessing college education.
IV. Explore benefits of having females graduating as teachers in colleges of education.

1.5 Research questions

In line with the specific objectives four research questions had been developed as follows:

I. What factors lead to low access to college education by females?
II. Which factors affect the progression, retention and completion rate of female students in colleges of education?
III. What measures can be put in place to balance up the numbers for both males and females accessing college education?
IV. What benefits can be explored from having females graduating as teachers in colleges of education?

1.6 Significance of the study

It was hoped that findings of the study may help policy makers in the Ministry of Education come up with factors that could lead to more women access college education in teacher training colleges. The study may also contribute to the already existing body of knowledge. The study would also provide information that might be used by other researchers who would be dealing with the related problems.
Theoretical and Conceptual Framework

Feminist Theory

The study used the feminist theory. The theory may strengthen the study in the following way, "it may connect the researcher to existing knowledge." Guided by a relevant theory, one is given a basis of the choice of the research methods to be used. Also articulating the theoretical assumptions of a research study forces one to address questions of how and why. Feminist theory aims at understanding the nature of gender inequality. It promotes equality for both men and women in political, economic and social spheres. It examines women’s social roles, experience, interests, chores and feminist politics in a variety of fields. It focuses on analyzing gender inequality. Themes explored in this theory include discrimination, objection especially sexual, oppression patriarchy and contemporary art. This theory emerged as early as 1794 by Mary Wollstonecraft. In this research, feminist theory guides the study by stating how men had historically been associated to the mind while women were associated to the body and demand for equal rights and opportunities for both men and women. As Jeremy Corbyn stated in his document he launched titled (Equality for Women) dated 31 Aug, 2016, “we will never be a successful society in which everybody is able to achieve their potential until there is equality for women.” He further said, his leadership Labour’s public investment strategy would provide the foundation for an economy that delivers for women. He further mentioned that Labour would increase recruitment of women in science, technology, engineering and manufacturing occupations, and give enhanced powers to the Equality and Human Rights Commission to penalise companies that do not publish detailed gender pay data. This theory guides the study by addressing issues of gender equality in learning institutions where men and women are treated equally.

Conceptual framework can be presented in words or diagrammatically. Diagrammatic presentation of the conceptual framework helps in facilitating the understanding of the relationship between variables that are going to be investigated by the researcher.
1.8. Limitation of the study
The study was constrained by the following aspects:

1) Limitations are that the sample was limited and therefore I could not generalize the findings of this study to other areas other than the three colleges sampled in Mansa district.

2) Some respondents might be reluctant to provide information during the study because of fear or suspicion and others seemed not to have proper answers.

1.9. Delimitations
The study was conducted in Mansa district only since it could not be easy to conduct the study in the whole country due to time factor and the size and geographical distribution of the population. Mansa was chosen due to the fact that it has many learning institutions in which the research could be carried out. Also, Mansa is among the towns, which of late, had been having low enrolment rates, especially in primary and secondary schools, in the country due to early marriages and this led to not having more female students from this area.
1.10. Definition of terms

- **Education** - a process of teaching, training and learning especially in schools to improve knowledge and develop skills. -The process of training and developing the knowledge, skills, mind, character, especially by normal schooling (Cohen, 1994).

- **Formal Education** – standard curriculum; set number of grades; common calendar; registered, licensed and accredited; run by government or NGOs (Lloyd and Young, 2009, p. 13).

- **Gender equality** – equality between men and women; the freedom to develop and make choices unhindered by gender stereotypes, roles and prejudices. For school it means equality of girls’ and boys’ experiences in the classroom and school community, their achievements in education institutions and their aspirations for the future (UNESCO, 2010-2015, p. 155).

- **Gender equity** - specific measures designed to eliminate: inequalities between men and women, discrimination and to ensure equal opportunities. Gender equity leads to equality (UNESCO, 2010)

- **Invest** - devote time or energy to undertaking with the expectation of a worthwhile result.

- **Literate** - able to read and write/knowledgeable in a particular field.

- **Remediate** - correct something which has been wrongly done for a long time.

1.11. Ethical considerations

Permission was obtained, before interviewing participants, and this was from the managers of the colleges to whom I explained that my interview was merely for academic purposes. This was to make sure that there was no suspicion of some kind. The study ensured confidentiality by using codes for all interview transcripts and concealing names of all participants. The study was therefore conducted with respect and concern in the interest of all informants.
CHAPTER TWO

Review of Literature

2.1. Introduction

According to Creswell, (2012), literature review is a written summary of journal articles, books and other documents like conference papers and government documents that describes the past and the current state of information on the topic of one’s research study. It is also defined as a text of scholarly paper, which includes the current knowledge including substantive findings, as well as theoretical and methodological contributions to a particular topic. Literature review is secondary source of information and mostly do not report new work. The process of reviewing the literature requires different kinds of activities and ways of thinking. Shields and Rangarajah (2013), and Granello (2001) link the activities of doing a literature review to Benjamin Bloom’s revised taxonomy of the cognitive domain (ways of thinking: remembering, understanding, applying, analyzing, evaluating and creating).

A literature review shows readers that you have an in-depth grasp of your subject; and that you understand where your own research fits into an existing body of agreed knowledge. This Chapter reviews relevant literature on factors leading to low access to college education by women in colleges of education in Mansa district.

Hillary Clinton once stated that;

“What we are learning around the world is that if women are healthy and educated, their families will flourish. If women are free from violence, their families will flourish. If women have a chance to work and earn as full and equal partners in society, their families will flourish.” If more women train as teachers the number of role models increases and thereby encouraging more girls to enroll to schools and become teachers themselves, (Hillary Clinton, Fourth World Conference on Women, Beijing, 1995 as cited in Sperling and Winthrop. 2015, p. 12).

This quote underscores the theme of this study, that is, to study on factors leading to low access to college education by women in colleges of education in Mansa district. Women need to access college education so that they can lead, empower them to overcome barriers they may face as women around the world, including some other barriers encountered in many developed
countries (for example, discriminatory laws, domestic violence, economic barriers, lack of job opportunities, and lack of political participation), in order that they become part of a positive cycle of education and empowerment for a lifetime of fulfilment and dignity, women need to be trained as teachers. The hope is that this cycle carries on from generation to generation, beginning with a girls' high-quality education in order to succeed at all stages of their lives.

Graca Machael, International advocate for women’s and Children’s rights and former first lady of South Africa, stated that at the 2015 Skoll World Forum on Social Entrepreneurship, “Investing in women education is closing a circle of life: recognize that it is like planting a tree: fertilize it; water it, continue to care for it, prune it, continue to care for the tree and look after it, the fruits will come later” (Van Oranje, 2015).

2.2. Historical Feministic Perspective

Historically, the UNESCO (2010) Global monitoring report reviews that most societies treat men and women differently. Why the difference? This varies in different cultures and what people believe in, in relation to their traditions. This is in relation to the feminist theory and what they understand involved in this theory.

When it comes to education, as educationist we need not segregate women from men and say that male students are more intelligent than female students, hence, some communities educate men rather than women. In the past female students were given courses which were regarded to be simple and feminine such as home economics while male students were offered courses like metal work, science, mathematics or technical drawing, which they regarded to be more difficult. Nowadays things have changed and both females and males take the same courses, whether difficult or simple. The issue here is that when colleges enroll men and women, they need to treat them equally in terms of the subjects or courses on offer as this, in some cases, has proved that some of the women perform even much better than men.
2.3. Female Education

"Educating a man is educating a person... Educating a woman is educating a nation"

According to the World Bank (2016), female education and promoting gender equality is part of the broader, holistic effort by the World Bank Group. It includes ensuring that women do not suffer disproportionately in poor and vulnerable households especially during times of crisis and advancing skills and job opportunities for females.

Girls’ education is more than just getting into school. Summers (1992) explains that education is also ensuring that girls feel safe and learn while in school, complete all education levels of education with the skills and competences to secure jobs, make decisions about their own lives, and contribute to the communities and the World. I have given an example of girls here because everything begins from there. If a girl’s school background is not well formulated, it will mean that this girl who will turn into a woman later will fail to progress with her college education as her foundation is not good. When they fail to progress with their education, even their completion rate will be lowered as most of them would have dropped out.

