FEMALE EDUCATION BREAKS THE CYCLE OF POVERTY. A CASE STUDY OF CHIKOMBA RURAL DISTRICT, ZIMBABWE

By

LILLY ZULU

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SUPERVISOR: Dr S. ZIEHL

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DECLARATION BY CANDIDATE

NAME: Lilly Zulu

STUDENT NUMBER: 212384856

QUALIFICATION: MA (course work) in Development Studies

MODULE CODE: EDS 504

TITLE: Female education breaks the cycle of poverty, a case study of Chikomba rural district, Zimbabwe.

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ABSTRACT

The research which forms the basis of this thesis describes rural women’s perceptions of how Camfed education and skills development programmes have improved their lives in the Chikomba rural district in Chivhu, Zimbabwe. The researcher was motivated to carry out this study mainly due to the fact that in most rural societies in Zimbabwe, women are found suffering from social, cultural and political biases in the traditional male dominated society of Zimbabwe. Compared to their male counterparts, women have limited access to educational and employment opportunities and also have less social and political power than men. Being heads of households, women have to carry out the full traditional roles with the added responsibility of household and production management.

The purpose of this study was to inform those investing and interested in women’s education about whether, how and the conditions under which women’s education directly improves women’s own lives and decreases poverty in the family and society. Camfed is an organization that advocates for female education particularly in the marginalized and poor parts of the country where poverty remains a barrier to girl’s education. It provides financial resources and establishes innovative education and training programs in order to break the poverty cycle in rural communities and empower women.

A quantitative approach was employed in this study using a descriptive survey design, with the emphasis on collecting primary data from the research participants as well as consulting secondary data sources such as books, academic journals, completed and unpublished post-graduate research dissertations and theses.

Findings of this study revealed that financial constraints, early marriage, proximity to school, death of parents as well as domestic chores were factors identified by the women that prevented them from completing school and pursuing further studies. The women also describe their perceptions of how education has led to better opportunities and an improved standard of living as they can now afford the basic goods and services. Moreover the participants mentioned how education has provided them with the basic skills to pursue a livelihood which will enable them to enjoy a decent standard of living. The research also found that education is an important determinant of women’s decision making in terms of finances and thereby improves their sense of empowerment. The women talked extensively
about how education has raised their self-esteem and how it has enhanced their economic and social independence.

At the end of the study and using the acquired information, several recommendations are made for the expansion and increase of programmes that offer incentives to keep girls in school, especially at secondary level where returns for girls are substantially greater in-terms of reducing poverty and improving the wellbeing of individuals.
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DEDICATION

To my parents.

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LIST OF ABBREVIATIONS

- CAMFED- Campaign for Female Education
- CAMA- Camfed Alumni Association
- CSO- Central Statistics Office
- CRC- Convention of the Rights of the Child
- GGR- Global Gender Report
- GNP- Gross National Product
- NGO- Non-Governmental Organization
- UN- United Nations
- UNDP- United Nations Development Programme
- UNFPA- United Nations Population Fund
- UNHCR- United Nations High Commissioner for Refugees
- MDG- Millennium Development Goal
- SPII- Studies in Poverty and Inequality Institute
CHAPTER ONE
BACKGROUND TO THE STUDY

1.1 INTRODUCTION

Zimbabwe is a developing country in which poor and rich exist side by side and where the levels of poverty in the rural and urban areas are not the same. The problem that needs to be investigated in this study is that rural girls and women are suffering from poverty as a result of constraints that make them unable to continue with their education. In extremely poor societies girls’ education is less prioritized due to financial constraints as well as the higher perceived rates of return to educating the male child than the female child. Failure of the female child to continue with school hinders her social and economic advancements. In order to break the poverty cycle, there is therefore a need to cast light on the importance of investing in female education.

Female education has been the subject of a complex of debates. It takes into consideration areas of gender equality as well as access to education with the main goal of poverty alleviation. Education helps men and women claim their rights and also realize the potential that they have in the economic, political and social arenas. Education is also one powerful and important weapon that fights and lifts people out of poverty as well as playing a role as a foundation for girl’s development towards adult life. There are several arguments relating to the educational levels that need to be attained by an individual that is enough for poverty reduction. Colclough (2005) claims that the social returns of primary education are higher as compared to that of tertiary education in developing countries. This makes an argument for the provision of primary education on a large scale and making it free. However, King (2005) argues that universalizing and prioritizing primary education alone without giving adequate consideration to secondary and higher education, constrains development through a lack of necessary skills in administrative posts as well as in management of the state.

All over the world, gender inequality has been quite extreme. Studies have shown that the inequality in education cripples the lives of millions of girls all over the world. Several scholars acknowledge that the gender gap has indeed narrowed over the past decade. However girls are still at a disadvantage especially when it comes to higher secondary as well as tertiary education (Singh, 2006). The fate of most girls who would have failed to pursue their secondary education is to get married and bear children at a very young age perhaps to
older polygamous or widowed men and some are forced into prostitution in order to make a living for themselves and their families (Khoo, 2010).

Njong (2010) maintains that investment in women’s education is essential for poverty reduction, empowerment and economic growth. There is an interrelationship that exists between education and poverty. “Education and health endowments of individuals are important components of human capital which make them productive and raise their standard of living or reduce poverty” (Barro, 2001). The higher the level of education of women, the fewer the number of poor individuals because it is documented that education impacts knowledge and skills supportive in higher wages (Talik, 1994). The Millennium Development Goals (MDGs) of the United Nations and the Poverty Reduction Strategy Papers have placed a focus upon primary education and the education of the girl child as a gateway out of poverty. The MDGs call for the elimination of gender disparities in primary and also secondary education by 2005 and to all levels of education no later than 2015 (United Nations Population Fund, 2003).

In Sub-Saharan Africa, women are more disadvantaged than men, as they still lack many of the necessary resources. Nelson (2009) states that all over the world, there are more than 115 million children currently out of school and more than half of them are girls. Living in an environment of extreme poverty, rural women and girls in the poorest parts of Africa remain critically excluded from education and also economic opportunities. Njong (2010) asserts, “poverty may constitute a major constraint to educational attainment’ through three possible means. First, poverty may handicap the acquisition. Second, poverty generates social pressures that influence the mind-set of poor students. Third, uneducated women gain very little knowledge of family planning, basic nutrition or even healthcare because it is almost impossible for these women in such marginalised traditional environments to acquire the important knowledge that has the ability to effect change (Bramley and Karley (2005)

Even though education is considered to be a human right, unfortunately women in some societies still lack access to this fundamental right (Njong, 2009). In much of Africa, women still carry a large “burden of the familial, societal, and community development responsibilities” (Mama, 2003). Studies show that girls are generally required to spend much more of their time on household chores than their male counterparts. Even when they are attending school, they are still expected to help out with household chores. Girls’ labour is
used to substitute for mothers’ work and as such includes, caring for the siblings, preparing meals, fetching firewood and water as well as caring for animals and pounding grain (Oxaal, 1997). Such responsibilities do not align with the demands of education and this can hamper their achievement in schools and their possibility of continuing in education (Oxaal, 1997).

In poor societies, families believe that men are a better investment and therefore women’s education becomes minimized. The rates of returns to education are considered when there are financial constraints involved. Usually girls’ schooling is constrained when the perceived returns to female education are less than those for males. Parents from poor societies prioritise educating a male child because they believe the benefits are more tangible (Rose et al, 1997).

According to the Gender Gap Report (GGR), a broad disparity exists between men and women in terms of educational attainment. The gender gap is measured using four factors: (1) economic participation and opportunity; (2) educational attainment; (3) health and survival and (4) political empowerment (Global Gender Gap Report, 2008). The GGR found that in developing countries there still remain very significant gender gaps in job opportunities and wages, education, political empowerment and economic participation. Further research into the constraints on girls’ schooling also reveals that costs of education to households affect both enrolment as well as the dropout rates. Girls in the poor households most instances are particularly likely to miss out or drop out of school because of misperceptions of the costs associated with educating girls. These costs are direct and they include fees, books, stationery, transport, required clothing and sanitary needs. Thus Baden (1995) concludes that poverty is a reason for non-attendance and high drop-out rates of girls. However, the United Nations Population Fund (UNFPA) which is part of the United Nations Girls’ Education Initiative is striving to accelerate progress in closing the gender gaps that exists in primary and secondary education as well as ensuring that all children complete schooling, with girls and boys having an equal access to all levels of education (UNFPA, 2005).

Issues concerning puberty and sexuality are related to safety concerns especially among poor households. Such concerns about girls’ safety both in school and journeying between home and school are a constraint to girls’ schooling (Hertz et al, 1991). Children from poorest households are often furthest from schools especially secondary school level. Physical safety
concerns are further exacerbated when girls have to walk long distances using unsafe routes passing bushes and forests as well as crossing flooded rivers during rainy seasons. Such long distances are life-threatening as there are high chances of rape, or muggings (Higson-Smith, 2004:118). “Longer distances to school for poorer households are likely to be a greater constraint to girls’ schooling than boys given the concerns for girls’ safety, particularly at puberty” (Oxaal, 1997).

In most developing countries, efforts to improve girls’ education in the rural areas have been dampened by the cost of sanitary wear. This is in contrast to schools in United States of America where girls’ restrooms have sanitary supplies available. Many rural areas are poverty-stricken and households are hardly able to afford even the basics goods. It is alleged that in rural schools girls miss a week of lessons every month as some people have alleged that not being able to afford sanitary towels negatively affects girl's school attendance (Ziehl, 2013). “A week per month missed equates to a quarter of the whole school term which evidently leads to the failure of exams” (Madi, 2010).

Studies show that basic education provides girls and women with an understanding of basic health and nutrition thus increasing a woman’s level of health awareness. Large differences in fertility rates are found between those who have completed at least seven years of education and women who have not completed primary education (United Nations, 1995). Better knowledge of family planning helps them plan and negotiate the number of children they want to have. Also better maternal education benefits children through improved hygiene practices, better nutrition, lower fertility rates and hence higher per child expenditures, taken together, all these contribute to future growth and poverty reduction (Oxaal, 1997)

Cultural and traditional values stand between girls and their prospects for education. Achievement of girls’ right to education is capable of addressing many of the societies’ deeply rooted inequalities, which condemn millions of girls to a life without quality education as well as a life of missed opportunities. Improving and widening the educational opportunities for girls and women helps them to develop skills that allow them to make decisions and influence community change in key areas. Tomasevski (2005) states that some societies still deliberately deny girls and women their right to education. This is articulated by the fear of power that women can have through education. Several traditional and cultural
values existing in high poverty areas where girls are uneducated include beliefs that educating a girl child is a waste of resources as she will eventually get married and also girls are generally required to spend more time on household chores and agricultural work than boys. Girl’s labour is used to substitute for mother’s work such as caring for siblings, fetching wood and water, caring for animals, pounding grain and farming (Oxaal, 1997).

A growing number of research studies and organizations are beginning to recognize that prioritizing and focusing more on female education is the most effective way to fight poverty all over the world (World Bank 2011). Investing in women’s education and empowering them has been demonstrated to have clear impacts on their health and economic future. Most donors are directing their aid to women and Jackson (2006) maintains that no country is able to completely develop economically and socially if it is not capable of fully utilizing all the talents of its citizens. A nation’s development and competitiveness depend on efficiently and effectively making use of its resources to the maximum, therefore this shows how human talent is also a critical resource for development and women are actually half of that resource. When women become educated, they acquire the necessary skills that they can utilize to earn an income and improve their control over decision making in the household and as well as uplift their entire families, communities and further enhance economic growth (Jackson, 2006). In some cases female education enhances girls and women’s control over their own bodies because it reduces gender based violence (Maholtra, 2003).

1.2 RESEARCH PROBLEM

Girl’s education in the Chikomba rural district is still less prioritized than that of the male counterparts. This district is one of the poorest and marginalized parts of the country. Financial constraints, deceased parents and lack of access to safe, nearby and quality learning opportunities cause girls to be less likely than boys to be enrolled in school. Where long distances are involved, school children may have to walk long distances using unsafe routes for an hour or more to reach school and this limits the time and focus to study (Campaign for Female Education, 2011). Failure of exams is a catalyst to numerous downstream problems like unemployment, early pregnancies and prostitution (Madi 2010). Murimirwa (2011) states that most families do realize the importance of sending all their children to school since education is recognized as the path to prosperity. But in the context of extreme poverty where families struggle to meet their basic necessities, parents favor the education of sons because
educated males are more likely to contribute to the family income. Roberts (2003) states that income deprivation restricts individuals from attaining education and the absence of low education cause low income levels. In such instances young girls are likely to get married to older men who can pay a bride price and relieve the family of her care. In this context girls are unable to continue with school, take charge of their own lives, have no sources to earn an income and thus opt to marry at a tender age or force themselves into prostitution to eke out a living. It is possible that these child brides are at a greater risk of having unwanted pregnancies, contracting HIV and also other sexually transmitted diseases than other girls who would have continued in school. There is need to conduct specific local research on constraints to girls schooling and the importance of investing in female education especially in the rural areas. There now exists considerable understanding of what are the general constraints to girls’ schooling, many of which are increased by household poverty. However, in order to design appropriate policies and execute effective reform, it is necessary to have information specific to the country. Whilst the factors limiting female education are understood, the relative importance of each factor varies in different contexts. In this case, the researcher will specifically focus on one community in Zimbabwe in order to get a better understanding of the education and poverty situation.

1.3 PURPOSE OF RESEARCH

The purpose of this research is to describe rural women’s perceptions of how education and skills development have reduced the poverty they have experienced. The desired outcome is to add to our knowledge of education and poverty and to inform those investing and interested in women’s education about whether, how and the conditions under which women’s education directly improves women’s own lives and decreases poverty in the family and society.

1.4 RESEARCH OBJECTIVES

1.4.1 Main objective

The research aims to document women's perceptions of how education has improved their lives.

1.4.2 Specific objectives

- To know the impact of NGO-managed education and skills development programme upon poverty and empowerment of women.
1.5 RESEARCH QUESTIONS
The study seeks to unearth answers for the following question:

- Does educating rural women and girls break down the poverty cycle?
- In what ways does female education empower women?