Semba et al (2008) say that girls’ education is a strategic development priority. They further noted that better educated girls will lead to women who will further their education and later tend to be healthier than uneducated women, participate more in the formal labour market, earn higher incomes, have fewer children, marry at a later age and enable better health care and education for their children. All these factors combined can help lift households out of poverty.

In many countries today, primary and secondary school enrolment rates are the same for girls and boys. Two-thirds of all countries have reached gender parity in primary enrolment. Globally, however, 62 million girls between the ages of six (6) and 15 are not in school, and girls continue to lag behind boys in secondary school completion rates as they are ever dropping out of school due to varies factors. This scenario continues to colleges of education where females are fewer than the males at all levels. Even when the enrolment is the same, sometimes the progression sees a decline in females leading to low completion rate. This study would like to establish factors leading to this low access progression and completion rates of women in Colleges of Education.
Poverty remains the most important factor for determining whether someone will access an education. Recent search looking at data from 24 low-income countries show that, on average, only 34 percent of girls in the poorest-quintile households in these countries complete primary school, compared with 72 percent of girls in the richest-quintile households. George and Harry (2000) say that studies consistently reinforce that girls who face multiple sources of disadvantage such as low family income level, living in remote or underserved locations, disability or minority ethno-linguistic backgrounds are furthest behind. As to whether or not this is a factor in selected colleges of education is what this study intended to establish.

Violence also negatively impacts access to education and a safe environment for learning. For example, in Afghanistan, studies have shown that parents are afraid of sending their daughters to school because of the violence directed against girls (UNESCO, 2010). Already this is seen to have an impact on women accessing college education as very few will continue with their education. As to whether or not this is a factor in selected colleges of education is what this study intended to establish.

Worldwide, according to the UN Document (1998), girls overcome barriers to education caused by poverty, cultural norms and practices, substandard service delivery, poor infrastructure and fragility. In recent years, governments, civil society organisations, non-governmental organisations, the private sector, bilateral and multilateral donors and women as agents of change to their own empowerment, have advanced multi-sectorial approaches to overcome these challenges including, though not limited to:

- Providing scholarships;
- Reducing distance to school;
- Targeting boys and men to be a part of discussions about cultural and societal practices;
- Hiring and training qualified female teachers;
- Building safe and inclusive learning environments for girls and young women; in order to make them stay in school longer.

Ending child or early marriages; and address violence against girls and women (UNESCO, 2010 Report). As to whether or not these factors may have a bearing on the low access, progression and completion rates of female students in Colleges of Education is what this study intended to establish.
2.4. Challenges

Lloyd and Young (2009) state that women in developing countries who come from an impoverished background face the added challenge of not being able to afford the cost of secondary education. Reasons such as a preference for sons, child marriage, early pregnancy, gender-based violence and harassment, parental indifference and traditions, inhibit women ability to make their own decisions; but an additional hurdle in societies that marginalize the value of women education can be seen in the lack of financial access to gaining an education and leadership skills that prepares them for a life full of equal potential to their male counterparts. As to whether or not these factors could influence low access, progression and retention rates leading to higher completion rates is what this study intends to establish.

In the words of the United Nations, “education is not only a right but a passport to human development” (as cited in Winthrop and McGivney, 2014, p.1). Complex economic, social and cultural barriers to girls’ access to secondary education in developing countries pose challenges and obstacles to their human right to education, equality and dignity to which all human beings are entitles (United Nations General Assembly, 1948).

The Central importance of education for the full development of the human personality as stated by the (United Nations General Assembly, 1948) is one of the reasons why government around the World have committed to ensuring its delivery to, both boys and girls through different initiatives: Education For All, the Millennium Development Goals and the Sustainable Development goals. This right is articulated through several United Nations human rights documents: the Universal Declaration of Human Rights (1948), the Convention on the Right of the Child (1989), the Convention on the Elimination of All forms of Discrimination against Women (1979) and the Covenant on Economic, social and Cultural Rights (1976). These documents jointly suggest that not providing girls with the access to complete primary and secondary school deprives them of the Universal Right to education and equality and lowers them from accessing further education at tertiary level.

According to Lloyd and Young (2009), in the context of life stages and opportunities;

"An adolescent girl stands at the doorway of adulthood in that moment, much is decided. If she stays in school, remains healthy and gains real skills, she will marry later have fewer and healthier children and earn an income that she will invest back into her family. But if she follows the path laid down by poverty, she will leave school and enter
marriage. As a girl mother, an unskilled worker and an uneducated citizen, she will miss out of the opportunity to reach her full human potential. And each individual tragedy, multiplied by millions of girls, will contribute to a much downward spiral for her nation.”

Investing in education for women is the right action to take on moral, ethical and human rights grounds (Lloyd and Young, 2009; Winthrop and McGivney, 2016; Yousafzai and Lamb, 2013). Perhaps no other segment of our society “faces as much exploitation and injustice and we owe women our support as integral, yet overlooked, of the human family” (Lloyd and Young, 2009). Investing in women is also the smart thing to do. If the 600 million girls in the developing world today follow the two common trajectory of becoming school drop-outs as early as at primary level, being subject to early marriage and early childbirth and being vulnerable to sexual violence and HIV/AIDS, then cycles of poverty will only continue as we will have less women furthering their education in colleges of education (Lloyd and Young, 2009).

2.5. The effect of women education on Health outcomes (Education Transforms)

Jere et al (2007) say that many studies have shown the benefits that college education has for women. The studies link education with reduced child and maternal deaths, improved child health and maternal deaths, improved health and lower fertility. They further stated that females with at least some formal education are more likely to do better in most things than uneducated women, to use contraception, marry later, have fewer children, and be better informed on the nutritional and other needs of children. Globally, offering quality and universal education to young girls promotes progress for society as a whole as these young girls will later become women and continue with college education which in the end will benefit them. Generally speaking, a woman who has received education of some kind is well informed of a lot of things unlike one with none. Also a woman who has undergone teacher training will have knowledge of a lot of things as some she will just discover on her own and through her own research.

Fertility: College education for women help them control how many children they can plan to have (UNESCO, 2010). Increasing women participation in colleges over time decreases fertility rates. In Mali, women with secondary education or higher have an average of 3 children while those with no education have an average of 7 children.
A 35 year study in Guatemala found a link between the years women spend in schools and the timing of childbearing. For each additional year a young woman spent in school, the age at which she had her first child was delayed approximately 6 to 10 months or even more. Most of these women, when they are in colleges, pay particular attention with their studies unlike those who are not very busy studying.

**Maternal Health:** Increasing women access to college education improves maternal health in a variety of ways as most topics learnt, for example, those learning Home Economics, explains what nutrients need to be given to family members according to their ages and also how to take care of the sick. These women are also taught on how to take care of themselves when they are pregnant. According to the (UNESCO report of 2010), in Burkina Faso, mothers with secondary education are twice more likely to give birth more safely in health facilities than those with no education. It has estimated that an additional year of schooling for 1,000 women helps prevent two maternal deaths.

**Child Survival:** Jere et al (2007) states that when more women access college education it will have a positive effect on infant and child health. According to the United Nations Girls' Education Initiative, children of educated mothers or a child born to a mother who can read is 50 percent more likely to survive past the age of five than a child born to an illiterate women. In Indonesia, child vaccination rates are 19 % when mothers have no education. This figure increases to 68% when mothers have attained teacher training as they will learn a lot of concepts. It is further stated that foreign aid and schoolhouses and curriculum development could greatly benefit the East African country Burundi, where nearly 16,000 children die per year. This is so because of the low access to college education by women.