1.6 SIGNIFICANCE OF THE STUDY
From an academic viewpoint the researcher seeks to reveal how women who have participated in an education programme perceived the impact of this programme on their lives. The initial goal was to determine the actual impact of education on poverty alleviation. However, time, money and other constraints prevented the achievement of this goal.

Since women empowerment through education and empowerment is being addressed by both state and non-state agencies over decades, this proposed study thus is relevant in policy matters as well as in various programme interventions. There are quite a few empirical studies upon the empowerment of women and girls through education and skills development. This study documented women's experiences of education and their perceptions of how it has impacted on poverty reduction in their case. Women empowerment through education is still to be realised in Zimbabwe especially in the rural areas in spite of various programmes and policies by government as well as NGO sectors. Thus, findings of this proposed research helps NGOs, government as well as the society as a whole in understanding the importance of educating women and girls as well as women empowerment programmes of NGOs, and can further help in rethinking and restructuring existing policies and practises for effectiveness of such programmes.

1.7 DELIMITATIONS OF THE STUDY
The research was carried out in the Mashonaland East Province of Zimbabwe in Chikwidibire community that is remotely situated in a farming area of Chikomba rural district, 60km from the local town Chivhu. This district is located in the margins of the country and is still lagging behind the rest of Zimbabwe in terms of social and economic development. Furthermore, the area is experiencing high levels of poverty that excludes many women and girls from pursuing education. Erratic rainfall in this area has failed to guarantee enough food supply for the district in the past 5 years leaving its farming population with no produce to sell, hence no disposable income. The overall effect of such poverty ends up as a negative impact on children with girls being the most to be affected. The research is not about determining or measuring the impact of education on poverty reduction but rather women's experiences and perceptions of being part of a project that has that aim.

1.8 OUTLINE OF STUDY

The dissertation comprises of five components in total. The outline of study is as follows:

Chapter 1 is the introductory chapter that outlines the main aspects which will be explored in the remaining parts of the dissertation. It highlights the background, the problem statement, the purpose of the research, objectives, the significance the delimitation and outline of dissertation.

Chapter 2 presents a review of literature and theoretical framework, inquiring on what other scholars say about female education and its ability to break the poverty cycle. The concepts and definitions of poverty, to understand the various notions of poverty and to establish its relevance to gender. At least five main bodies of literature will be drawn upon for this dissertation. These will be: (1) poverty and women. The researcher will explain why women are the ones hit most by poverty than their male counterparts. (2) the role of women’s and girl’s education and empowerment on poverty reduction, (3) women’s education in the rural areas in Zimbabwe (4) the role of female education in economic growth, (5) Human capital theory. It further outlines the approaches and strategies when dealing with poverty amongst women particularly in the rural areas.

Chapter 3 presents the methodology used for conducting this dissertation. The reason (s) for using the quantitative research approach will be provided.
Chapter 4 deals with data analysis and presentation procedures. Analysed data is presented in charts, tables and also texts depending on the nature of the particular dimension analysed. The outcomes provide the basis for testing hypotheses and also respond to the research questions.

Chapter 5 constitutes the conclusion stage and a summary of the main research findings. In this chapter recommendations on how to overcome factors that are hindering women and girls to pursue education and become empowered to fight poverty are submitted.
CHAPTER 2
LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 INTRODUCTION

Research on women’s education in rural areas, especially in developing countries, reports widespread inequality between the genders. Inequality between women and men takes the form of economic inequality as well as differentials in education, health care, rights, and access to a number of essential resources and differences in power in all spheres of life (Maholtra et al 2007). This section will present theories on poverty, theories on gender inequality and previous research carried out on female education and poverty.

2.2 THEORIES OF POVERTY

2.2.1 Defining and conceptualizing poverty

Poverty is a global phenomenon which is a complex and multi-dimensional problem. While no country is exempt, the magnitude of poverty in developed countries is not the same as that in developing countries (Ziehl, 2013). Several economists, institutions and social workers defined poverty in different ways. According to Ziehl (2011:6) poverty is quite a complex concept that has got many interpretations. About fifteen meanings as well as measures of poverty have been proposed (The ‘Studies in Poverty and Inequality Institute, 2007). The definitions range from ‘expert driven’ such as the Poverty Line as well as the income of the lowest forty percent of earners to community-designed meanings such as responses to question: ‘What do you regard as the absolute minimum income? (SPII, 2007). “It is very difficult, if not impossible, to define poverty in an absolute, non-relative way” (Ziehl, 2011:6). Societies have got different ways in which they eradicate and minimise poverty thus writers like Ziehl (2011:6) suggest the importance of being explicit about the definitions used.

In social terms, the term poverty is commonly defined as insufficiency of basic needs and these needs are the necessities that every being has the right to have and these include water,
food, clothing, shelter, medical care and education (Wong, 2012). In conventional economic
terms, economists define it as a lack of money, not having enough money to meet basic needs
states that “poverty is more than inadequate income or human development; it is also
vulnerability and lack of voice, power and representation”. In other words, they define
poverty more broadly than lack of income

Poverty has got various manifestations and effects, in addition to a lack of sufficient income
to ensure a decent living, it is characterized by exclusion or being denied access to
participation in decision making in social, economic and also cultural life (Bhalla 1999). The
World Development Report (2000/2001) states that the number of poor people (those
consuming less than $1 a day) in Sub-Saharan Africa have increased dramatically from an
already high 217 million in 1987 to 291 million in 1998 leaving almost half the resident
population poor (World Bank, 2002). May (2002:2; presented 2004), in reference to regional
disparities in poverty claims that, in spite of a sharp decline in the numbers of the poor
people in China, Middle East and North Africa, the position in Sub-Saharan Africa has been
the most severe where the numbers in poverty have grown by 73 million between 1993 and
1998. May (2002) also argues that such exclusion is seen to incorporate the lack of social ties
to the family or community to which an individual belongs. The absence of social support
bring with it isolation from society and also vulnerability, and this invariably leads to feelings
of helplessness, dependence on others and also loss of dignity and inability to partake in
decisions. Such people are barely able to attain quality or any education resulting in high
illiteracy and permanent suffering and under development.

2.2.2 Income notion of poverty

The conventional literature on poverty has in most cases viewed poverty in terms of
economic welfare that is the inability to attain a minimum income that is required to satisfy
them and meet their basic needs (World Bank, 1997). Usually low incomes and also
consumption levels result in poor nutrition, inadequate and poor quality clothing and
deficient command over productive assets and also access to key social services (Ekar, 2005).
Although this notion might be a pointer to poverty, it is intrinsically quite limited. It focuses
less on health rights as well vulnerability status of persons. With regards to women in
particular, this concept of poverty ignores significant aspects such as lack of voice and also
hardships in meeting domestic obligations, obtaining clean water and equal education attainment. However, despite these limitations of the absolute concept of poverty, the material dimensions of poverty expressed in monetary value is too important an aspect of poverty to be neglected because it lends itself as a basis for reviewing other issues in the literature that have revolved around it (Lipton and Ravallion, 1997).

2.2.3 Chronic and transient notions of poverty

Poverty can also be chronic or transient. Transient poverty is normally short lived and for certain periods, as many people move into and out of poverty due to short term shocks ranging from crop failures, death of breadwinner, temporary loss of employment and the likes (Ekar 2005). Hulme and Shepherd (2003) viewed chronic poverty as occurring when an individual experiences a significant capabilities deprivation for a period of 5 years or more. It also concerns people who remain poor for much of their life course and also who may pass on their poverty to subsequent generations.

Furthermore it is individuals who ultimately suffer chronic poverty. In non-poor households it is possible that some members may suffer chronic poverty because of their gender, age or social status and conversely, individuals in a chronically poor household may not be persistently deprived (Ekar 2005).

2.2.4 Capabilities notions of poverty

A marked difference from the conventional definition is the notion of poverty that focuses on well-being as revealed by nutritional status, educational attainment and health status. Income might be very important to the realization of these outcomes but there is no guaranteed transformation of income into these outcomes.

Sen (1999) calls “capability” the substantive freedoms that people enjoy, living the kinds of lives they have reason to value, such as social functioning, basic education, healthcare and longevity. Deprivation may thus be seen in terms of the failure to attain certain human capabilities that are very important and necessary to a person’s well-being. Individuals are deprived in a significant way if they do not have the capability of avoiding preventable, unnecessary morbidity or escapable undernourishment (Dreze and Sen 1989:15). Therefore poverty itself can be seen as a severe failure to attain basic capabilities. The advantage of this
view is that it relates poverty to the failure of the ability to achieve precisely those things that are ultimately important as compared to the more common definition of poverty in terms of inadequacy of income and material things. In this perspective, poverty that is seen as a failure of basic capabilities implies a person is poor if she has to lead a deprived life.

2.3 POVERTY CAUSED BY ECONOMIC, POLITICAL AND SOCIAL DISTORTIONS OR DISCRIMINATION

Several theorists do not consider the individual as being the source of poverty but rather claim that economic, social and political systems which cause people to have very limited or no opportunities and resources with which to achieve income and well-being (Malik 2011). The 19th Century intellectuals developed a full attack on the individual theory of poverty by exploring how social and also economic systems are responsible for creating individual poverty situations (Bradshaw 2006). Marx further demonstrated how the economic system of capitalism created the “reserve army of the unemployed” as a conscientious strategy to keep wages very low. A number of researchers now suggest that the economic system is structured in such a manner that poor people fall behind regardless of how competent they may. The other problem is the fact that minimum wages do not enable single mothers or their families to be economically sufficient (Jencks 1996:72). The common problem of the working poor is increasingly seen as a wage problem linked to structural barriers preventing poor families from getting proper jobs, complicated by limited numbers of jobs near workers as well as lack of growth in sectors that support lower skilled jobs (Tobin 1994). The theory further suggests that, in spite of the perceived importance of education, funding per student in less advantaged areas is still less than that which is spent on richer students, teachers are less adequately trained, books are often out of date or in limited supply, amenities are few, and the culture of learning is under siege. The systemic failure of the schools is thus thought to be the reason why people have low achievement, poor rates of graduation and few who pursue higher education (Chubb and Moe 1996).

There is a parallel barrier that exists with the political system in which the interests and also the participation of the poor is either impossible or quite deceptive. Recent research studies confirm the linkage that exists between wealth and power and has shown how poor people are less involved in political discussions, their interests are more vulnerable in the political process and they are excluded at many levels. Social stigma because of race, gender, disability, religion leads to limited opportunities despite an individual’s personal capabilities
and the theory suggests that no treatment of poverty can be complete without acknowledging that groups against which discrimination is practised have got limited opportunities regardless of legal protections (Bradshaw 2006).

2.3.1 Poverty caused by Geographical Disparities

This theory of geographical disparities asserts that people, institutions as well as cultures in particular areas lack the objective resources that are required to generate well-being as well as income, and that they also lack the power to claim redistribution (Bradshaw 2006). This theory suggests that poverty is determined by proximity to natural resources, disinvestment, density and diffusion of innovation (Bradshaw, 2005. Goldsmith and Blakely (1992) offer a comprehensive perspective on the link that exists between development and poverty in urban contexts. In their book, Separate Societies (1992), these two authors argue that the joint processes of movement of households as well as jobs away from poor areas in the central cities and rural regions creates a separation of work, residence and economic, social and also political.

A theoretical perspective on spatial concentrations of poverty emanates from the economic agglomeration theory. “It is often used to explain the emergence of strong industrial clusters agglomeration, showing how propinquity of similar firms attracts supportive services and markets, which further attracts more firms” (King and Wahlstrom, 1999). In reverse, the propinquity of poverty as well as the conditions that lead to poverty or consequences of poverty generates more poverty, whilst the competitive areas attract business clusters, drawing away from impoverished communities. Usually low housing prices in such kind of locations have the potential to attract more poor people thus leading to housing disinvestment by building owners. Diao, et al (2007) point out that rural areas are usually the last stop when it comes to technology innovations, low wages and competitive prices dominate production. The lack of infrastructure that permits development limits economic activities to take place. The areas and sections that are left behind in terms of development experience the largest competition in restructuring of the economy mainly due to the fact that the jobs in these categories are more likely to move to the less developed countries (Lyson and Falk 1992).
2.3.2 Poverty Caused by Cultural Belief Systems that Support Sub-Cultures of Poverty

This theory of poverty places its cause in the “Culture of Poverty”. According to Bradshaw (2006), this theory suggests that poverty is created by the transmission over generations of a set of beliefs, values and skills that are socially generated but individually held. Individuals are not necessarily to blame because they are victims of their dysfunctional subculture or culture. Culture is socially generated and perpetuated, reflecting the interaction of the individual and community (Bradshaw 2006). Such a notion makes the “culture of poverty” theory different from the “individual” theory that links poverty explicitly to individual abilities as well as motivation. Technically, the culture of poverty is a subculture of poor people in ghettos, poor and poverty stricken societies, or social contexts where they develop a shared set of beliefs, values and norms for behaviour that are separate from but embedded in the culture of the main society (Bradshaw 2006). Oscar Lewis (1959) defined the culture of poverty as a set of beliefs as well as values that are passed from one generation to another. He further states that once the culture of poverty has come into existence it tends to perpetuate itself. By the time slum children are six or seven they have usually absorbed the basic attitudes and values of their subculture.

Lewis (1959) defines the cycle of poverty term as the phenomenon in which poor and disadvantaged families become trapped in poverty for most of their years and generations. This is mainly due to the fact that they do not have any access to long term education as well as no long-term financial guarantees. The theory further suggests that the cycle of poverty puts forward that young children who are born into poverty will always remain in poverty mainly due to the fact that they lack the ability and resources that allow them to go to school and receive no education. Poor families facing financial instability lack clean and proper clothing, poor nutrition and diet, lack of proper sanitation and hygiene. However their ability to break the poverty cycle is very limited and in some instances impossible (Barke and O’Hare, 1991:43). Such notion makes it clear how the group of poverty stricken people remain living in certain parts of the worlds’ whilst others are not. “Commonly, people do not travel far within the different classes of society, as demonstrated by the Cycle of Poverty” (Barke and O’Hare, 1991; 43). In his Cycle of Poverty theory, Lewis claims that many babies who are born into poverty remain under-weight as older children due to poor diet and
nutrition. Also a minimal parental input actually entails that a child that is born into poverty is under-prepared or simply not well prepared for pre-school or primary school education. This immediately inconveniences the child compared to others from a different background.

The author also further acknowledges that with minimal or no educational qualifications, a child born into poverty has very little chance of finding a long term career and should they get a job, it is likely to be short-term and earning the government’s minimum wage. Thus the money that they get does not remove them from poverty as they simply do not earn enough wages that enable them to afford the basic services and goods. The theorist also maintains that, should they get married, their children will be born into poverty. As parents, they will have seen how education has “failed them” and probably reinforce onto their children especially girls that “education is not necessary and is not important, therefore the cycle of poverty continues from generation to generation” (Lewis 1959).

**2.4 THEORIES OF THE CONNECTION BETWEEN POVERTY AND EDUCATION**

**2.4.1 Human Capital Theory**

The human capital theory is the most influential economic theory of Western education. The theory states that human beings are like other factors of production and therefore you need to invest in them to get a return on them. It rests on the assumption that formal education is highly instrumental and also necessary to improve the productive capacity of a population. The theory further goes on to emphasize that education is mainly responsible for increasing productivity and efficiency of workers (Woodhall, 1997).

This theory assists in explaining why a family would invest in a male child’s education or rather why families prefer in investing in a male child than female child’s education. The main reason behind this rests on the assumption that boys bring better returns on the investment in their education as they get better jobs and interrupt jobs and education to have children. The theory asserts that education is indeed expensive but on the other hand it brings associated huge benefits. Indeed those that do not have education tend to have earnings profiles that remain very low throughout their lives (Johnson 2011:34). They are unable to further upgrade themselves or pursue higher education for themselves that enable them to acquire the necessary skills to be employable and earn a decent and competitive income. Such patterns are said to indicate that it is not only education that makes people more
productive but also that it enhances the ability to learn-by-doing causing productivity and thus earnings, to increase at a faster rate than for those with less education (Johnson 2011).

The human capital theory draws links between education and poverty in terms of education as a means of poverty reduction: another significant linkage runs the other way that is the effect of macro and also micro level poverty on the levels of education. Countries that have low per capita incomes usually have low enrolment ratios (Oxaal 2007). However, even though this is mostly the case, there are exceptions, that include extremely poor African countries like Lesotho, Madagascar and Togo that have primary gross enrolment ratio in excess of 100 per cent (Colcough 1994).

According to Oxaal (2007) human capital theory implies that an anti-poverty strategy should incorporate the enhancement of education and skills amongst the poor population. This is the best strategy due to the fact that it enhances their productivity in the urban and rural economy and it will also enhance their eligibility for paid employment in the formal sector and for advancement once they are employed. The human capital theory draws links that exist between education and poverty in terms of education as a means of poverty reduction if there are means to invest in the child’s education, but however, since poor people do not have the means, poverty is perpetuated. Another significant linkage is established by the human capital theory and this is the effect of macro and micro level poverty on levels of education. It is always the case that at macro level, the levels of enrolment correlate with GNP, therefore countries that have got the lowest per capita income tend to have the low enrolment ratios.

At household level numerous studies suggest that children, most of them who are girls, are generally likely to receive less or no education than the male child and several studies about Tanzania concluded that primary level enrolments rise with income group. The theory suggests that, families when faced with scarce resources and finances make decisions based on who will produce greater benefits. The reason is because males tend to dominate the economic landscape, thus investing in women’s education is usually less prioritized and falls secondary to investing in male’s education (Kwesiga 2002).

Policy conclusions of the human capital approach are reflected in the World Bank approach to eradicate poverty. The World Bank’s approach strongly emphasises basic services provision i.e. education and health to the poor population as a way to cut through the cycle of poverty. The World Bank is the largest single source of external funding for education in
developing countries. Its agenda on gender, poverty and also education is thus very influential. The World Bank approach can be characterised as essentially grounded in the orthodox human capital theory (Corragio 1994).

2.4.2 Enlightenment Approach to Education

This theory is based on the notion that education enlightens an individual. “If one of the effects of education is enlightenment, one would expect education to be associated with rejection of social inequality across a wide range of beliefs concerning inequality” (Kane, 1995). As education increases, recognition of the existence of social inequality as well as endorsement of social equality and efforts to achieve it should increase as well. Enlightenment should also be evident across intergroup contexts, with education similarly encouraging rejection of racial, gender and class inequality (Kane, 1995). The enlightenment approach suggests that education should increase both awareness as well as criticism of gender inequality, as well as a commitment to eliminate that inequality. The enlightenment approach also implies that education provides knowledge as well as values that foster awareness of social inequalities and commitment to reducing them. This process could occur for both men and women, although attention to group interests suggests that its effects might be more limited among men. The enlightenment approach does not emphasize on knowledge attainment and values but also access to independence enhance status and expand opportunities. More educated men and women will hold more egalitarian views and thus not favour sons’ over daughters’ education.

2.4.3 Cultural Capital

Cultural capital is a theory that pertains to set of cultural skills and abilities within one social class and the ability to maintain or improve that status within society (McDonough, 1997 and Coylar, 2005). Egbo (2000) used cultural capital as a way to explain Sub-Saharan women’s disadvantage towards attaining and achieving literacy and skills development due to the relationship between “knowledge and power and how power relations between social classes result from literacy practices” (Egbo, 2000). The basic premise of cultural capital is applicable to decision making for disadvantaged women. In many countries in the Sub-Saharan Africa, females from middle and upper-class backgrounds tend to benefit from education more than their less privileged peers (Beoku-Betts, 1998). These students benefit because they are supported as well allowed continuing with their education, whilst their low
class peers face additional challenges inherent without the same financial resources. The population group that mostly pursues higher education is usually men and the bulk of them are from the upper socio-economic divide (Morley et al, 2009). It is therefore evident that men pursue higher education at different rates than their female counterparts. According to Beoku-Betts (1998:178) socioeconomic status, which is linked to cultural capital “is a major determinant of gender disparity in African educational systems, in terms of access, attainment and accomplishment”. Financially savvy parents who invest in their children’s education have a chance of passing along the value of cultural capital (Morley et al, 2009).

2.4.4 Neo-Classical Economic Theory

The neo-classical theory deals with the assumption that women have got lower levels of education, training and on the job experience than men due to the fact that most poor families tend to prioritise and allocate household as well as financial resources to the education of male family members while expecting the females, as they grow up, to spend most of their time on domestic work and child care for which there is not training that is required (Dangol 2010:24). The theory further explains the gender differences in employment in terms of differences in human capital where women are disadvantaged because of their family responsibilities, physical strength, education, training as well as hours of work. By the neo-classical economic theory we can understand that the disadvantages of women lie in their skill, awareness, education and burden of responsibilities, this mainly arises as a result of disadvantaged women failing to access and pursue with their education. This hinders them from attaining the necessary skills and knowledge that enable them to be employable (Dangol, 2010).

The neo-classical macro analysis of the direct effects of gender inequality on growth focus on education equity and the misallocation of labour. In terms of the former, the logic is that male and female students have got equal abilities and skills, therefore educating more boys than girls will actually lower the overall quality of educated individuals via selection distortion effects (Klasen 1999). “Alternatively, with decreasing marginal returns to education, educating more girls (who start out with lower education than boys due to gender inequities) will give higher marginal returns than educating more boys” (Knowles, Lorgelly and Owen, 2002). Thus neo-classical theorists point to improving women’s education and also human capital as the main instrument to close the gender gap that exists in education and labour
market (Stiglitz 1998). In those societies where women have got very low levels of education than their male counterparts, improving the competitiveness of women is indeed a strategy to advance their labour market positions. The neoclassical and new economics of migration theories conceptualize educational attainment as a form of human capital that leads an individual to expect better outcomes from migration (Massey and Espinosa 1997). The skills, knowledge and credentials gained from formal education increase the possibility of gaining employment outside the household as well as advancing an individual to higher pay scales.

In China, the gap that exists in educational attainment between men and women remains very large but it has gradually narrowed over time. In Poland, women are more educated compared to their male counterparts in terms of years of schooling and women outnumber men at post-secondary level of education (Bialecki and Heynes 1993). Yet greater access to education as well as higher level of educational attainment did not play much of a role in eradicating gender differences in the economic and social sphere. The notion that women are not as productive and efficient compared to men and that they are only suitable for certain jobs is deeply ingrained in both societies, with the result that women are consistently tracked into low-skilled and low-paid jobs (Hershatter 2004 and Domanski 2001). Similar to observations of labor market segmentation elsewhere (Harris and Todaro 1970), gender discrimination in the Chinese and Polish education and labour markets is explained not only by human capital differences but by women’s low social status and barriers that block them from certain jobs (Huang 1999).

According to Barro and Lee (1994), several early cross-country studies in the neo-classical vein revealed that women’s schooling was negatively correlated with growth. However other studies correctly pointed out that this was largely a result of the multicollinearity between female and male education, as well as the influence of Latin American countries, which tended to have greater gender equity in education and low growth (Klasen, 2004 and World Bank, 2001). Ever since, a number of economists using more sophisticated econometric techniques have shown strong positive relationships between women’s education and growth, still in the context of the neo-classical economic growth models.
2.4.5 Status Attainment

Looking at theoretical perspectives is very useful for understanding issues of access or status attainment related to the pursuit of secondary and mainly tertiary education (Perna, 2006). Perna (2006:101) states that the status attainment model “assumes that an individual’s assessment of the benefits and costs of an investment in school or college is shaped by the individual’s habitus, as well as the school and community context, the higher education context, and the social, economic and policy context” (Jackson 2011). Furthermore, the above mentioned aspects of this model help to explain why a poor family might choose to spend their limited resources on secondary and higher education for their daughter.

The status attainment models rely on the foundation that students especially disadvantaged girls with support from their family members, peers and also teachers have higher academic aspirations compared to those who do not have that kind of support base. Such support leads to enhanced educational as well economic opportunities (Perna, 2006). The status attainment models take into consideration an entire community and can account for cultural differences. Such conceptual model is particularly useful because of its flexibility regarding educational attainment across racial and socio-economic groups (Perna, 2006). Researchers such as Kwesiga (2002) used these models in order to understand parental decisions about keeping a child in school and perceptions of the costs as well as benefits that accompany such kind of decisions in her research on Ugandan women.

This study is also grounded in line with empowerment theories from both the economic and social perspectives. Women’s education is linked to empowerment because it influences the ability of women to be employed. According to Maholtra and Mather (1997), among the Sri-Lankan women, education and empowerment are the most critical factors in financial domestic power. According to Kaber (1999) empowerment is the expansion in people’s ability to make strategic life choices in a context where this ability was previously denied to them. From women’s perspectives, empowerment can be described in other words as a process whereby women become able to organize themselves to increase their self-reliance as well assert their independent right to make choices and to control resources which will assist them in challenging and also eliminate their own subordination (Keller and Mbwewe, 1991).

Most women empowerment oriented interventions such as education and skills training are known to enhance wellness as well as target solving problems, providing opportunities for
participants to develop knowledge and skills (Perkins and Zimmerman, 1995). There have been debates among several scholars on whether empowerment can be considered a process or an outcome. Scholars like East (2000) and Staples (1990) have declared that empowerment is both a process and outcome. However theorists such as Gutierrez (1995) and Robins (2000) have taken it as a process implying that the personal transformation of the individual who is becoming empowered at the foundation of the process. Theorists clearly describe empowerment as “a process of increasing personal, interpersonal power so that individuals, families or communities can take action to improve their circumstances” (Carr, 2003:11).

The theories stated above show that empowerment through education leads to a host of opportunities, increase in ability to exercise autonomy, a capacity to define one’s goals and act upon them, enhancement in decision making, bargaining and negotiation capacity. It further relates to a cognitive process of doing and being as well as analysing the situations and events which will eventually strengthen self-reliance and independence.

2.5 LITERATURE ON PREVIOUS RELATED STUDIES

Over the years, there has been a lot of research on women’s access to as well as experiences in education. The researcher will be discussing:

2.5.1 Female Students at Dar es Salaam

Johnson (2000) conducted a qualitative study on rural female first generation undergraduate students at the University of Dar es Salaam in Tanzania. The study focused on first generation students because they are the ones with parents who did not attend any college or university. These students are at a disadvantage when it comes to gaining access to higher education because most poor uneducated parents value and prioritize less on the female child’s education compared to male child, thus emphasizing that women’s access to higher education is less than that of their male counterparts. The researcher used ethnography to capture and understand the women’s background, their political, cultural, social and policy factors that influence their ability to pursue a university degree and also their educational experiences (Johnson 2011). The purpose of the study was to reveal the ways in which the women explained their success stories in pursuing a university education. Eight women were interviewed and the findings from interviews were grouped under three main areas, strategies for success, emotional and financial support and women and education as investments. In
describing their motivational strategies for success, the participants clearly identified their abilities to avoid certain social pressures including teenage pregnancy. They explained how pregnancy would mean the end of their career and educational pursuits, “when you get pregnant then it means no more school” said Pascalina. Another participant (Dotto) indicated that “women who get pregnant stay at home and do not continue with their education.” These women credited their ability to avoid teenage pregnancy. Lucy mentioned that “teenage pregnancy only impacts women and the males responsible for impregnating these women are not accountable.”

Several of the women interviewed also emphasised the importance of staying single until one completes studies. The participants expressed their desire to pass secondary school before getting married and the researcher found out that most of these women, coming from rural backgrounds, witnessed many of their female peers and siblings getting married at a younger age before completing school and they shared that if they had chosen to get married during primary or secondary school, it would have been in lieu of continuing with their education, therefore many of them made a choice to delay marriage for the sake of continuing with school (Jackson 2011). One of the women by the name of Dotto clearly communicated that “if I become married, I cannot continue to study because of the role I am expected to play in the home, there is no time for me to go school because of the responsibility to take care of the domestic issues and therefore my educational efforts would be thwarted and I remain poor”. Sisto who was also interviewed explained that she needed to focus on herself as well as meeting her own needs instead of focusing on marriage. She was really motivated to stay focused on education in order to change her economic status and thus determined to use education as here as a way to change her financial status (Jackson, 2011), “even to think about marriage…I don’t think about that. I don’t have soap to wash my body, how can anyone love me”, Sisto. These women express their desire to continue with education instead of getting married as a strategy for success.