**HIV/AIDS; Safe sex:** Teacher training college education decreases women’s risk from contracting HIV or transmitting HIV to her baby. Women in 32 countries who accessed college education were five times more likely to know basic facts about HIV than illiterate women (UNESCO, 2010). An educated population is more aware of the importance and ways of protection against HIV/AIDS. Moreover, a trained teacher creates awareness amongst women and men and emphasizes the importance of hygiene and cleanliness to the pupils they teach.
A woman who completes school is 3 time less likely to contract HIV. With these statistics in mind the World Bank calls Education a “window of hope” in preventing the spread of AIDS among today’s children so as to have an HIV free generation.

According to the 2010 Education For All Global Monitoring Report, in Malawi, only 27% of women without any education know that HIV transmission risks can be reduced by taking drugs during pregnancy, but that figure rises to 59% for women with further education or training. An educated generation is well informed of any risks if they are to occur at a later stage.

A study in Zambia finds that HIV spreads twice as fast among uneducated girls. This is so because these women lack knowledge on how transmission can take place and how they can prevent themselves. The other factor is that, these women without proper education sometimes earn a living by engaging themselves in prostitution and by such a behaviour, they risk their lives and that of others.

**Income Potential:** Education boosts women’s earning power. A single year of primary school has been shown to increase women’s wages later in life by 10% to 20%, while the returns to female secondary education are between 15 and 25% (UNESCO, 2010). When a woman is trained as a teacher, her education will empower her wallet through boosting her earning capabilities, this is according to the United Nations Education Scientific Cultural Organisation, known as UNESCO.

**Political Representation:** Across the globe, women are underrepresented as voters and restricted from political involvement. The United Nations Women’s Programmes on leadership and participation suggest that civic education, training and all around empowerment will ease this gap. Also if a lot of women further their training by accessing college education, then they can have more knowledge about their human rights and how they go about to benefit from their rights.

**Human Trafficking:** Women are most vulnerable to trafficking when they are under-educated and poor, says the United Nations Inter-Agency Project on Human Trafficking. Through providing young women with opportunities and fundamental skills, the $32 billion annual industry can be significantly reduced.
Increased literacy: Of the 163 million illiterate youth across the globe, nearly 63% are females. Offering all children and women education will prop up literacy rates pushing forward development in struggling regions.

Later weddings; (Education lessens early marriages and child births): As suggested by the United Nations Population Fund, in underdeveloped countries, one in every three girls is married before reaching the age of eighteen (18). In a region where a girl receives seven or more years of education, the wedding date is delayed by later years and will be married later when they become fully developed women. The more educated women become, the more they will develop fully and marry at a later age.

Education empowers women to overcome discrimination. Women who have accessed college education have greater awareness of their rights, and have greater confidence and freedom to make decisions that affect their lives, improve their own and their children’s health chances of survival and boosts their work prospects. One in eight girls is married by the age of fifteen (15) in sub-Saharan Africa and South and West Asia and one in seven (7) have given birth by the age of seventeen (17). Ensuring that girls stay in school and that women access college education is one of the most effective ways of averting child marriage and early births. Education is also a key factor in hastening the demographic transition to lower birth and mortality rates.

2.6. Concerns why few women access college education

Many factors have contributed to low numbers of young women pursuing higher education or accessing college education due to challenges that most women go through, such as child pregnancies at an early age which leads to an increase of these girls being mothers at an early age, and girls find themselves with responsibilities of being mothers when they are not fully prepared.

The Times of Zambia, (April, 3, 2015:p.5.) had to mention that another factor which hinders women from accessing college education or going higher in their qualifications is that of child marriages which begins at a tender age when they are still young girls, this is more prevalent in rural areas as compared to urban areas. The imbalance between the figures of men being educated compared to those of women, calls for promotion of education among
the women. An Education Curriculum Development specialist said it is sad to learn that most institutions of higher learning are still old fashioned with a perception that women are properties and cannot add value in society. This means that they cannot own anything but they are to be owned by other people, for example, men having control with all that the women have and that they are of no importance or worth in either material or monetary form. In real sense, they need to work together with the men in order for both men and women to be best achievers in life. When a woman access college education and train as a teacher, when they begin working then they will be empowered as they will contribute to the economy starting in the home then further in the country’s economy. When this is so, they will also be respected in society as they will be contributing something towards the country’s economy.

“When you look at the way Bursaries Committee selects who should benefit from scholarships, more men are considered than females. This, too, contributes to the low levels of women accessing education especially in institutions of higher learning (Times of Zambia, April, 3, 2015, p.5). The issue of Afternoon Production Unit (APU) studies or classes were meant to help more women go to school. On the other hand we can say the country is putting efforts to see to it that more women receive education. The only issue which is there is that, as they progress in their teacher training education, more women tend to drop out in great numbers due to a variety of challenges.

Most women, especially the married, are enrolled as explained but after they have been accepted, some husbands feel jealousy and they stop them from going for further training. Some husbands only want their wives to be at home taking care of everything at home while they go out and become the only providers in that home.

The issue which lead to low access to college education by females, according to Jeremy (2016) is that of higher fees paid in colleges as some colleges are now profit making organisation and they charge a lot of money. Women who come from low-income households literally fail to access training in these colleges due to higher fees paid. There is need to leveling the playing field for college entrance. There should be a situation in which everyone has an equal chance to succeed.
When enrolment is done in most colleges, the enrolment rate is always distributed evenly for both men and women, sometimes it even favours a woman as it can be sixty percent for the female students and forty percent for the male students. The progression, retention and completion rates are the ones where women now tend to lag behind as compared to the male folk as a lot of distractors come their way such as unplanned marriages and unwanted pregnancies.

2.7. The Bottom Ten Countries for female Education

The Education for All Global Monitoring Report’s World Inequality Database in education (WIDE), highlights the powerful influence of gender, combined with other factors such as ethnicity and location, over which people have little control but which play an important role in shaping their opportunities for education and life (UNESCO, 2013). It states that in ten (10) Countries, nine (9) out of ten (10) of the poorest young women have not completed primary school.

In ten (10) Countries around the world, no more than half of the poorest girls enter school and in ten (10) Countries, nine (9) out of ten (10) of the poorest young women have not completed school. The H. M. Government (2010) explain that without a step change by the government to give these children and young people the education they need, including a second chance for those who have missed out during the initial stage, they will be denied equal opportunities in work and life forever.

The chart below summarizes what has been explained above and most of the countries listed below are poor or still undergoing development; most of these are African countries apart from Pakistan and Yemen which are located in the Middle East. In these countries, women do not access college education as it begins when they are still girls, most young girls are not enrolled to school and this will be linked to women not receiving higher teacher training education when they grow up.
### Percentages of poorest females aged 7 - 16 who have never been to school.

<table>
<thead>
<tr>
<th>RANK</th>
<th>COUNTRY</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Somalia</td>
<td>95%</td>
</tr>
<tr>
<td>2.</td>
<td>Niger</td>
<td>78%</td>
</tr>
<tr>
<td>3.</td>
<td>Liberia</td>
<td>77%</td>
</tr>
<tr>
<td>4.</td>
<td>Mali</td>
<td>75%</td>
</tr>
<tr>
<td>5.</td>
<td>Burkina Faso</td>
<td>71%</td>
</tr>
<tr>
<td>6.</td>
<td>Guinea</td>
<td>68%</td>
</tr>
<tr>
<td>7.</td>
<td>Pakistan</td>
<td>62%</td>
</tr>
<tr>
<td>8.</td>
<td>Yemen</td>
<td>58%</td>
</tr>
<tr>
<td>9.</td>
<td>Benin</td>
<td>55%</td>
</tr>
<tr>
<td>10.</td>
<td>Cote d’voire</td>
<td>52%</td>
</tr>
</tbody>
</table>

### Average years of education for the poorest 17 - 22 years old females.

<table>
<thead>
<tr>
<th>RANK</th>
<th>COUNTRY</th>
<th>YEARS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Somalia</td>
<td>0.3</td>
</tr>
<tr>
<td>2.</td>
<td>Niger</td>
<td>0.4</td>
</tr>
<tr>
<td>3.</td>
<td>Mali</td>
<td>0.5</td>
</tr>
<tr>
<td>4.</td>
<td>Guinea</td>
<td>0.6</td>
</tr>
<tr>
<td>5.</td>
<td>Guinea Bissau</td>
<td>0.8</td>
</tr>
<tr>
<td>6.</td>
<td>Yemen</td>
<td>0.8</td>
</tr>
<tr>
<td>7.</td>
<td>Central African Republic</td>
<td>0.8</td>
</tr>
<tr>
<td>8.</td>
<td>Burkina Faso</td>
<td>0.9</td>
</tr>
<tr>
<td>9.</td>
<td>Pakistan</td>
<td>1.0</td>
</tr>
<tr>
<td>10.</td>
<td>Benin</td>
<td>1.1</td>
</tr>
</tbody>
</table>

Source: EFA GMR’s World Inequality Database in Education (WIDE).

#### 2.8. Education Defined

It would be of great importance to give a definition of education as the major study is related to woman not accessing education though, college education in selected colleges in Mansa. Creating a system that provides quality education and training for all, young and old, regardless
of race, class or gender is probably the greatest developmental challenge facing most African States today. Women especially those of African origin, have been largely excluded from analysis of most African countries’ education. Education is taken to comprise organized and sustained communication designed to bring about learning (UNESCO, 1976).

The Universal Declaration of Human Rights states in Article 26, paragraph 1, “that everyone has the right to education” and that “education need to bring about change and to address social needs and to promote solidarity and equity, preserve and exercise scientific rigor and originality and sustain the level of quality.” No discrimination should be accepted in granting access to any form of education on grounds of race, religion, gender, language, economic, cultural, social distinctions or physical disabilities (UN Document, 1998).

The “Ten Steps to Equity in Education,” (2014), education equity is also referred to as equity in education, is a measure of achievement, fairness and opportunity in education. Educational equity is dependent on two main factors. The first is fairness which implies that factors specific to one’s personal conditions should not interfere with the potential of academic success. The second important is inclusion, which refers to a comprehensive standard that applies to everyone in a curtained education system. These two factors are closely related and are dependent on each other for true academic success of an educational system.

The UNESCO (2011) report clarifies that equity of access to education should begin with the reordering of its links, with all other levels of education particularly with secondary education. All in all, College education needs to start with Early Childhood education and Primary education and continue through life. They also need to work in partnership with parents, schools, students, socio-economic groups and communities. Secondary education need not only prepare qualified candidates for access to college education by developing the capacity to learn on a broad basis but also open the way to achieve life by providing training on a wide range of jobs. Aderinoye (2000) further states that access to college education should remain open to those completing secondary school, or its equivalent, or presenting entry qualifications at any age and without any discrimination. Education, therefore, is defined by Cohn, (1979:2) as a process of teaching, training and learning especially in schools to improve knowledge and develop skills. It also means the process of training and developing the knowledge, skills, mind and character especially by normal schooling. This study assumes that a poor and segregate foundation against
girls may eventually affect the females enrolment rates in institutions of higher learning later and this is what this study intended to establish if this could have been the case.

2. 9. Types of Education
Kelly (1999) puts it that, Education can be defined in about three forms; namely formal, informal and non-formal. Formal education is the type of education that is hierarchically structured, chronologically graded education system running from primary school through to university and offered by specialized instructors, while informal education mean the true life long process whereby every individual acquires attitudes, values, skills and knowledge from daily experience and the educative influences and resources of the environment, from family and neighbours, work and play, market place, and mass media (Kelly, 1991). In this study, I am interested in elaborating more of formal education which is hierarchically structure because it is from here, where a woman can proceed to access college education.

2. 10. Education for All
UNESCO, (2010) lamented that for more than half a century the International community of nations had recognized education as a fundamental human right. Article 26 of the United Nations Universal Declaration of Human Rights declared that; everyone had the right to education and that education shall be free at basic or initial stage and at least in the elementary stage. The Article further stated that the elementary education shall be free, at least in the elementary and fundamental stages. Elementary education shall be compulsory. Technical and professional education shall be made available and college education or higher education shall be equally accessible to all on the basis of merit (MOE, 1996). Also parents shall choose the kind of education that shall be given to their children. By having this declaration, there was no restriction to who could be in class and of what kind, hence the need to educate every person be it woman or man. Education must be accessed by everyone and in any form, primary, secondary or tertiary. In 2000, Nations agreed to the Millennium Development goals, which acknowledged education as an indispensable means for people to realize their capabilities and priorities for the completion of primary school cycle. When one has a good background in the initial stage and completes primary education, it leads them to access college education at a higher level, hence the need for nations to come up with the millennium development goals. All in all, when education is free at an initial stage for both boys and girls, it may lessen to affect the ratios for male and female
students later when they go for college education. This study would like to establish measures put in place to balance up the numbers for both males and females accessing college education especially teacher training education.

2. 11. Sustainable Development Goals-Post 2015
After the 2015 Millennium Development Goals, came what was known as the Sustainable Development Goals-post 2015 with 17 goals which was to transform the world. On September, 25th 2015, countries adopted a set of goals to end poverty, protect the planet and ensure prosperity for all as part of a new sustainable agenda. Each goal has specific targets to be achieved over the next 15 years (Transforming our world, 2015). It included education as number four (4). The major stress here was education and that more people could be educated despite their gender, race or tribe. This is where we stress the need of educating a woman by making sure that they further their education by accessing college education especially those within the location of Mansa district. The following were the goals for Sustainable Development Goals (SDGs) as listed and explained below: End poverty in all its forms and everywhere; education was looked to be among the strategies to achieve this goal. It does so by indirectly lowering fertility and number of children per family. But schooling also directly equips people with competencies that increase their income (UNESCO, 1991).

It has been statistically observed that female education, especially college education decreases fertility rate in women as most of the time, they will be at college training and acquiring knowledge. Lowering the fertility rate has always been a crucial problem for the developing countries where resources are scarce.

Teacher training education enables those in paid formal employment to earn higher wages and at one point, teacher in Zambia where better paid as compared to other departments in government. Better educated individuals in wage employment are paid more to reward them for their higher productivity. On average one year of education is associated with 10% increase in wage earnings, meaning that, the more qualifications one acquires, the higher the pay. The more you invest in education, the more you eradicate poverty. Education also protects people from exploitation by increasing opportunities to observe secure contracts or jobs. Those with better education have better jobs (UNESCO, 1976). Besides helping them obtain better jobs, for example, teaching, education helps females to look after themselves in a better way. I can site
examples where a lot of women, who have accessed teacher training college education and are now teachers and most of them own vehicles and have built their own houses which they are occupying. They get experienced in their job and also help them to lead a better life. They are able to educate their families from their salaries and do a lot more other responsibilities.

The World Conference on Education for All (1990) further describes education as education which is critical to escape chronic poverty, for some people, it is transitory. Mahimbo, (2008), further, added that the more vulnerable remain poor for a long period of time, even all their lives, passing on their poverty to their children. Education is key for reducing chronic poverty. UNESCO, (1991) reports that Ethiopia has reduced poverty by half since 1995 because of the education rates which have increased. Raising levels of education, which are low in rural areas has made a difference. Between 1994 and 2009, for example, rural households were the household head had completed primary education were 16% less likely to be chronically poor. The same applies to women in the rural parts of Mansa, if they are to access college education, then they will eradicate poverty in their families.

Best and Kahan (2004) also reports that Education prevents transmission of poverty between generations. Access to college education for women will make those in poverty stricken areas break the poverty. In Guatemala, higher levels of education and cognitive skills among women increased the number of years their children spent in school. In turn, each grade completed raised the wages of these children once they became adults by 10%.