Some of the findings of this research included the importance of emotional and financial support. These women referenced a family member, other times it was a teacher, but in every case, the women interviewed mentioned at least one person who assisted them either emotionally or financially (Jackson, 2011). Another participant by the name of Grace was interviewed and she illustrated how her grandmother supported her throughout her studies “she supported me not in terms of money or anything but she encourages me, she always
encouraged me to study” said Grace. From Jackson’s findings she stated that most of the research participants credited their family members by providing them with positive messages of inspiration and they acknowledged the importance of receiving messages of encouragement in their communities. Dotto also valued the importance of emotional support and she stated the encouragement from her neighbour “he support me to continue everything, ‘work hard, you have good habits, continue to have good habits, continue to study, according to that you can continue to study hard then you can get good work, you can live good life” said Dotto. Sisto also shared the story of her uncle who encouraged her “I had no one who could encourage me. Most of them would say…Just get married and rest. How can you get money to go to school? How can you get the courses for advanced level? But one of my uncles encouraged me even though he had no money, but he said, “If you pass Form 4 and then you are going to Form 5 then look for money! You can go”. Pascalina was also one of the participants who credited her mom and older sister as the two most important people who encouraged her to study “my mom didn’t go to school, but she was positive about going to school. She was always saying-’you my kids, you study hard, because I know, I can buy you things but tomorrow if I am not here, someone can take those properties from you. But I know education; no one can take education from you.”

From Jackson’s findings, the research participants also described the importance of receiving financial support. Most of the women mentioned school fees as a hurdle for them, therefore either them or their family members worked hard to find money for fees. Lucy is one of the participants who got financial support from her parents though they did not have all the money to pay her school fees, they took out loans from friends to pay for her education as well as her uncle who assisted in buying sanitary supplies and school supplies (Jackson, 2011). Sisto got financial support through an organization that helped orphans effected by AIDS, she also worked to sell her goods and services in order to get money for costs outside school fees. Miriam also shared her experience with financial support, whereby her parents worked very hard to support her throughout her education, and she claimed her parents liked to see their daughter study and they used their money to make sure she could study (Jackson 2011). The participants also made statements about the value of education as an investment, that is they either viewed education as a long term gain for their future, Dotto who was one of the participants stated blatantly that she wanted to pursue education because she was interested in studying and wanted to lift herself out of poverty and change her socio-
economic situation, “I am continuing because I am interested, I like to study and according to the life of mine, according to the life of my family, I am also poor. According to that, I am ready to continue to study” said Dotto. The research concludes the importance of avoiding temptations, balancing studies and societal expectations, emotional and financial support, staying focused on studies and the importance of role models for women to pursue their education.

This research shows that avoiding pregnancy and early marriage as well as financial and emotional support from family or neighbours are major reasons why the interviewed women succeeded at university despite the cultural and economic factors that would otherwise have hindered their success.

2.5.2 Girl Dropouts in Zimbabwean Secondary Schools

Mawere (2011) conducted research on the causes and effects of girl dropouts in secondary schools particularly in the countryside where the problem is widespread. Even-though Zimbabwe is a developing country with a high literacy rate, the drop-out rate for girls, especially in the secondary schools in rural areas, remains high. The study was carried out at the Chadzamira secondary school in Gutu district, Masvingo Province, Zimbabwe between January and June 2011 and involved a sample of 30 people (12 students, 9 teachers and 9 parents/guardians). The research relied on archival studies (school registers), questionnaires and in-depth interviews. Quantitative data was collected using closed and open ended questionnaires, data was summarized in means of frequency tables and analysed quantitatively using evaluative descriptions. Individual interviews that were used generated elaborate explanation of respondents’ views and opinions on educational problems affecting the girl child (Mawere, 2011).

The findings of this research presented different perceptions on girl dropouts in rural secondary schools. The main reasons for drop-outs at Chadzamira secondary school were poverty and economic hardships, which accounted for 80% of the dropouts. Given these dire economic circumstances, parents are unable to raise the required money for school fees, uniforms and stationery. With the economic crisis experienced in Zimbabwe, the money to buy food, a basic need, is still a very serious problem. It is therefore quite difficult for impoverished children to attend school and cope with school work due to hunger and insufficient funds for fees, uniforms and stationery.
There was also a 100% consensus among respondents that school dropout in the rural areas was more common among girls than boys. Reasons given were varied, but included early marriage, pregnancy and religious and traditional beliefs that educating a girl is a waste of resources. The majority of respondents 80% felt that girl dropouts in the rural secondary schools are the result of the religious and traditional beliefs of some parents. Some of the rural parents still believe that educating a female child is a waste of resources as she will ultimately leave home for marriage. On whether immediate measures should be taken to prevent girl dropouts, an overwhelming 90% of respondents agreed. A minority 7% opposed the new measures to curb girl dropouts. This minority still holds the belief that educating a girl is a waste of resources (time and money). Children most affected by religious and traditional beliefs are children of uneducated parents and Johane Marange Apostolic religious sect members who still consider the sale of the girl to a husband to be desired by the parents. “In these homes, the girl has to conform to the parents’ wishes and join the husband before completing school. As long as such beliefs go unchallenged, women will remain enslaved in the shackles of subservience and on the periphery of society and development” (Ministry of Education, 1998:15)

The results from the open ended interview questions revealed that the majority 90% of respondents believe that a woman who has not attained higher education has compromised her dignity and socio-economic value in the eyes of her husband and society at large. One of the respondents in the research aptly commented “It has become a norm in today’s society that a woman who has attained higher education has more socio-economic value and is more respected than uneducated counterparts” (Mawere, 2011:10). The majority of respondents also cited education and not appearance as a value most cherished by society and most relevant to stabilizing today’s matrimonial system.

Another interesting remark made by one of the participants in this research who happened to be a female teacher: “One of the mothers of the girl child dropout in form two is my former classmate who was also a dropout.” A number of respondents echoed similar sentiments- that most uneducated parents normally do not see the value of education.

The study recommended that the problem of girl dropouts can only be tackled if swift and immediate measures are put in place. These measures should include the active involvement
of the group people directly affected including the rural girl child, secondary school teachers and parents/guardians (Mawere, 2011).

2.5.3 Women’s Perceptions on Gender Discrimination in Education in Nepal

Adhakiri (2008) conducted a survey that employed both qualitative and quantitative approaches on 120 women residing in Kathmandu valley of Nepal. In addition, the researcher was also interested to know the perceptions of urban females who have been significantly exposed to education, communication as well as other opportunities. The study was carried out to identify women’s perception of gender discrimination in education. The motivation for this study was determined by the fact that most of the women believed they were discriminated in education. Their dissatisfaction was more concentrated on their parents as they believed they were discriminated by parents in accessing and pursuing education due to poor economic conditions and household workload (Adhakiri, 2008). Quantitative information was collected using a questionnaire schedule that was administered to seventy respondents whereas qualitative information was collected through focus group discussions and interviews in which fifty women participated.

The findings of this research that emanated from the questionnaire suggest that more than sixty percent of the participants perceived there was gender discrimination in education, that is to say women were unable to get equal access to opportunities as their male counterparts. Almost all of the respondents concluded that women did not get the opportunity to study up to the level that they want and to utilize their educational ability. The respondents perceive women from lower economic group are the ones that are often discriminated in the educational opportunities. About half of the respondents stated that economic limitations hindered them from pursuing education, 24.1% stated domestic workload, 11% raised women’s marginalization as a factor and 12% stated religious reasons for gender discrimination in education. Respondents also shared the consequences of gender discrimination, 36.2% stated the negative impacts in future, 42.8% reported decrease in self-esteem, 21% stated an increase in dependency.

From the focus groups, women argued that family is the critical institution which plays a significant role to expand women’s capability. Women feel discriminated, that is parent’s differential treatments are based on culture which places a higher value on sons than daughters (Adhakiri 2008). It should be well understood by family, society and state that
women have equal right to enjoy education and other opportunities as men do. The research concludes that there is need for firm commitment and appropriate policies and programmes to ensure education right to women in the target of “Education for All” (Adhakiri, 2008).

2.5.4 Impacts of Gender Inequality in Education on Economic Growth in Pakistan

Chaudhry (2009) conducted an empirical study investigating the impacts of gender inequality in education on economic growth in Pakistan. The empirical analysis of the study was based on primary source of data that was collected through a household survey from villages of Muzaffar Garh district of Punjab. The survey was based on simple random sampling and stratified random sampling techniques. The secondary source of time series data drawn from a variety of issues was used. The analysis method was the regression analysis method where a set of regressions were estimated which show a moderate explanatory power. The variables, overall literacy rate, enrolment ratio, ratio of literate female to male have positive and significant impact on economic growth. Correlation analysis of primary source of data was carried out and the primary objective was to measure the strength of linear association between variables.

Findings of this research suggest that household size is quite significant and has a positive impact on poverty, meaning that the higher the household size, the higher the probability of being poor (Chauldry, 2009). The researcher also found out that female-male enrolment ratio of population of age 11-21 years, female-male enrolment ratio of population 6-10 years, female-male literacy ratio as well as education of household head have significant negative impact on poverty. Female-male ratio of total years of schooling or ration of total years of educational qualification of female-male population of age 10 years and above has got significant negative impact on poverty. The researcher found that the female-male ratio of earner or worker has significant negative impact on poverty. The research concluded that the incidence of poverty is high in households with fewer enrolled or literate females, low educational qualification of females, greater number of females, low or no female participation in earning activity, illiterate household head and large household size. Thus these findings of the study suggest the importance of a set of policies helpful for poverty alleviation and sustainable development.
Badibanga (2010) conducted a research on the educational opportunities for refugee women in Zimbabwe. The aim was to examine and uncover the difficulties that hinder refugee women and girls in general from pursuing their education. It other aim was also to address these issues and make relevant recommendations for the improvement of conditions for accessing education by refugee women and girls in Zimbabwe. The research was carried out in December 2010 in Harare at the Tongogara Refugee Camp which was set up to shelter Mozambican refugees because it is near Zimbabwe’s border with Mozambique around 1986. In 1998 the Zimbabwe Government designated this camp as being the place where all refugees and asylum seekers must reside.

A number of research methodologies and methods were used to collect data. The methods included grounded theory and case study approach. The researcher applied these theories because of their particularity in collecting data. The researcher used in-depth interview and key informant interviews to collect data from the refugee women and girls in the urban areas and the camp in order to assess whether the Zimbabwean policy on education for refugees is adequate or not. The researcher also interviewed government schools, Non-governmental Organizations and Government Departments dealing with education refugees. Group discussions were also used in order to gather data on the experiences, perceptions, attitudes and views of key groups of informants. Refugee girls, their parents and teachers both in the Tongogara Camp and in urban area, officials from the Department of Social Services, The United Nations High Commissioner for Refugees and Jesuit Refugee Services dealing with scholarships and education for refugees took part in the study. The researcher also did literature review on related articles and journals on refugee women and girls in general and to their education in particular to understand the issues affecting the education of the people.

The findings of this research revealed that refugee girls placed in foster families end up dropping out of school because male members of the foster family sexually abuse them. “Girls who are sexually abused by their father in a foster family, or those who are having an affair with the father become rebellious. As a result they lose interest in school; and there is nothing that the father can do because of that” (Mr Mabuto).

The researcher also found out that due to the economic hardships in Zimbabwe, some refugee women and girls cannot obtain access to free education. Refugee girls in urban areas and
those who have completed Form 4 in Tongogara camp have trouble in accessing scholarships. The Department of Social Services, for instance, delays paying school fees and other related expenses due to the country’s current financial crisis.

Findings of the research also suggested that among the refugee girls and single women, some choose to get married and go overseas with their partners. Once a refugee male or female goes through the first stage of the resettlement process, it becomes easier for girls to accept the man’s proposal of marriage or for living together. Under these circumstances, the refugee girl find it difficult to resist to such propositions. Subsequently, this forces the refugee girl to drop out of school and leads to early pregnancy. The researcher also found that these young girls are the most vulnerable under such circumstances, because they desperately want to escape from poverty and harsh living conditions in the camp as well as in the urban areas and they do not see the need for education.

It was also found out that most of the self-settled refugees in in urban areas are in the informal sector. With the current economic challenges prevailing in Zimbabwe, most of them cannot afford to send their daughters to school. This means that inabilities to go to school are among the push factors that promote early marriages amongst the young girls.

The researcher also found out that in terms of culture and religion, some of the refugee women value marriage very much and they think that marriage is more important than school. This is explained by the increasing rates of dropout school girls from Form 3 onwards, “when refugee girls enrol in primary school, they come in big number, but as they progress and reach Form 3, most of them drop out from school” (Ms Melody, Department of Social Services).

The research concluded that, in order to promote women’s and girls’ to formal and non-formal education, United Nations High Commissioner for Refugees (UNHCR), together with national and international partners should carry out the following activities: Advocate with states and education authorities for the fulfilment of national laws and international commitments, such as the Convention of the Rights of the Child, which promotes equal access to quality education for girls and boys regardless of their status, and access to learning opportunities for women and adolescent mothers (UNHCR, 2006:105).
2.6 SUMMARY

These studies provide a brief overview of the previous research studies on women’s education around the world. Together, they present a rich context for understanding the issues facing women from disadvantaged societies today, particularly related to access to education. Despite the widespread research studies on structural limitations resulting from social, economic and cultural set ups of communities and educational trajectories of women seeking secondary and higher education (Bhalalusesa, 2000:10), the present research differs from all the above studies on female education and its impact on poverty. This research looks at the general picture of the impact of participating in the Camfed Programme on the rural women. Most research studies conducted in Zimbabwe on female education put more emphasis on the reasons for girls dropping out of school as well as why there is a huge gender gap existing in educational attainment in urban areas. Also efforts have been made by the government to educate the girl child, but these efforts have been concentrated in urban areas where there are active women’s rights and girl child networks. Less focus has been placed on the impacts of education on poverty in rural areas. The main difference between this study and those of others is its focus on rural and not urban areas. This study asks the question of what impacts education had on women participating in a programme concerned with reducing poverty.
CHAPTER 3

RESEARCH METHODOLOGY

3.1 INTRODUCTION

The aim of this study is to document the association between poverty and female education in Chikomba Rural District in Zimbabwe, as perceived by those benefiting from an aid programme. In this way it hopes to shed light on the importance of investing in female education as a poverty alleviation strategy. This chapter presents the research methodology, research design, area of study, target population, sampling method, research sample, data collection procedures, data collection instruments, questionnaires, document analysis, validity and reliability of instruments, ethical considerations and limitation of study and conclusion.