2. **Education keeps hunger away**

Snelson (1974) also says education ends hunger if one is educated, especially women, as they will have the knowledge of good nutrition and promote good health to their families. One in four (4) children under the age of five suffers from moderate or severe stunting, a sign of chronic malnutrition, and the underlying cause in more than a third of child death globally. Kyomuhendo, (1997) qualifies the above statement by explaining further that for those children who survive, poor nutrition affects their brain development and ability to learn. When more women are educated, they will apply appropriate health and hygiene practice on their families. Children of mothers who have had a bit of education are less likely to suffer from malnutrition (Cynthia 2015). If more women receive education, they will be more knowledgeable and acquire
skills which they will apply in their homes. In teacher training colleges, courses offered include Home Economics which gives the knowledge of what good nutrition. When female students receive this education it will help them take proper care of their families ensure a varied diet is given that include vital micronutrients and young children lacking vitamin A and iron, are likely to suffer from malnutrition and more prone to infection and anemia. An educated mother prepares foods in a balanced way and her children are healthy as they will be provided with proper required nutrients (Anita, 1989). Mother’s education improves children’s nutrition because those who access college education has a component where they learn on nutrition especially in food and nutrition. Once they acquire this education, it will be used in their daily living as they will provide proper food rich in nutrients to their family. Education is vital to eliminate malnutrition in the long term-especially education that empowers women. Malnutrition is the underlying cause of more than a third (3rd) of global child deaths. Educated mothers are more likely to ensure that their children receive the best nutrients to help them prevent or fight off ill health, know more about appropriate health and hygiene practices and have more power in the home to make sure children’s nutritional needs are met, this is as reported by the (EFA Global Monitoring Report of 2013).

The research shows that educated mothers can take care of children in a better way than uneducated and poor mothers. They are more skilled in upbringing their children and focus more on their children’s nutrition hence, ultimately improving their children’s health. Mizuno and Kobayashi, (2011) suggested that women who receive college education are better informed about specific diseases, so they can take measures to prevent them or act on early signs. They also can take measures to prevent them or act on early signs. They also tend to seek out and use health care services more often and more effectively. Most educated women tend to have healthier children (UNESCO, 1991). The H. M. Government, (2010) state that mothers’ education has served millions of children’s lives as their educated mothers give birth with the help of a midwife or other skilled birth attendants. Around 40% of all fewer than 5 deaths occur within the first 28 days of life, the majority being due to complications during delivery. Children vaccinated against diphtheria, tetanus, whooping cough and other childhood diseases are less likely to suffer from communicable diseases of any kind. This study would like to explore befits of having females graduating as teachers in teacher training colleges as they will be more informed of having healthy children due to the knowledge they have acquired.
It has been observed that educating females decreases the child mortality rate to a considerable extent (H. M. Government, 2010). This is because educated females are more aware of how to take good care of their children. The UNDP (2002) report explains that education is a key part of strategies to improve individuals’ well-being and societies’ economic and social development.

More women are enrolled in colleges of education, though the major problem is the progression, retention and completion rates which have been reducing due to reasons mentioned above. The UN (2002) report further says that, in some countries, access to the secondary and higher education continues to be limited; even where access is not a problem, the quality of education provided is often low.

College education helps females to obtain prestigious jobs that will not only boost up their confidence but will also put their skills and qualities to practice. Female education, especially college education where they receive training, like training as a teacher, nurse, police officer, secretarial work, and many more jobs, increases human capital since education provides a woman with skills necessary to work outside their homes and therefore prepares them as labour force and increasing the human capital, this is as reported by the (New York Times, retrieved on 19 November, 2014). Education has become a passport for women to enter the labour force and it helps them to voice out whenever there is need, in case of insecurity. According to (“Ten steps to equity Education, 2014), more girls are being married off at an early age since most illiterate parents see no need to invest in their children’s education and so take marriage as an investment of some kind. You will find that when a woman access college educated, they tend to take long before they have their first children as most of their time will be spent in school.

Educated females are more likely to work and earn as compared to uneducated women. So educating women will cause a decrease in the unemployment rate of the country, it also empowers women as they can not only depend on their husbands but will assist them by providing for their families. Kyomuhendo, (1997) say that the percent that a child will receive education greatly depends on mother’s education. Educated mothers pay more attention to their children’s education and therefore, it increases inter-generation education.

The UNESCO, (1976) further state that female education helps fight inflation in a way that both parents are able to earn for the family and can therefore deal with the expenses. Moreover, they can provide a better life style and living for their children.
2.13. **Education Builds Confidence**

Education is the most important asset for a woman. It builds up her confidence and is highly important for their self-esteem. It has been observed that females trained as teachers feel more confident about themselves and are more independent than those with less or no education at all. It makes one to be a public speaker and are able to educate others through fora's such as public rallies. Moreover, it gives them self-assurance that they can face the hardships and challenges of life without anyone’s help or support or with little support and they are able to stand on their own without fear.

Forced by various socio-economic factors and practices, girls are seen to be busy during the day either working to earn a living for other family members or caring for young siblings. This results in poor progression of girls in school as they will be missing a lot from school when they stay home doing other household chores. During puberty, most rural girls are withdrawn from school as some people are still following this trend as a tradition, and are confined at home for some time. Early marriages, school locations especially in rural places, physical facilities and hours of instruction, in most rural schools, have been identified as barriers to girls’ education in most countries. Once girls are treated like this at an early age, it will mean that they will fail to concentrate in class and then later fail completely even to proceed for further studies at tertiary education. All the mentioned barriers if not prevented, will hinder the girl who will later be an adult and later fell to access college education as they will have no proper qualifications for them to be enrolled.

2.14. **Enhancing Participation and Promoting the Role of Women**

Women studies should be promoted as a field of knowledge, strategic for the transformation of education and society. Efforts should be made to eliminate political and social barriers whereby women are under-represented and in particular to enhance their active involvement at policy and decision-making levels within college education and society, (UNESCO, 2011).

According to Berger and Fisher (2013) in order to have a well-educated workforce, educational institutions need to invest in public infrastructure by construction of more schools. They also stated the need of putting up technological innovations in public universities and other institutions so that students are able to learn new technology. This is already in practice since
computer studies are now introduced countrywide. In order to have a well-educated work force, a nation need to invest in education by way of training its human resource as this will lead to overwhelmingly, productive workers having high wages according to their educational attainment. When women are educated, access training in colleges, get a job and get high wages, there will be eradication of poverty in most communities as they will be able to provide for their families and take the young one to school who in turn will receive education and earn a living.

According to the European Union Report of 2014 (Commission staff working documents report on progress on equity between women and men in 2013), it states that in the last decade the number of women PHD graduates increased faster than that of men. Nevertheless, women are still greatly under-represented in particular at the top level of academic careers; only 20% of top level academics are women and one out of ten Universities in the European Union has a female Rector. Even in Zambia, it has been the trend of having men as Vice Chancellors at our public University. It is only now that we are having a female Vice Chancellor at our Public University after a very long time.

The Times of Zambia (2015) explained that a Vice Principle of a named college in Zambia, Lusaka in particular, said it was important to promote girl child education to pave way for their empowerment. She further explained that the college had built more boarding houses for female students and less for male students so as to have a close watch on females not to go out. By so doing, they are keeping female students in college and in the end accessing college education to empower them. This is a deliberate move as they want to lessen the problem of low access to college education for females. The Vice Principle further stated that she had given 75% scholarship to the women leaving them only to pay a fee of K600 (small amount) which is reasonable on their part. All this has been brought about due to the issue of low access to college education for women.

The vulnerable female students have been allowed to do small jobs in college especially during the holidays and in return, do not have to pay anything when colleges open. She said this allows them to learn freely and concentrate more in their school work. Disturbances normally come to the women folk when they have no support of any kind and this leads them to indulging in bad ways like engaging themselves in prostitution, Times of Zambia (ibid). If most colleges would come up with such related ideas, it would help women, especially those from poverty stricken
homes, to continue with their education and this can increase women graduating as teachers in colleges of education.

2. **Campaign for Female Education (CAMFED)**

This paragraph introduces a program that illustrate how women can access college education, progress with their education and complete their training without stopping on their way and this can be fostered through formal education. Campaign for Female Education (CAMFED) was selected due to its new curriculum that serves to compliment formal academic curriculum in schools. It incorporate imaginative pedagogy that serves to motivate and inspire women to continue with their education. Through female role models and mentors, extracurricular activities and learning materials that promote gender equality and build competences, the young students are primed to learn from gender-responsive teaching and opportunities.