3.2 RESEARCH DESIGN

A research design describes the whole plan for choosing subjects, research sites, data collection instruments, the data analysis and presentation methods so as to answer the research questions. The major purpose of the research design is to provide results that are judged to be credible, (McMillan 2001:166). Polit and Hungler (1995:160) state that research designs vary with regard to how much structure the researcher imposes on research situation and also how much flexibility is allowed once the research study is underway.

With reference to the purpose of this study, the research employed a quantitative approach using a descriptive survey design. This research approach enabled data to be gathered from women who benefited from the CAMFED programme. The researcher chose this quantitative approach because it allows generalisations which can show the big picture while qualitative methods cannot (Ziehl, 2013).

3.3 RESEARCH METHODOLOGY

After a research topic and objectives have been determined the next step is identifying and deciding upon the methods to use for conducting the research. There are two paradigms that determine the direction of the research project from its commencement to the last step of writing the research report.
3.3.1 Quantitative approach

The quantitative research involves collecting and analysing numerical data concerned with the relationship of one set of facts to another (Bell, 2005:13). It usually reduces measurement to numbers (Johnson, 2008). In other words, it describes relationships in phenomena as the degree of influence of one factor has over another in terms of reciprocal influences (Gay et al 2006). Quantitative research embraces the assumption that individuals inhabit a relatively stable, uniform and coherent world that is able to be measured, understood and also generalized by striving to establish relationship between two or more variables (Bell, 2005:14). Data was gathered by questionnaires thus enabling the researcher to collect data from many more subjects than would have been the case if a qualitative approach was employed (Denscombe, 1998).

3.3.2 Quantitative paradigm vs. Qualitative paradigm

The basis for choosing the quantitative paradigm and disregarding the qualitative paradigm can be acknowledged if the researcher compares the two. These two approaches differ in strategy and also in purpose when they are implemented (Creswell, 1994). Denscombe (1998) maintains that while the quantitative paradigm is precise, time saving and also strict, the qualitative paradigm is more general and time consuming. Therefore the researcher took into consideration all these differences and selected quantitative approach as the most suitable option.

A survey is an example of a quantitative method that is able to focus on the desired topic, and obtain a range of people’s views on the topic (Creswell, 1994). On the other hand, the qualitative method is more useful when investigating a new area that has never been studied or researched before. Quantitative research method is suitable for looking at the “cause and effect” relationships which is very essential here because this study intends to make general claims about the women who have participated in the CAMFED programme and test whether the Camfed programme has been successful. Hence the researcher chose a survey (a quantitative method) and drew a sample of all those women to identify how investing in female education alleviates or reduces poverty in rural areas as perceived by subjects (Denscombe, 1998). Hence for these reasons, the researcher preferred using the quantitative paradigm, taking into consideration the time that was available.
3.3.3 Survey design

A survey was administered to the selected sample from the population identified by the researcher. This sample consisted of the participants in the Camfed programme. A survey involves taking general views of scanning and examining opinions, beliefs, attitudes, values, characters, demographics, habits, ideas and other types of information (Mcmillan & Schumacher 2000:283). Bell (2005:3) propounds that the intention of surveys is to describe the incidence, distribution and characteristics of an identified population. Surveys are also believed to investigate the cause and effect relationship between variables or current status by collecting data from members of a population (McMillan & Schumacher 2000:283). Surveys produce better results if there are sufficient numbers of research participants. The reason of choosing the survey is because the researcher wanted to describe the participant’s views on how education has affected their lives.

The researcher’s choice of survey design in this study did not only lie in its versatility and generalizability to be used in almost any problem or question, but also in its ability to be utilised for practical purposes and also its ability to describe data by comparing and relating characteristic to another (Gay et al 2008:42)

Another reason why the researcher chose the survey is because it is assumed to be efficient since data on more variables can be gathered without any substantial increase in time on a sample selected from a larger population in ways that permit generalizations to the population (McMillan and Schumacher, 2001:178)

Since the survey is commonly applied to a research methodology designed to collect data from a specific population, it typically utilizes a questionnaire or interview schedule as the survey instrument.

3.4 AREA OF STUDY

Zimbabwe is a landlocked country that is surrounded by the country of Mozambique on the east, South Africa on the southern side, Botswana on the west and Zambia on the north and northwest. The country is situated north of the Tropic of Capricorn between Limpopo and the Zambezi. Some parts of the country have a great plateau, and it comprises the main features of the geology of Southern Africa (Central Statistics Office, 2007). It has been observed that about 80% of the land is more than 900 meters above sea level (CSO, 2007).
Zimbabwe is made up of ten provinces namely Mashonaland Central, Manicaland, Mashonaland East, Mashonaland West, Matabeleland North, Matabeleland South and Midlands. The research was carried out in the Mashonaland East Province of Zimbabwe in Chikomba rural district, 60km from the local town Chivhu. This district is located in the margins of the country and is still lagging behind in terms of social and economic development furthermore experiencing high levels of poverty that excludes many women and girls from pursuing education. Erratic rainfall in this area has failed to guarantee enough food supply for the district in the past 5 years leaving its farming population with no produce to sell, hence no disposable income. The overall effect of such poverty ends up as a negative on children with girls being the most to be affected. There are very few acute secondary schools and the available ones are located in very far areas and learners have to walk long distances to get to school. Teacher absenteeism is very high and pass rates for students are very low. Such poor quality education fails to motivate parents to invest in their children’s education especially females (Madi, 2010).

3.5 TARGET POPULATION

Target population refers to the specific pool of people that the researcher intends to study. Castle (1997) defined a target population as an entire group of people about which some specific information is required and recorded. It is that group about whom we want to be able to draw conclusions. In this study, the researcher found out the impact of female education in breaking the poverty cycle in rural areas by collecting information from the poor women and girls who did not have the financial means to pursue their education but were fortunate enough to be supported by Camfed and graduated from the organization’s education and training programme. To know how many women participated in the Camfed education and training programme, the researcher obtained a sampling frame from the organisation and from that list of names, a representative sample of the whole population was drawn. The main reason why the researcher chose rural women who participated and graduated from the Camfed programme was to test the level of education before and after education attainment.

3.5.1 Sampling procedure

Sampling refers to a process of selecting a portion of the population to represent the entire population (Johnson & Christensen, 2008:222). A sample is an element of the population
considered for actual inclusion in the study or a subset of measurements drawn from a population that we have interest in. It can also be defined as a small portion of the total set of objects, events or persons which together comprise the subject of our study, (Seaberg, 1988).

In reality there is not enough time, energy, money, equipment and labour to measure and collect information from every single item or object within the whole sample frame, (Lane 1983). Due to many Districts in Chivhu, it was not be possible for each and every individual within the targeted population to participate in the research as a result, a sample was drawn from Chikomba rural district consisting of young women and girls who were part of the Camfed education program and graduated. The researcher obtained a sampling frame from the Organization that contained an alphabetical list of the women who completed and benefited from Camfed’s education and training program. Camfed is an organization that advocates for female education particularly in the marginalized and poor parts of the country where poverty remains a barrier to girl’s education. It provides financial resources, establishing innovative education and training programs to break the poverty cycle in the rural communities and empower women.

3.5.2 The sampling method

According to De Vos (2001) random sampling is a method of drawing a sample of a population so that all the possible samples of a fixed number have got an equal probability of being selected. It entails representativeness, meaning that the sample should have approximately the same characteristics as the population relevant to the research in question. Generally there are two sampling procedures namely probability and non-probability. For this study, the researcher used the probability sampling techniques. In probability techniques units are selected for inclusion in a sample based on random sampling and samples are selected in such a way as to be representative of the population (Doherty, 1994). In non-probability sampling techniques, units are not selected for inclusion in a sample based on random sampling and samples are not representative of the population (Doherty, 1994).

3.5.3 Systematic random sampling

The researcher used a systematic random sampling method in selecting the women who participated and graduated from the Camfed education and training program. This method chooses respondents at random from a group of potential respondents on an orderly list by
using a sampling interval (K) that is calculated from the total population (Denscombe, 1998). The researcher can decide from the beginning that each tenth case on an alphabetical list was selected, for instance numbers 10, 20, 30, 40, 50 and so on (De Vos, 2002).

In order to be able to use this method, a database of beneficiaries in Chikomba rural district consisting of a list of women who participated and graduated from the Camfed program was sought from the organization indicating the name, age, start date, end date, level of schooling she reached, what she received by way of support and the kind of assistance i.e training or schooling from the program. The database also keeps records of where the young women live and what work they do after completion of school or training programmes. From the database the researcher chose individuals who graduated from the period of 1998-2011 as this allowed the researcher to assess how these women’s education attainment has transformed their social and economic status and reduced or alleviated poverty. From a total population of 400 women and girls who participated and graduated from the Camfed program between 1998 and 2011 in Chikomba district, the researcher drew a representative sample of 150 women using the systematic random sampling method. The sample size is determined based on the resources, time and statistical accessibility. The sampling interval K was calculated as follows:

\[
\text{Since: Sample size (150) = population size (400) K}
\]

\[
\text{It follows therefore that: Interval (K) = Population size (N)/Sample size (n)}
\]

\[
K=\frac{N}{n}
\]

\[
K=\frac{400}{150}
\]

Therefore \( K = 3 \)

Therefore every third name of the Camfed list was selected for inclusion in the sample.

**3.6 DATA COLLECTION METHODS AND INSTRUMENTS**

The collection of data involved the use of both primary and secondary data sources. The study relied mainly on primary data collected through questionnaires. Furthermore secondary data was collected through reviewing and analysis of related documents such as Camfed’s annual reports. Self- administered questionnaires were the main instrument of primary data collection from the sampled women in Chikomba rural district.
3.6.1 Primary data collection

Primary data collection method is the main source of data for quantitative analysis. This method is quite accommodating as it unearths the latest information and this will be done through the use of questionnaires. According to Johnson and Christensen (2001:170) a questionnaire is a self-report data collection instrument that each research respondent completes as part of the research. Burns and Grove (1999:272) point out that questionnaires are commonly used in descriptive studies designed to gather a broad spectrum of information from subjects. There are two types of questionnaires and these are open ended and closed-ended questions. In this study, data was collected by mainly using closed-ended questionnaires and a few open ended questions. Dillman and Smyth (2009) states that close ended questionnaires consist of question formats that limit respondents with a list of answer choices from which they are supposed to choose in order to answer the question. In most cases these types of questions are in the form of multiple choices. Data collection using a structured approach will allow the researcher to produce data that is easily quantifiable (Polit and Hungler, 1993:311).

Even though there are several research instruments that the researcher could have used for this study, the researcher considered the questionnaire as the best tool because of the following reasons:

- Questionnaires are considered to be relatively inexpensive, thus are assumed to be more convenient for collecting information from a large sample of the rural women in Chikwidibire village. In addition, since it is simple and requires less time to complete, it would not take much time especially to those women overloaded with work to do
- Questionnaires are known to safeguard anonymity therefore it respects confidentiality that allows honest responses from the participants,
- Questionnaires may also be used alongside other data collection methods in a research study (Johnson and Christensen 2008:170), therefore it will be used in conjunction with documentary analysis in this study to prove the authenticity of results,
- Statements or questions are phrased the same for all. This was done to eliminate bias that usually occurs in interviews.
- The results of the questionnaires can usually be quickly and also easily quantified by either a researcher or through the use of a software package.
Even though the researcher chose the questionnaire to be the suitable data collection method for this study, it was very important to have questionnaires that are well and properly designed (Gay et al, 2006:420 and Borg et al, 2005:313). The researcher spent more time on planning, developing the questionnaires, pre-testing them with friends, asking skilled people to evaluate them as well as piloting them so as to avoid sloppy and lengthy questionnaires with statements or questions that are ambiguous since factors like these may turn off the respondents.

3.6.2 Design of Questionnaires

The researcher developed a closed-ended questionnaire after the completion of the literature review. The questionnaire was designed in such a format that the data could easily be entered into the computer. The questionnaire was for young women from disadvantaged backgrounds who were assisted and graduated from Camfed’s education and training program (Appendix 1). The Questionnaire consisted of 22 items. Close-ended questions were used in the questionnaire because they clearly specified a task and also a wide range of possible responses such that the respondents were required to make a choice of an option from a set of numbered options. This provided a familiar format to respondents thus making the completion of the items easier and also quicker. Open-ended questions were not completely used due to the following disadvantages they could offer to this study (Johnson and Christensen, 2008:176-177).

- The questions are time consuming for the respondents and this can result in other items not to be completed.
- Questions used could be difficult to code as well as analyse which could undermine the credibility of the result.
- Open-ended questionnaires are quite long and require detailed answers; this could reduce chances of questionnaires being completed in unreasonable and unreliable answers.
- They also consume too much time for the researcher to code and quantify the data.
3.6.3 Secondary data collection

Another important source of data that was used in this research study was secondary data. This included Camfed’s annual reports, newsletters, impact assessment reports and articles. Motivation for choosing secondary data analysis as the suitable data collection tool was because it provided background information that was important for the survey. Such information included the criteria Camfed used in identifying candidates for their programmes, contact details of candidates that they assisted as well as the type of assistance the candidates received from Camfed, that is primary, secondary and university education.

Secondary data allowed the researcher to save time and money by making good use of available information. Since there is only the use of already gathered information, there are few biases about information because of minimum effort or interruption of audience (MacCaston, 2005).

3.5.4 Reliability and Validity of Instrument

Reliability and validity are always considered to be the most crucial criteria for evaluating quantitative data collection tools such as questionnaires if the researcher’s interpretation of data is to be valuable (Gay et al, 2006:134).