The Campaign for Female Education (CAMFED) is an international non-profit organisation that, since 1993, has been dedicated to the eradication of poverty and inequality in Africa through the education of girls and empowerment of young women as leaders of change (Lake, 2015). It targets the rural areas of Sub-Saharan Africa namely, (Ghana, Malawi, Tanzania, Zambia and Zimbabwe) to reach the most marginalizes girls who in turn grow into women who in turn will become women who will need to access college education in their near future so that they are independent and empowered. CAMFED began by subsidizing costs for young girls’ education through scholarships, but it has expanded its work to have a more holistic focus that include: building multi-stakeholder partnerships; early childhood development and education; a primary school safety net fund; complementary and extra-curricular programs and post-secondary and tertiary support (Murphy-Graham and Lloyd, 2915, p. 13). CAMFED strives to empower girls and women through access to education and access to social and economic opportunities that they have been deprived of.

**Summary**

In conclusion, education remains an important factor that feeds a supportive environment for women. It has the potential for empowering women and giving them opportunities that will open up their minds to improve their lives. Education, also, can accelerate progress towards the achievement of each of the proposed sustainable development goals (SDGs) for 2015 and
beyond in a multiplicity of ways. Not only education is a basic human right but is vital for development. Education enables individuals especially women, to live and aspire to healthy, meaningful, creative and resilient affairs. It strengthens their voices in community, national and global affairs. It opens new work opportunities and sources of social mobility. In short, the effects of education deserve to be a prominent cornerstone in the post-2015 development frameworks. To summarize everything, there is need for more females to access college education so as to empower them and be exposed in many fields, and also to have a developed nation.
CHAPTER THREE
METHODOLOGY

3.1. Research Methodology

This chapter presented the methodology that was used in carrying out the study. It consisted of research design, area of study, population, sampling procedures, instruments used, instruments for data collection, and data analysis.

3.2. Research Design

Mixed methods approach, (qualitative and quantitative), was used to collect data on factors affecting low access to college education for women in selected colleges of education in Mansa.

The research was more qualitative, as it used a descriptive survey where I described in detail and comprehensively described what I found out in the field. According to Orondho and Kombo, (2002) a descriptive design is used when collecting information about people’s attitudes, opinions, habits and any of the variety of education or social issues.

The study used four data collection techniques, namely questionnaires, interview schedules, focus group discussion and observation checklist.

3.3. Area of Study

The study was conducted in Mansa district of Luapula Province where three high institutions of learning were selected. I had to choose Mansa as it has more colleges were I could collect data with less difficulty, and the factor for choosing these three colleges was that this is where I had sampled peoples whom I had to interview in relation to my study. The other reason was that, Mansa was accessible than other remote places.

Therefore, given its location, and conducive environment for educational development, the researcher found that Mansa could provide the required information for the study.

3.4. Target Population

The target population involved various stakeholders from three high institutions in Mansa, whereby both Women and men were interviewed, also, the education management teams such as the Principles, lecturers, admission officers, College Board members, students, matrons and
parents were included. Parents were also not left out as they also are involved in providing their children with education and they come up with certain decisions about their children’s education, who should receive education and who should not in case of financial constraints.

3.5. Sample Size

The planned sample size is 100. The sample size consisted of one hundred (100) respondents, distributed as follows: sixty (60) females who included Principles, admission officers, College Board members, lecturers, students, and matrons from the three selected high institutions and forty (40) males, who included Principles, lecturers, admission officers and students. More women were included so as to get the rightful information from those who are directly affected.

3.6. Sampling Techniques

Purposive sampling was used to select three colleges of education in the district as there are more than three colleges, being a Provincial Headquarter, it has other private learning institutions. Further, participants were selected randomly to avoid having some bias. The managers, admission officers and lecturers were selected purposively since the researcher considered that these had the required information, government circulars, and some policy documents used to guide in the enrolment of learners. Orodho and Kombo (2002) state that the power of purposive sampling lies in selecting information rich in cases of in-depth analysis related to the central issues studied.

3.7. Methods for Data Collection

In the first place, permission to conduct the research was sought from all the three colleges of educations. Data was collected using the following instruments;

2. Interviews guides and interviews.
3. Focus groups discussions.
4. Observational checklist
Below is the diagram which summarizes what has been explained above:

3.8. Data Analysis

The process by which data is processed and converted into meaningful statements is referred to as data analysis and interpretation (Saratakos, 1995: 299 and Bless and Achola, 1988:137). The purpose of data analysis is to process raw data for interpretation. The study used both qualitative and quantitative methods of collecting data. The quantitative data from, questionnaires and observation checklists were analyzed using excel and Statistical Package for Social Sciences (SPSS) software to generate descriptive and inferential statistics. Descriptive statistics were used to come up with factors leading to low access to college education by women in colleges of education in Mansa district.
CHAPTER FOUR
PRESENTATION OF FINDINGS AND DISCUSSION

This section discusses the presentation of findings. The researcher will discuss what she came up with following the order of the objectives. The objectives of the study were to establish factors leading to low access to college education by females; explore factors affecting the progression, retention and completion rate of female students in colleges of education; establish measures put in place to balance up the numbers for both males and females accessing college education; and to explore benefits of having females graduating as teachers in colleges of education.

According to the findings, teachers and most people from the community are knowledgeable about Education for All as stipulated in the UN Document, (1998) which states that “everyone has the right to education and that education need to bring about change and address social needs, promote solidarity and equity, preserve and exercise scientific rigor and sustain the level of quality.” It was noted that, when women access college education, it was going to be beneficial for them, their families, their communities and their nation as a whole. An education beyond primary school provides an opportunity to fulfill women rights to the full development of the human personality, which would then contribute significantly to them being economically empowered to live more complete lives with independence and dignity.

It was noted that the factors leading to low access to college education by females are that, some married women are not allowed by their spouses to go for training instead want them to be confined at home so that they take care of the family. Some husband are not for the idea that their wives undergo training of any kind. They have various reasons for not allowing their spouses training and acquire extra knowledge. Some think that they can misbehave while at college, others have the conception that they can divorce them once they start working.

In order to lessen the low access to female education in colleges, men need to be sensitized so that they do not restrict their wives or women from progressing with their studies. They need to allow them access college education so that they are empowered in future and be able to support their families. Women, too, need to be educated to take care of themselves so that they avoid unwanted pregnancies when they are in college, so that they concentrate fully in their studies.
The other factor which was noted was that of not attending interviews once they were accepted due to not having resources, like the fees paid when they go for interviews. They also need to have extra money for their transport and money for logging as no one is offered accommodation. The other notable factor was that of failing to go to a distance place where they are accepted to attend interviews.

Some women fail to report for training once colleges open due to pregnancies. They find themselves to be pregnant and in such a case they are not allowed to be in boarding. If they have nowhere to stay, then they just remain home. In such a case, there is no rule which says they only need to be replaced by a female student on the waiting list. Pregnancies affects the progression, retention and completion rate of a woman since once a pregnant women fails to report for training, the admission officers replaces them with any one on the waiting list either a man or a woman depending on how one is prepared.

Sometimes women apply to colleges, and when time come for them to go for interviews, they fail to attend due to various reasons such as being stopped by their husbands, due to financial constraints or distance.

Education can be transformative at any age, but for the women, it is most impactful as they originate from patriarchal societies and from rural, impoverished communities. The benefits are both immediate and long -term. Immediate in the sense that it confirms their worth as an individual capable of learning, to being in an environment that fosters gender equality, being given a chance to overcome a life of disadvantage and to be exposed to potential. In the long term, formal education provides the possibility for a better life that might include going on to University to learn more and to know that because of an education there are options that were not there before.