3.6.4.1 Reliability

According to McMillan and Schumacher (2001:181) reliability is the consistency of measurement, the extent to which the scores are similar over different forms of the same data instrument, or occasions of data collection. In other words, data collection is reliable if a researcher gets essentially the same data from observation to observation during any measuring instance or that varied from time to time for a given unit of analysis measured twice or more by the same instrument (Robson, 2007:71). On the other hand, if several researchers administer the same data collection tool, the same results are supposed to be obtained under comparable conditions.

In a nutshell, reliability is concerned with the clarity, quality, stability, consistency, adequacy and accuracy of the measuring instrument which are questionnaires in this study. However, Robson (2007:71) goes further by saying that it is usually impossible to get an exact repetition of a measurement when working with people. Therefore, in order to guard against
non-reliability in this research study, the data collection instrument was piloted, revised and also given to experts for final checking.

3.6.4.2 Validity

Johnson and Christensen (2008:150-151) describe validity as whether or not something actually measures what it claims to measure for specific people in a particular context and that the interpretations made on the basis of the test scores are correct. In constructing the data collection instrument for this research study, the researcher considered both content and construct validity of the measuring instrument.

“Construct validity involves relating a measuring instrument to a general theoretical framework in order to determine whether the instrument is tied to the concepts and theoretical assumptions that are employed while content validity is described as the degree to which a measuring instrument measures an intended content area” (Johnson and Christensen, 2008:151).

After drafting the data collection instrument (questionnaire) the researcher piloted the instrument to colleagues, experts and experienced researchers and also the supervisor to check for validity as well as assess the content and relevance of the questions to the subjects under study before administering them.

3.7 DATA ANALYSIS AND INTERPRETATION PROCEDURES

Data analysis is described by Gay et al (2006:5) as a systematic organization and synthesis of data that involves application of one or more statistical techniques. It gives meaning to data collected during research in a way that permits the researcher to answer the research question. The researcher examined each of the response patterns and data was analysed on the basis of the responses given by respondents (Gay et al 2006:172).

Descriptive statistics that involves frequencies and percentages derived from mathematical formulas was used in order to analyse, organize and report data to represent all the observations (McMillan and Schumacher, 2001:207). Results were presented as pie charts, bar graphs and tables.
3.8 ETHICAL CONSIDERATIONS

Ethics refers to a set of principles that people use in order to decide what is right and wrong or good or bad (McMillan and Schumacher 2001:196). Johnson and Christensen (2008:101,118-119) identify several ethical issues that researchers need to put into consideration. These include avoidance of harm, violation of privacy, anonymity and confidentiality, deceiving respondents, respect of human dignity of which encompasses right for full disclosure and debriefing respondents of any information the participants need to be aware of.

Ethical measures that were undertaken include informed consent of the entire subjects. Johnson and Christensen (2008:12) define informed consent as the procedure in which individuals choose whether to participate in an investigation after being informed of the facts that would be likely to influence their decision of participating. In this study, the researcher assured participants of anonymity and confidentiality. The purpose and the procedures of the study were explained to participants before questionnaires were administered. Anonymity was ensured by telling the respondents not to write their names on questionnaires. The respondents were told that their participation was voluntary and that they had the right to withdraw from the study anytime they so wished to.

In document analysis, the researchers abide to ethical considerations. It was the researcher’s responsibility to avoid using other people’s work without acknowledging their contribution, in other words this is plagiarism and thus the researcher tried as much as possible to reference and cite sources. Falsification and fabrication of information such as overstating numbers of subjects, changing data, including personal biases and misinterpreting literature was averted by the researcher (Jefferies, 1999).

3.9 SUMMARY

This chapter discusses in detail the research design, target population and sampling design that will be used in this research study. It further discusses the data collection instruments, reliability and validity of data collection instruments. In addition it covers the pilot study to be carried out, permission for research, data analysis and interpretation procedures that will be followed and the ethical measures that will be adhered to.
CHAPTER 4: FINDINGS

4.1 INTRODUCTION

This chapter concentrates on the analysis and presentation of data. It presents women participants’ perceptions on how Camfed’s assistance has improved their lives. Against the background of the literature review, the views and opinions of respondents, as they are reflected in answers from the questionnaires that directed the study, were analysed, summarized, organized and presented.

4.1.1 Procedure of Data Analysis and Presentation

The questionnaire was directed at disadvantaged women who received education and skills development assistance from Camfed. The researcher obtained information about these women from the Camfed’s database with all the details from when the beneficiary started the programme until completion. The main focus was on women who completed the programme before the year 2006. Data analysis and presentation was done according to the views and opinions of the participants.

Views as well as the opinions of the women were analysed statistically and the results obtained were presented either as pie charts, bar graphs and tables.

4.2 DATA COLLECTION PROCEDURE

As far as data collection is concerned, the higher the percentage of returned questionnaires, the better the data (Gay et al 2006:170). Robson (2007:43) strongly warns that many surveys suffer from poor response. Therefore to safeguard against this, and obtain a 100% response rate, which Gay et al (2006:171) recommends as a very excellent response rate, the questionnaires were delivered to the sample members by the researcher and were self-administered by the subjects. The researcher used a consent letter to get permission from participants to participate in the research. Due to the vastness and scatteredness of villages in Chikomba rural District, the researcher used the first week to introduce herself to the research participants and explain the purpose of the research study. This week was also used by the researcher to gain familiarity with the area with the help of a research assistant who was familiar with the area. The following weeks were used for the distribution of questionnaires and the method used to distribute the questionnaires was personal delivery. Door to door collection of the completed questionnaires was done and where participants were not
available during day of collection, the researcher made arrangements to collect the completed research instrument. Table 4.1 indicates the general response rate for the survey, providing a response rate which is considered excellent (Gay et al 2008; 117).

**Table 4.1 Questionnaires sent out and returned in the main study**

<table>
<thead>
<tr>
<th>Questionnaire</th>
<th>Number sent out</th>
<th>Number received</th>
</tr>
</thead>
<tbody>
<tr>
<td>Questionnaires</td>
<td>150</td>
<td>150</td>
</tr>
</tbody>
</table>

Besides obtaining a 100% response rate, researcher-administering of questionnaires also gave the researcher an opportunity to further elaborate the purpose of the study, to establish rapport and clear up misunderstandings. In addition it gave the researcher a chance to judge the seriousness with which the respondents took the whole exercise which was also a useful basis in the interpretation of results.

**4.3 DATA ANALYSIS AND PRESENTATION**

The purpose of this section is to present the information obtained from the questionnaire. The statistical information presented was obtained from 150 questionnaires completed by the women who graduated from the Camfed programmes in Chikomba rural district.

**4.3.1 Social-demographic characteristics**

With reference to questions 1 and 2 in appendix A, a brief personal profile of the targeted rural women is provided in this section in Table 4.2. While distributing the respondents in the four year age group, the highest concentration 69% was observed in the median ages (30-39). The highest age of the respondents was observed to be 40 years. About 58% of the women in the sample are currently married and smaller percentages 42% are unmarried. From the women who are married, 72% stated that their spouses were working whilst only 28% had spouses not working.
Table 4.2: Socio-demographic characteristics of respondents

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>N</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age Group</td>
<td></td>
<td></td>
</tr>
<tr>
<td>25-29</td>
<td>31</td>
<td>21</td>
</tr>
<tr>
<td>30-34</td>
<td>51</td>
<td>34</td>
</tr>
<tr>
<td>35-39</td>
<td>53</td>
<td>35</td>
</tr>
<tr>
<td>40 and above</td>
<td>15</td>
<td>10</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>150</td>
<td>100</td>
</tr>
<tr>
<td>Marital Status</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>87</td>
<td>58</td>
</tr>
<tr>
<td>Unmarried</td>
<td>63</td>
<td>42</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>150</td>
<td>100</td>
</tr>
</tbody>
</table>

*Source: Field Survey, 2013*

4.3.2 Criteria met to qualify as Camfed beneficiaries

With regards to how the participants qualified as Camfed beneficiary, several reasons were provided. According to the consulted (Camfed Annual Report, 2010), the researcher found out that Camfed follows certain criteria in selecting its beneficiaries and such criteria matched with the situations that the women were facing before participating in the Camfed program. Figure 1 consists of data regarding the criteria the participants met to qualify as Camfed beneficiaries and are responses to question 5.

![Figure 1: Criteria met to qualify as Camfed beneficiaries](image-url)
Figure 1 shows that the largest group of respondents 41.4% stated that their families were facing economic hardships and had no resources to draw on thus could not afford paying school fees. This is followed by 30% who stated that they used to go to school but did not have adequate and proper school material and sanitary wear which meant high levels of absenteeism therefore were forced to drop out of school. Given these dire economic circumstances, parents cannot raise the required money for uniforms and stationery, thus it is difficult for impoverished girls to attend school and cope because of lack of funds. Only 7% reported dropping out of school as a result of falling pregnant. Zimbabwe currently does not have policies that permit girls who would have fallen pregnant to continue with school thus one is forced to drop out and continue school after giving birth. A total of 18.6% of the respondents reported being forced into early marriage against their will due to poverty and thus had to drop out of school. Only 2.9% of the participants stated that their parents had died and had no-one to support their education.

4.3.3 Utilization of education and skills training

Obtaining skills and knowledge through education and utilizing it are two different things. Once the women become educated and acquire knowledge and skills, they can utilize these skills to earn an income or can establish their own business that enables them to earn an income. The following table 4.6 describes what the participating women did before and after the training and how they started their business or work and are responses to question 7 and 13:

Table 4.3: Occupation of women before and after Camfed Programme intervention

<table>
<thead>
<tr>
<th>Occupation Before training participants (%)</th>
<th>Occupation After training participants (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Only Household works</td>
<td>Start business on own</td>
</tr>
<tr>
<td>30%</td>
<td>15%</td>
</tr>
<tr>
<td>Agricultural and domestic work</td>
<td>Employed in manufacturing jobs</td>
</tr>
<tr>
<td>32%</td>
<td>20%</td>
</tr>
<tr>
<td>Weaving and Sewing</td>
<td>Health and education sector</td>
</tr>
<tr>
<td>18%</td>
<td>18%</td>
</tr>
<tr>
<td>Student</td>
<td>Camfed related programmes</td>
</tr>
<tr>
<td>26%</td>
<td>17%</td>
</tr>
<tr>
<td>Total</td>
<td>Administrative and service sector</td>
</tr>
<tr>
<td>100</td>
<td>19%</td>
</tr>
<tr>
<td></td>
<td>Unemployed</td>
</tr>
<tr>
<td></td>
<td>11%</td>
</tr>
</tbody>
</table>

Source: Field Survey, 2013

As per the above table 4.6, before joining the Camfed programme 30% of the participants were
staying at home doing household work. About 32% of the women stated that they used to be hired as farm or part-time domestic workers. They would earn an income but it was not sufficient to meet all their basic necessities. About 18% said they were involved in weaving and sewing woollen and cotton clothing. The remaining 26% of the respondents highlighted that they used to go to school but however would miss some schooldays due to inadequate school support material.

Following the Camfed program, 17% of working women reported employment in Camfed related programmes. About 15% women started business on their own through self-fund or loans from CAMA, a Camfed Association that was created by Camfed bursary beneficiaries who graduated and wanted to give back to their communities. The businesses started include a bottle store and grocery store that served the community and another beneficiary opened a preschool within her community. About 20% employed women in this study work in manufacturing jobs, 7% work in the health sector, almost 9% work in the education sector and 19% work in the administrative and service sector. With reference to question 14, only 11% of the women who graduated from the Camfed programme stated they were unemployed, some gave reasons that their children are small and there is no adult in the house to take care of children. About 65% of the sampled women who completed the Camfed programmes were employed in full time jobs whilst only 35% worked on a part-time basis (question 15). This reinforces the notion that people with education usually are employed and the probability of being poor is less compared with people with little education who may find some difficulty finding employment (Jackson 2006).

4.3.4 Reasons for joining Camfed program

Several circumstances that were being faced by the participants in this study motivated them to join the Camfed education and skills training programme. Table 4.4 indicates the reasons that motivated the women to join the Camfed education programme and are responses to question 8.
Table 4.4: Reasons for joining the Camfed programme

<table>
<thead>
<tr>
<th>Reasons</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>NGO and community members encouraged</td>
<td>11</td>
</tr>
<tr>
<td>Financial constraints</td>
<td>28</td>
</tr>
<tr>
<td>Increased earnings after completion of education</td>
<td>20</td>
</tr>
<tr>
<td>To be independent and self-reliant</td>
<td>15</td>
</tr>
<tr>
<td>Ability to get a more diverse job</td>
<td>26</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

*Source: Field Survey, 2013*

Almost a third of the participants 28% joined the programme due to financial constraints. They could not afford school fees as well as other school supporting material thus were forced to drop-out of school. Around 15% of the women joined the Camfed Education Programme because they felt that they need to be independent and self-reliant. Around 30% of the women say that after completing the education programme they can get more diverse jobs. This motivated them to want to be more educated as they could acquire the necessary skills that attract employers. Approximately 26% say that education attainment allows them to get jobs with increased earnings and they would be able to meet their basic needs. Only 11% of the women were encouraged by the NGO or community members to join the Camfed education programme. They stated that their poverty situation was well known within the areas that they were staying in and community members who were associated with Camfed encouraged them to join the Camfed education and skills training programme.

4.3.5 Type of assistance received

With regards to the form of assistance that the participants received (question 9), the largest percentage 45% indicated that assistance was in the form of school fees. These participants did not have the financial means to finance their education and therefore had to drop out from school before Camfed intervened. At least 32% could afford to pay school fees but did not have the adequate school material, sanitary wear, school uniforms as well as other learning support material. About a quarter stated that in the areas they stayed, there are few schools and they had to walk long distances and used unsafe routes to get to school. Camfed assisted them by admitting them to boarding schools in close proximity to school.
Table 4.5: Type of assistance received from Camfed

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>School fees</td>
<td>45%</td>
</tr>
<tr>
<td>Learner support material</td>
<td>11%</td>
</tr>
<tr>
<td>School and sanitary wear</td>
<td>21%</td>
</tr>
<tr>
<td>Transport to school</td>
<td>23%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

*Source: Field Survey, 2013*

4.3.6 Educational levels attained

On the basis of education attainment of respondents, 30% reached graduate level of education, this includes college and university, followed by 45% completed skills development and training and a quarter of the respondents had higher secondary level of education (Advanced Level). None of the respondents were illiterate as they had received assistance from Camfed.

Table 4.6: Educational level of respondents

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>N</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Educational Level</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Secondary</td>
<td>45</td>
<td>30</td>
</tr>
<tr>
<td>Skills development and training</td>
<td>68</td>
<td>45</td>
</tr>
<tr>
<td>Graduate</td>
<td>37</td>
<td>25</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>150</td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

*Source: Field Survey, 2013*

4.3.7 Women’s views on how education has changed the way they feel towards raising a family

With regards to whether going to school has changed the way participants feel about raising a family, the majority of women agreed on this notion. Figure 2 gives a general picture of the participants’ responses on their thoughts towards raising a family after education attainment.
With reference to questions 11 and 12, about 67% stated that they decided to have fewer children as they can dedicate more resources to invest in the education and health of their children. The concept is that when women are more educated and start contributing to family expenses, their mindsets towards childbearing changes. They prefer having smaller families they can afford and able to negotiate the number of children they want to have with their partner. This notion is reinforced by Jackson (2006) who states that with more education, women delay marriage and getting pregnant and they are able to negotiate the number of children they want to have. Only a minority percentage 33% reported that education has not changed the way they feel about raising a family as they had joined Camfed programme after they had already gotten married and already had children, but however they stated that education attainment influenced the number of children they would want to have.

With regards to whether education has changed the way the research participants feel about getting married, about 31% of the single women revealed that education led them decide to marry at a later age as they believe getting married at an early age would have reduced their chances of completing school thus increasing poverty which further reduces the probability of their chances of taking up better opportunities. Almost 34% of the women reported that by having a smaller family, it means having a healthier family. This reinforces the notion by Cargo (2000) that investing in girls’ education not only improves health and nutrition of children, but also reduces population growth since educated women tend to marry later and
choose to have fewer children. About 35% agreed with the statement that education changed the way they feel about getting married as they can marry at any age and decide on number of children to have.

4.3.8 Impacts of education on poverty

In-order to make a simple quantitative analysis, the participants’ responses on the impact of education on poverty are presented in Table 4.7 and are responses to questions 13 and 21:

**Table 4.7: Impacts of education on poverty**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acquired skills and expertise to start and run my own business</td>
<td>11</td>
</tr>
<tr>
<td>Accelerated benefits and opportunities I can take</td>
<td>18</td>
</tr>
<tr>
<td>Enabled me to secure a livelihood I never had before</td>
<td>15</td>
</tr>
<tr>
<td>Enabled me to join the labour force and earn an income</td>
<td>14</td>
</tr>
<tr>
<td>Enhanced my participation in making decisions</td>
<td>13</td>
</tr>
<tr>
<td>Raised self-esteem and socio-economic status</td>
<td>12</td>
</tr>
<tr>
<td>Enhanced my economic and social independence</td>
<td>10</td>
</tr>
<tr>
<td>Allowed me to participate in regeneration of my community</td>
<td>7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

*Source: Field Survey, 2013*

From the analysed data in table 4.7 below, it shows that most of the participants stated that attaining education has improved their lives. According to the participants, about 18% reported that education and skills training has enhanced their chances of taking up opportunities. Meaning that education has equipped them with skills and knowledge that will allow them to apply for better jobs with better wages as well as other opportunities. This is followed by 12% of the women who stated that education has improved their social, economic and family status, meaning that they are respected in society further raising their self-esteem as they are better able to function in the world at large. This is further reinforced by the notion that female education means increased opportunity and higher income for women, increased productivity and higher incomes raise consumption, investment and savings rates which assist with the overall status of the family (Jackson, 2006).

About 14% stated that they joined the labour force and now earn an income and support their family members in need. This reinforces the notion that investment in women, especially education increase women’s labour force participation (Jackson, 2006). By joining the labour
force it means involvement in wage earning and participation in different types of employment i.e. participation in the formal sector, self-employment or participation in the public sector versus in the private sector (Maholtra, 2003).

A total of 15% of participants stated that education attainment has lifted them out of poverty as they have secured a livelihood they never had before. They can afford to buy land and livestock, they stated that these assets play a role in differentiating the poor and non-poor.

Education is associated with intensifying women’s decision making powers. From the survey, 14% of the women highlighted that education has improved their decision making capacity at a personal level. It is hypothesised that the more a woman attains education, the more is her decision-making capacity enhanced (West, 2006). To analyse women’s participation in decision making, various areas of decision making, at the personal level were distinguished. The following areas were investigated: involvement in taking decisions regarding marriage, number of children to bear and choice to further studies.

4.3.9 Impacts of Camfed Programme on women’s income:

It is important that the women are generating income following the Camfed education and skills training as it is hypothesized that women are earning income following their involvement Camfed programmes. As discussed earlier, some women could not earn an income before involvement in Camfed programmes as they were not involved in any income generating activities. In this section, earnings from different income generating activities the women are involved in were analysed in order to find out the average income per month before and after involvement with Camfed and this section is in response to question 16.

Table 4.8: Impacts of Camfed Programme on women’s income

<table>
<thead>
<tr>
<th>Income earning before training %</th>
<th>Income earning after training %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not Earning 56</td>
<td>Not earning 7</td>
</tr>
<tr>
<td>Up to USD 150 33</td>
<td>Up to USD 150 34</td>
</tr>
<tr>
<td>USD 150-350 7</td>
<td>USD 150-350 20</td>
</tr>
<tr>
<td>USD 350-500 4</td>
<td>USD350-500 31</td>
</tr>
<tr>
<td>Above 500 8</td>
<td>Total 100</td>
</tr>
</tbody>
</table>

**Source:** Field Survey, 2013
Following the Camfed programme, most of the women were engaged in small but regular and formal business and works related to their skills. Most of the participant women i.e. 56% did not earn anything before joining the programme. Only 44% of total participants agreed that they had some earnings before training but however was not sufficient to meet their basic needs. After graduating from Camfed programmes, more than 80% participants have been involved in income earning activities. About 34% earn up to USD $150-350, at least 31% of the women generate an income that ranges between USD350-500 and only 8% earning an income from 500 and above. The income levels are determined by the level of education attained by an individual, this reinforces the notion by ILO Caribbean Office (1999) that returns and incomes on secondary education are typically lower than those at the university level.

4.3.10 Age at first birth

With regards to age at first birth, Table 6 presents the distribution of women by age at first birth: quest 18

Table 4.9: Distribution of women’s age at first birth

<table>
<thead>
<tr>
<th>Age at first birth</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-21</td>
<td>32</td>
</tr>
<tr>
<td>22-25</td>
<td>25</td>
</tr>
<tr>
<td>26-29</td>
<td>15</td>
</tr>
<tr>
<td>30-34</td>
<td>12</td>
</tr>
<tr>
<td>35+</td>
<td>6</td>
</tr>
<tr>
<td>Never given birth</td>
<td>10</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

*Source: Field Survey, 2013*

Studies conducted in many countries have shown that a delay in first birth contributes significantly to the number of children a women would bear (CSO 2007) and research demonstrates that investment in women’s education reduces female fertility rates (2006). In response to open ended question 18, Table 6 shows about a quarter of the respondents currently in marriage had their first births at the age between 22-25 years old. The percentage 32% of the women currently in marriage who gave birth at the age of 18-21 is much higher than those that gave birth at the age of 30 and above. This was fuelled by the perceived financial gains families looked forward to reap from payment of their daughter’s bride price.
which encouraged them to marry off their children at a very young age. Table 6 further shows that there is a moderate percentage 10% of childless women who have never given birth.

4.3.11 Women’s contributions on family expenses

The women’s contributions to family and household expenses were an important aspect during the interpretation of the results in this study. Family expenses in this study entail expenditures on the upkeep of siblings, children and parents. As per the figure below, the majority women stated that they were contributing significantly to their family’s survival and have significantly uplifted their families out of poverty. It is important to see how many women contribute to their family expenses and those who do not to determine how education attainment has allowed them to meet the basic necessities to improve living standards.

![Figure 3: Women’s contributions on family expenses](image)

An analysis of the women’s total contributions to family expenses indicates that 85% of the women earning an income are contributing at least more than half to their family and household expenses. About 52% of the participants were contributing towards the education of their siblings or children. This is reinforced by the economic argument drawn on the fact that women tend to reinvest their income in improved nutrition, health and education for household members, thus improving and increasing living standards (Hansen, 2009). Almost 37% stated that they contributed their income towards purchasing household and personal items and this correlates with most literature and research studies on female education and poverty which suggests that educational attainment of the female heading household is a critical determinant of household poverty, thus an increase in the educational level of the head of the household significantly reduces the chances of the household being poor as they are able to meet the basic needs of the family (Awan, 2011). Only 11% stated that although
they did attain education, they are not earning an income or involved in any income generating activities. They have given various reasons such as: some women thought they would start some production and earning following education and training, but could not because their children are small or husband is employed, and there is no adult in the house to take care of the children.

### 4.3.12 Women’s access to basic goods and services before and after participation in Camfed’s programmes

Availability of income enables one to access basic services and goods vital for survival. By attaining education, an individual is equipped with the knowledge and skills that attract employers and thus it also means increase in earnings as they enter the job market. With reference to questions 4 and 22, Figure 5.2 consists of data concerning the participants’ access to basic goods and services before and after attaining education.

![Figure 4: Women’s access to basic goods and services before and after education attainment](image)

Figure 4 shows huge gaps existing on access to services before and after education attainment. Most of the housing facilities in Chikomba rural district are made up of mud and thatched roofs. Water is drawn from the river or well and there is lack of proper sanitation facilities. The participants stated that they have managed to upgrade their houses using brick rather than mud and improved sanitation facilities. With regards to access to health care
facilities, the majority of the women highlighted that it was very difficult for them to seek proper medical care as well as maternal health care due to lack of funds but however through education that equipped them with the necessary skills to enter the job market, they earn an income and are able to afford better health care services than before.

Before attaining education only 32% could afford brick house and solar panels for electricity transmission in the rural area. Of the other participants, 68% had homes that were typically rural, made up of thatched roofs and mud floors. They stated they had no income to afford solar panels or generators thus used paraffin lambs, paraffin stoves and firewood for cooking. However, following their involvement in income generating activities after graduating from the Camfed education and training programmes, at least 64% stated that they upgraded and extended their houses using bricks and cement as well as electricity connections set up. This included installation of boreholes for clean water. In terms of healthcare, 50% stated that they did have access to healthcare before education attainment although it was of poor quality and poor service. This is due to the fact that they could not afford to access and seek better or private healthcare thus had to rely on government hospitals where quality service has been deteriorating. However after involvement with Camfed, they were able to secure jobs that gave them an income which enabled them to afford better medical care as well as proper maternal health care. Education attainment allowed them to extend their knowledge on family planning. This is reinforced by the notion that investment in women’s education lowers maternal mortality rates (Jackson 2006). The majority 92% of the participants highlighted that they could afford to at least have meals three times a day that is breakfast, lunch and supper whereas before they could afford meals only twice or once a day.

4.4 SUMMARY

In this chapter, results acquired from closed-ended and open ended questionnaires were classified, analysed, interpreted and discussed. This chapter has presented a comprehensive analysis of women’s perceptions of how Camfed’s help has improved their lives in terms of improving and increasing their living standards. The social and economic status as well as poverty levels before and after Camfed programme intervention were presented. With regards to the type of assistance received from Camfed, most participants were assisted with school fees whilst some received assistance in the form of leaner support material and others were
provided with transport to school or send to boarding schools as there were no close by schools in their areas they lived in.

About a third of the participants reached post-secondary level of education; they graduated from university and college. However the majority of the women completed the skills and development training whilst some have secondary level of education. In being selected to be Camfed beneficiaries, the participants met the criteria followed by Camfed in selecting its beneficiaries. Most of the women reported that they faced economic hardships and had no financial resources to draw on to pay for school fees and supporting material. Other participants had dropped out of school as they were forced into early marriages whilst others had deceased parents and no one relative to support them same comment as above.

The analysis shows that education attainment has improved the women’s job opportunities as well as enhancing their earning potentials further improving their living standards and economic status. Before Camfed intervention some women were involved in domestic and agricultural work whilst others were staying home doing household works only. Following the Camfed programme intervention, about a quarter of the participants started their own businesses and others were involved in Camfed related programmes. About 18% work in the health and education sector and only a few are working in the administrative and service sector.

With regards to the effects of education attainment, the majority of the women highlighted that acquiring education has increased their chances of taking up opportunities. It is interesting to note that some of the participants’ economic and social independence has been improved through education. Some of the participants highlighted that through education, the decision making power was improved and it gave them the power to choose whom to marry and when to marry.

Further analysis of the data on age at first birth was presented. According to (UNICEF, 2011), about forty seven percent of women living in Zimbabwe give birth by the age of twenty and in rural areas it sometimes starts from thirteen years old.

With regards to income generated before and after involvement with Camfed, almost half of the research participants highlighted that their total incomes had improved compared to their incomes before their involvement with Camfed. Furthermore, the women highlighted that
increase in incomes enabled them to contribute significantly to family, household expenses as well as access basic goods and services that include housing and electricity, healthcare and sanitation. The minority stated that even though they attained education, they are not earning an income or involved in any income generating activities. They have given various reasons such as: some women thought they would start some production and earning following education and training, but could not because their children are small or husband is employed, and there is no adult in the house to take care of the children.

It is nevertheless clear that data analysis from Chapter 4 established broad and comprehensive analysis of women’s perceptions of how Camfed’s help has improved their lives in terms of improving and increasing their living standards through involvement of income generating activities.
CHAPTER FIVE

RECOMMENDATIONS AND CONCLUDING REMARKS

5.1 INTRODUCTION

This chapter provides a conclusions and recommendations of the research. This study has described Zimbabwean rural women’s perceptions of how involvement in Camfed programs has improved their lives

5.2 CONCLUSIONS

The purpose of this study was to describe women’s perceptions of how Camfed’s education and skills development programmes have improved their lives. The aim was to document the association between poverty and education in Chikomba Rural District in Zimbabwe. In order to collect primary data, questionnaires were administered to 150 respondents. The findings of this study are in accordance with the generally accepted theory that educational attainment is a critical determinant of the incidence of poverty and should be considered primarily in implementing poverty alleviation programmes. The results have shown that education attainment has negative impact upon poverty as it can enhance the skills, enhances earning potential of individuals and consequently, the increased earnings will help them to be out of poverty further enabling women to experience greater economic opportunity. The women candidly shared their backgrounds, information about their families, and their educational experiences.