When women access college education, they become role models and mentors to the next generation of students. It was noted that in order to balance up the enrolment rates for both male and female students, more women need to be sponsored by organisations like CAMFED in order for them to retain their places and complete their education. Role models should be there so that women are attracted and encouraged to progress too.
The findings of this study on measures to be put in place to balance up the enrolment numbers for both men and women accessing college education are that there must be female role models in these colleges of education so that female students get attracted and in the end remain in these colleges where they will progress and complete their education. When they see other female lecturers training them, they can be attracted and in the end put more effort so that they complete their training.

Young women often make decisions that affect the wellbeing of young people as well as their communities and nations. An investment of education during this life phase can help break the cycle of poverty prevalent and it supports women to make informed decisions about their life ahead; decisions regarding marriage, child bearing, career or vocation, all of which impact their communities, families and nation societies.

The findings of this study on factors affecting access to women education are that, some countries are ever fighting such as in Afghanistan, Iraq and other nations. Violence has hindered girls and women from going to school as it is not safe for them to be away from their homes especially in war zone areas. Another example I can give is Nigeria is one country where girls were abducted the time they were in school and up to now it is not known whether those girls have released from the so called Bunko haram (terrorists) who kidnapped them.

The study has also established that poor infrastructure in some colleges make women not to be in that institution longer as this does inconvenience them. An example is given where an institution has no running nor enough water and you may find that may be, this woman unexpectedly begin her messes, without water, one may fail to stay in school for longer periods as she will not be comfortable. Certain women may even suffer from abdominal pains which may lead them to go for medication. All these reasons focus on the whether a women may remain in that institution for longer periods or not. When such women are away, no one waits for them and so they lag behind their fellow students.

The following table show the education level of the respondents who were interviewed in the selected colleges of education in Mansa and most of them had received primary education. This is a sample in table form but will be put under this chapter. This study has established that most people are aware of “education for all” especially at primary level were education is free. This is tabulated in the table below:

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary</td>
<td>37</td>
</tr>
</tbody>
</table>
Table 1: Education level of respondents

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td>Primary</td>
<td>41</td>
<td>41.0</td>
<td>41.0</td>
</tr>
<tr>
<td></td>
<td>Secondary</td>
<td>27</td>
<td>27.0</td>
<td>27.0</td>
</tr>
<tr>
<td></td>
<td>College</td>
<td>22</td>
<td>22.0</td>
<td>22.0</td>
</tr>
<tr>
<td></td>
<td>University</td>
<td>10</td>
<td>10.0</td>
<td>10.0</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>100</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Field work

Figure 1. Education level of Respondents

Source: Field work
The diagrams below show schools owned by both government and the private sector. From the look of things, we can say that the government is putting more effort in constructing more schools in the country so that the majority of people receive education. Private schools are more expensive as compared to government schools and most people take their children to government schools as they are more reasonable in terms of fees.
Figure 3. Government/Public or Private/community schools: (Source: Field Work)
Government and Community Schools

Government schools are at 80% while Community schools are at 20%, this shows that the government is putting more effort to make sure a lot of schools are constructed in the country.

Source: Field work
CHAPTER FIVE
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

SUMMARY
The present study was concerned with factors leading to low access to college education by women in colleges of education in Mansa district. The investigation sought to explore factors affecting the progression, retention and completion rate of female students in colleges of education, establish factors leading to low access to college education by females, establish measures put in place to balance up the numbers for both males and females accessing college education and explore benefits of having females graduating as teachers in colleges of education. The descriptive survey method was found to be most appropriate for this study since it was capable of capturing the respondents’ perceptions, beliefs and attitudes.

Questionnaires and interviews were used to collect data from a sample of 100 respondents made up of 40 males and 60 females. On the other hand, interviews were found to be very effective in the collection of data.

CONCLUSIONS
Conclusions is the next section presented after the summary. These are arrived at as a result of findings of the study. Conclusions provide answers to questions raised in chapter one and in the study it was found out that the people concerned need to come up with strategies that should be employed for more women to access college education. These were outlined as follows; the government need to make sure that training colleges are within reach in most locations so that women of that area access college education, they can even be day scholars and coming from their homes if it is near the learning institution. This is more prevalent in rural areas where colleges are in distant places as compared to urban areas. A lot of learning institutions are located along the line of rail. The government need to make sure that Schools and colleges are constructed in places where there is a very large population and not too far from each other.

The study also confirmed that the community need to be sensitized so that they allow more women access college education than marrying them off at a tender age. Some do not even see the importance of educating females, when a woman is educated, you educate a nation unlike
educating a man. A women is a mother to the motherless, to the poor, the physically challenged and many more, they embrace everyone.

Men, too, should be sensitized so that they allow and support their spouses’ access college education or training of some kind.

The other strategy which need to be employed to encourage more females’ access college education is to sponsor them, especially those who are in higher learning institutions like the Universities, since tertiary education is more expensive than primary education. There is need to provide more scholarships for women in learning institutions so as to encourage them continue being in colleges of education and receive education. When more women, especially those from poverty stricken families are sponsored, they will make sure that they progress and complete their training since they will have no one to blame, saying, it is because of high fees that they have failed to complete their training.

**Measures put in place to balance up enrolment rates for both men and women**

The other strategy the government need to work on is construction of more schools in almost all the Provinces of Zambia and this need to be distributed equitably. When the country has more schools it will mean that children, especially girls, even young ones will go to school as they will not be very far from their villages or homes. When these children receive education, it will mean that they will proceed for further college education even when they have grown up.

The government has constructed more schools for girls, some which are technical schools, in most parts of the country in order to balance up the enrolment rates for both men and women. This has been done even in rural parts of the country so as to allow a lot of children, especially girls, to go to school and in the end, when these girls receive education, they will have to proceed further and go for further studies by way of accessing college education. Even most community schools have been upgraded to public institutions and better infrastructure have been put up in most areas. The government has also sent at least one or two trained teachers to these community schools so that learners receive equality education.

The re-entry policy is a government policy allowing pregnant girls to go back to school after delivery. In Zambia, it was introduced in the year 1997 by the Minister of Education for that particular period. He noted that more females, once they became pregnant, were not allowed to
go back to school and this was not fair as the men or boys who pregnant them, if they were school pupils, remained in school and continued receiving education. This was another strategy which was brought by the government in order to allow pregnant girls to go back to school after delivery so that they could continue receiving education.

The affirmation action is another strategy the government took into consideration to allow more girls proceed to the next level in their education. This is where girls are allowed to proceed to the next grade level after scoring slightly lower marks than those of boys. An example can be given where a boy scores 450 marks and a girl 420 or 430 marks and is allowed to proceed. This is at grade seven and nine level. When this is done, then women will continue receiving education and upgrade themselves further.

Factors for more women accessing college education

It has been noted that when you educate a woman, you educate the nation, as this woman will be responsible of so many people under her charge. The following are the benefits of educating women; there will be reduced child and maternal death, improved child health, fewer unhealthy children, good nutrition, lower fertility and the woman's voice will be strengthened at community, national and global levels in several affairs. It will also open work opportunities which will provide higher wages or income. The female who has received education will marry later at a tender age and in the end produce healthy and strong children.

Women's lives can easily be disrupted by early marriages and early childbirth if they do not access college education at the right time. It is during this time that gender roles become differentiated and intensified, in preparation for adulthood, especially in rural areas where culture and tradition play significant roles, (Lloyd and Young, 2009) stated that:

During this phase of life, an education that heightens a woman's social status, minimizes her social risks, delays her assumptions of adult roles, and cultivates a capacity for critical thinking and independent decision-making can reshape her picture pathways radically and profoundly—with cascading benefits over her lifetime (p. 36).

Women progression from school to economic leadership in turn brings recognition to the value of women education (Lake, p.22). When women progress in their education, they will learn a lot and this can be applied in their daily life.
Development is integral to a nation’s sustainability and there is need to seriously examine agendas and decisions on how to provide education to its people, especially women. It behooves a nation to see that in the long run, a health and vibrant economy is reflective of its own policies and implementation of sound development principles. This speaks to the role of: education, the community, the family and lastly the role of government from the local to the national that has to do with policies relating to giving its populace the access to education and the opportunity to complete education through college level. By educating its citizens, men and women, it elevates the local and the national economy by having working individuals contributing to the nation’s economy and development as a whole. Access to women education contributes to economically empowering its citizens to live full and complete lives with independence and dignity.

In summary, there is great need to educate a woman if we are to develop our country. As the saying states, “when you educate a woman, you educate the whole nation or the entire nation.” This means that women take care of their families even when they have limited resources. They will continue providing support to each individual member of that family. If it is one who has received education, it will even be much better as she will encourage all her family members to have that education.

A nation with an educated human resource is more developed than one without any education. Economically, it will be stable in its countries’ resources. Educated females produce health children as they will feed them on nutritious foods with needed nutrients and as such will be energetic and be more productive. On the other hand they will have the knowledge of how to take care for themselves not to contract diseases anyhow such as HIV/AIDS or any other.

There have been many reasons that are known to affect female education enrolment. All of these reasons were taken as independent variables, whereas, female education enrolment was the dependent variable. According to the findings, 70% of the population agrees that female education is essential for the economic growth of the country as it increases human capital. Moreover, 54% of the population strongly agrees with the fact that education does provide females with well-paid and prestigious jobs which encourages them to work and therefore, increases human capital and reduces the unemployment rate in the country. Furthermore, 64% of the population believe that age does not affect female education enrolment and neither does religion. Recipients believe that religion encourages education whereas the cultural norms and
stereotypes prevailing in the society affect education negatively and parents who are willing to provide their daughters with education do it irrespective of their age. On the other hand, 35% of the learners said that religion and age does have a connection with low female education enrollment, since parents want their daughter to get married when she gets older instead of marrying them off at a tender age.

**Recommendations**

Recommendations are drawn from the conclusions and should, therefore, map the way forward and address, improve or change the situation for the better. On the basis of the findings of the study, the following recommendations were proposed;

The study reveals that many gaps still exist so it is recommended that the government continue constructing a lot of schools especially for the girls and these should be of high standards and of good quality. All in all, a number of technical schools for girls, countrywide have been constructed. This is a deliberate move so that a lot of women receive the needed education.

In view of the above conclusions, it is recommended that the government should continue taking measures to reduce gender disparity in education. As more women continue to upgrade themselves, the government need to consider promoting them where need arise, unlike considering only men as these have been in leadership for a long time now.

Since some of the findings have been inconclusive, the study further recommend that there must be deliberate arrangement for awareness campaigns in the rural areas to educate people about the importance of female education. Some community members see no need of educating a women as they find it to be a share waste of time.

Other findings reveal that some people are ignorant of the re-entry policy so it is recommended that the community are sensitized over the same. I happened to conduct a worked on Campaign for female education (CAMFED) were I noted that a lot of parents in this area where not aware of the re-entry policy. We had to make sure they were sensitized on the same so that they saw the need of educating the women. The re-entry policy is only known by a few members of the community, so there is need sensitize them.
More women accessing college education in higher institutions need to be put on government bursaries especially the vulnerable ones, so that they continue with their education and do not indulge in other activities.

When schools are built, they should not be very far apart to reduce on distance, especially for the little ones who cannot afford travelling long distances. Schools should be conducive for the girl child to keep them in school for longer periods and more schools should be constructed in rural areas especially for girls, though this, has been almost addressed by the government.

The researcher further recommends that female role models need to be sent to places where they are very few or rarely found. When these women see these fellow women performing certain jobs, they will also be encouraged by these still in school.

The community need to be sensitized on the danger of early marriages or child marriages, and encourage parents to take the girl child to school; they also need to wait till their daughters are fairly educated before getting them married off.

Parents should stop discrimination in children, who to educate and who not to educate. All children should receive education despite being boys or girls, everyone has the right to be educated.

Government need to invest more in education, this should be done by allocating more funds to the education sector so that more colleges are constructed throughout the country.

Schools and teachers play a valuable role in promoting good racial relations between people of different racial groups, eliminating unlawful racial discrimination and promoting equality of outcomes between these groups, but they need support in order to continue to do so.

For schools: inclusion of race equality concepts in lessons should be seen as a normal part of effective learning and teaching; local resources in lessons involving race equality, such as work by local black and minority ethnic writers and in the history of local industrialization should be used to stimulate pupils’ interest and learning.

In the interim, while developing countries wait for a national agenda that puts quality education where it belongs, that is, at the top, and implements the policies that will provide quality education for all children and the decision to educate a woman, ultimately rests within the
family. According to Graca Machel, “at the end of the day, it is the mother or father who decide to keep them in school, at least secondary school through to college education.”

There is need to change the mindset by all players, that is, the government, communities and families, in order for women accessing college education, progress to the next level and completion movement to succeed.
REFERENCES


APPENDIX I QUESTIONNAIRE
DEAR RESPONDENT

It will be very highly appreciated for participants of this questionnaire to respond freely, honestly and truthfully. You are asked to tick against the word for the relevant information required by each question or statement. Some questions or statements may require an explanation, a word, phrase or short sentence. Indicate these as briefly as possible.

The information collected shall be used for academic purposes only.

SECTION 1. BACKGROUND INFORMATION

Tick the appropriate answer: 1. Gender: Male: Female:

1. Name of Institution. ________________________________

2. What is your age? a) 15 to 25 b) 26 to 35 c) 36 to 45 d) 46 to 50 e) Above 50

3. What is your highest qualification? a) Grade 9 b) Grade 12 c) College d) University e) None

4. What is your occupation? a) Administrator b) Head Teacher c) Lecturer d) Board Member e) Pupil f) Any other

5. For how long have you been at this institution? a) 0 – 4 years b) 5 – 10 years c) Over 10 years

6. Where do you belong as an institution? a) Public b) Private

7. Number of Teachers/Lecturers at this institution by gender? a) 0 – 5, b) 6 – 10, c) 11 – 50, d) above 50 .................................................................................................

8. Number of male Teachers/Lecturers

9. Number of female Teachers/Lecturers

10. State the reasons which makes women not to report for training once accepted

SECTION 2: Enrolment/selection mode

Below is the enrolment mode used to select pupils/students at school or institution of learning? Indicate with a tick which answer applies to you.
1. Which method(s) do you use as an institution to select first entrants?

<table>
<thead>
<tr>
<th>Selection by merit</th>
<th>Selection by status/age</th>
<th>Selection by gender</th>
<th>Selection by academic qualification</th>
<th>Selection by vacancies available</th>
<th>Selection by social &amp; economic background</th>
<th>Any other (specify by writing) in the space available</th>
</tr>
</thead>
</table>

2. Who does the selection at the institution?

3. How much is the application form?

4. Which subjects/courses do you offer?

5. Do you have boarding facilities at the institution?

6. What rules could be biased against women?

SECTION 3: Reasons why Girls/Women have not received education

Below are the reasons for women who have not received education. Tick any which are more prominent & applies to the majority.

1. What has led girls/women not to be enrolled/access education?

<table>
<thead>
<tr>
<th>Financing, lack of income to pay for education</th>
<th>If (married) husbands denying them chance to learn or further their studies.</th>
<th>Family background</th>
<th>Poverty</th>
<th>Early marriages</th>
<th>Not meeting the required qualifications.</th>
<th>Pregnancies</th>
</tr>
</thead>
</table>

3. How long is your programme?
4. Think of any measure which can be used to educate more women

5. What do you think the government should do to allow more girls receive education

6. Which gender normally fell to report once colleges open?

APPENDIX II

INTERVIEW GUIDE

1. Sex of the respondent.

2. Institution/ School.

3. Educational attainment.

4. Occupation of mother father guardian

5. Residential area of the parent / guardian; Urban or Rural?

6. Who pays for your education?

7. How is money for education raised?

8. How do you access application forms and how much is each form?

9. State the number of colleges you know in your area.

10. Can you briefly explain the benefits of receiving education, especially on the part of a woman?