The study found that early marriage, religious and cultural beliefs, teenage pregnancy, death of parents and poverty are seen by women as constraints to educational attainment. Consistent to the findings of this research, the women argued that education does not only come alone; several opportunities and capabilities follow education. A better health, economic and social status is observed in education when compared to those denied from educational opportunities.

Historically, girls’ education has been promoted as a policy that improves economic productivity. The response of women to increase in income and education is an important factor in public policy for developing countries. Particularly, it is important to understand how female education has external benefits for families, such as reduced fertility and improved child health and labour markets through expansion of skills workforce.
From the literature review the study found out that rural women women in some societies still lack access to this fundamental right. In much of Africa, women still carry a large “burden of the familial, societal, and community development responsibilities” (Mama, 2003). Studies show that girls are generally required to spend much of their time on household chores than their male counterparts. Even when they are attending school, they are still expected to help out with household chores. Girls’ labour is used to substitute for mothers’ work and such includes, caring for the siblings, preparing meals, fetching firewood and water as well as caring for animals and pounding grain (Oxaal, 1997). Such responsibilities do not really align with the demands of education and this actually hampers their achievement in schools and their possibility of continuing in education (Oxaal, 1997).

The study reinforces the idea of education as an economic decision; the difference is that previous sites cite women’s education as being less important than men’s. These findings indicate that educating females is important as the participants stated how education has improved their lives as they are able to take up opportunities than before attaining education.

It is my hope that the research presented here will help others understand more thoroughly how investing in the education of poor women in the rural areas is significant in reducing poverty and improve rural development.

This study has recommended that the problems hindering rural women’s educational attainment can only be tackled if swift and immediate measures are put in place. These measures must include the active involvement of the people directly affected including the rural girl child, school teachers and parents/guardians. Overall, this study is a bold step towards important and overdue cultural and educational reforms in Zimbabwe’s education system.

The information obtained is intended for service deliverers or those with the capacity to make or influence decisions or have the sufficient funds to ensure necessary resources are invested in women’s education and empowerment programmes and also campaign for female education.
5.3 RECOMMENDATIONS

Emanating from the literature search and the empirical survey of this research, it came to the fore that, women and girls’ education in remote rural areas needs attention.

5.3.1 Recommendation 1

The enforcement of the compulsory free primary and secondary education policy with needed resources provided to all poor rural girl children and an increase in education budget allocations by government is a lasting and effective solution. Such a measure however requires that the Minister of Education, Sports and Culture expand the Basic Education to cover all underprivileged and vulnerable groups. This could be accomplished by seeking donor funding for stationery, school fees and uniforms for poor pupils and putting in place more punitive measures that deter parents who willingly deny girl children their right to education.

5.3.2 Recommendation 2

It is important to increase girl’s schooling by expanding and increasing a number of programmes that offer various incentives such as scholarships especially at secondary level where returns for girls are substantially greater. Scholarships need to cover all school expenses, exam fees, uniforms and transportation which has impact on improved attendance.

5.3.3 Recommendation 3

Insignificant attention has been devoted to examining the causes of girl child dropouts despite this being a common problem in rural African secondary schools. Girl child dropouts are not only a threat to the girl child’s life, but a fundamental socio-cultural, economic and national concern. Zimbabwe, like other developing countries, can be characterized by unstable education and economic systems due to a number of threatening problems, girl child dropouts being one of the most serious one.

In view of the above, there is an urgent need to seek permanent and lasting solutions that will reduce the number of girl child dropouts. One of the solutions is to educate parents/guardians, teachers and the girl child on the importance of girl child education to society. In order to succeed, school teachers and parents must be kept abreast of all necessary and new
pedagogical skills for reducing dropouts and instilling motivation in learners. More workshops should be undertaken to educate both parents and teachers on how they can help to curb girl child dropout.

5.3.4 Recommendation 4

Ensuring flexible schooling hours/systems is important. Many children, particularly those in rural, agricultural areas have pressures on them to work which often clash with traditional schooling timetables. Temporary withdrawals in harvest times and for migrating communities pull children away from school, often leading to more permanent removals. Flexible schooling timetables have been known to cut dropouts and poor performance. For example, the daily programme might take place at times that do not interfere with children’s work duties, shift systems and evening classes might be in place and the annual programme may shift so those involved in seasonal tasks are not excluded.

5.3.5 Recommendation 5

There is also a broad range of possibilities for educational initiatives with a gender poverty focus outside of the schooling system. Adult literacy programmes may be valuable in reaching women who were not schooled as girls. This kind of education can be delivered in a variety of forms, not only literacy classes, but integrated with other programmes such as credit, income generating, health etc. A focus on promoting learning for empowerment and social, economic and political involvement suggests the importance of education for legal awareness and leadership training.

5.4 LIMITATIONS OF STUDY

Inherent in all research projects are limitations that extend beyond the control of the researcher. I have taken as many steps as possible to ensure this research is sound, but potential limitations including generalizability and participant retention/time will be discussed here. It should be noted that researcher bias and limitations can be found in Chapter four.

(a) The study was carried out in Chikwidibire village of the Mashonaland East Province, thus confined to a specific area, this could not portray views and experiences of all the women of the country as views and experiences expressed by the women of the village might differ from other women from other rural villages of the country.
(b) Since the researcher used questionnaires throughout the study, language was the biggest challenge experienced. The questionnaire was written in English and given the fact that the study was carried out in a rural area occupied by people with low literacy levels and where the main language spoken is Shona, the information obtained might be biased. Even though translation of the questionnaire was done, this whole process of translating left some terms unclear.

(c) Since there was no provision of open ended questionnaires to reveal information not tapped by all the closed questions, it implies that some valuable information might never surface from the study since closed questions may not allow a greater depth of response.

5.3 SUGGESTIONS FOR FUTURE RESEARCH

This section consists of suggestions for further research:

- Explanation of differential educational performance: more research is needed to explain the causes of girls’ and boys’ different levels of achievements in schools. It can be deduced that girls’ educational performance is negatively affected by some of the factors that limit girls’ enrolment. An important area for future research is an assessment of the impact of the curriculum on girls’ performance and what effects changing gender stereotypes has on performance outcomes.

- Specific local research on constraints to girl’s schooling. There now exists considerable understanding of what are the general constraints to girls’ schooling, many of which are increased by household poverty. However, inorder to design appropriate policies and execute effective reform, it is necessary to have information specific to the country. Whilst the factors limiting female education are understood, the relative importance of each factor varies in different contexts.

- Issues relating to sexuality, harassment, violence and poor female attendance and performance need further research and policy advocacy.
APPENDIX A

RESEARCH INFORMATION FORM

I invite you to participate in a research study. The purpose of this research is to determine the impact of investing in female education in the rural areas as a poverty reduction strategy. I am inviting you to be in this study beneficiary. Approximately 150 people will take part in this study.

If you agree to participate, I would like to hand you a questionnaire that you can fill in and will come and collect at the end of the week. The questionnaire will require participants to state their perceptions of how Camfed’s programmes have improved their lives. We will be able to skip any questions you wish. I will keep the information you provide confidential, however the Nelson Mandela Metropolitan University Institutional Review Board (a committee that reviews and approves research studies) may inspect and copy records pertaining to this research. I will create a fake name for you and will use this instead of your real name to identify your study information. I will not include your real name in any information about my study. I will keep a secured master list linking your real name to your study name. I will keep the study materials in locked offices or files and in password protected computer files.

You may be uncomfortable providing information about your life with the researcher. You do not have to answer any questions you do not wish to answer and you may stop at any section of the questionnaire any time. You will not benefit personally from being in this study. However, we hope that others may benefit in the future from what we learn as a result of this study. You will not have any costs for participating in this research study. You will not be paid for being in this research study. Taking part in this research study is completely voluntary. If you decide not to be in this study, or if you stop participating at any time, you will not be penalized or lose any benefits for which you otherwise qualify.

If you have any questions about this research, I would be happy to answer them. I can be reached by calling the number I have given you.
Thank you very much for your consideration. If you agree to be in the study, please tell me now. If you need time to consider your participation, please contact me on the number I have given you if you do not wish to be in this study, tell me at any time.
Appendix B

QUESTIONNAIRE A: [For Camfed beneficiaries]

INSTRUCTIONS

a) Please give your response to each of the following questions.
b) At each question read all answers first and indicate your answer by circling in one number
c) Answer all questions
d) Your responses are confidential and no one will see the answers you give, therefore be honest.
e) Completed questionnaires will be hand collected by the researcher.

SECTION A: BIOGRAPHICAL DATA

1. What is your Age?

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Circle</th>
</tr>
</thead>
<tbody>
<tr>
<td>25-29</td>
<td>1</td>
</tr>
<tr>
<td>30-34</td>
<td>2</td>
</tr>
<tr>
<td>35-39</td>
<td>3</td>
</tr>
<tr>
<td>40+</td>
<td>4</td>
</tr>
</tbody>
</table>

2. Marital status (If married, please answer questions 3 and 4)

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Circle</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>1</td>
</tr>
<tr>
<td>Single (never married)</td>
<td>2</td>
</tr>
<tr>
<td>Divorced</td>
<td>3</td>
</tr>
<tr>
<td>Widowed</td>
<td>4</td>
</tr>
</tbody>
</table>

3. If married, does your spouse work?

<table>
<thead>
<tr>
<th>Spouse Work</th>
<th>Circle</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>1</td>
</tr>
<tr>
<td>No</td>
<td>2</td>
</tr>
</tbody>
</table>

SECTION B: BEFORE CAMFED PARTICIPATION

4. Please rate your access to the following items before education attainment

<table>
<thead>
<tr>
<th>Item</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health services and facilities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Housing and electricity</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water and sanitation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
5. How did you qualify to be a Camfed beneficiary?

<table>
<thead>
<tr>
<th>Reason</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>My family had no resources to draw on and could not afford my school fees</td>
<td>1</td>
</tr>
<tr>
<td>Both of my parents died and have no one to look after me</td>
<td>2</td>
</tr>
<tr>
<td>I used to go to school barefooted and torn uniforms</td>
<td>3</td>
</tr>
<tr>
<td>My family abandoned me</td>
<td>4</td>
</tr>
<tr>
<td>I was forced to get married at an early age against my will</td>
<td>5</td>
</tr>
</tbody>
</table>

Other, please specify……………………………………

6. When did you join the program? ................................

7. What did you used to do before you joined the Camfed program?

<table>
<thead>
<tr>
<th>Activity</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sold vegetables and other goods at the market to earn money</td>
<td>1</td>
</tr>
<tr>
<td>Worked in the fields</td>
<td>2</td>
</tr>
<tr>
<td>Was forced to get married due to financial constraints</td>
<td>3</td>
</tr>
<tr>
<td>I stayed at home</td>
<td>4</td>
</tr>
<tr>
<td>I was a housemaid</td>
<td>5</td>
</tr>
<tr>
<td>I used to go to school but would miss school days due to non-payment of fees or lack of basic school necessities</td>
<td>5</td>
</tr>
</tbody>
</table>

8. Why did you join this program?

<table>
<thead>
<tr>
<th>Reason</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>NGO encouraged</td>
<td>1</td>
</tr>
<tr>
<td>Financial constraints</td>
<td>2</td>
</tr>
<tr>
<td>Increased earnings after completion of education/training</td>
<td>3</td>
</tr>
<tr>
<td>To be independent and self-reliant</td>
<td>4</td>
</tr>
<tr>
<td>To be respected by society (seen as an equal)</td>
<td>5</td>
</tr>
<tr>
<td>Ability to get a more diverse job</td>
<td>6</td>
</tr>
</tbody>
</table>

9. What form of assistance did you receive from of Camfed?

<table>
<thead>
<tr>
<th>Assistance</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>School fees</td>
<td>1</td>
</tr>
<tr>
<td>Learner support material</td>
<td>2</td>
</tr>
<tr>
<td>School wear</td>
<td>3</td>
</tr>
<tr>
<td>Transport to school</td>
<td>4</td>
</tr>
<tr>
<td>Sanitary wear</td>
<td>5</td>
</tr>
</tbody>
</table>
10. What level of education did you attain through Camfed programme?

<table>
<thead>
<tr>
<th>Level</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary</td>
<td>1</td>
</tr>
<tr>
<td>Secondary</td>
<td>2</td>
</tr>
<tr>
<td>Skills development and training</td>
<td>3</td>
</tr>
<tr>
<td>Graduate</td>
<td>4</td>
</tr>
</tbody>
</table>

SECTION C: AFTER CAMFED PARTICIPATION

11. Has going to school changed the way you feel about getting married and raising a family?

<table>
<thead>
<tr>
<th>Answer</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>1</td>
</tr>
<tr>
<td>No</td>
<td>2</td>
</tr>
</tbody>
</table>

12. If your answer is yes to the above question, please tick the appropriate box.

<table>
<thead>
<tr>
<th>Option</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Education has made me want to have less children whom I can afford to take care of</td>
<td>1</td>
</tr>
<tr>
<td>I can marry at any age I want and decide on number of children I want to have</td>
<td>2</td>
</tr>
<tr>
<td>By having a smaller family, it means having a healthier family</td>
<td>3</td>
</tr>
<tr>
<td>Getting married at an early age reduces my chances of completing school and increases poverty</td>
<td>4</td>
</tr>
</tbody>
</table>

Other, please specify……………………………………………………………………………………

13. How has education lifted you out of poverty?

<table>
<thead>
<tr>
<th>Option</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>I acquired skills and expertise to start and run my own business and earn an income</td>
<td>1</td>
</tr>
<tr>
<td>It has accelerated benefits and opportunities that I can take up</td>
<td>2</td>
</tr>
<tr>
<td>Enabled me to secure a livelihood I never had before</td>
<td>3</td>
</tr>
<tr>
<td>I can join the labour force, earn an income and support other members of my family and other children in need</td>
<td>4</td>
</tr>
<tr>
<td>It has raised my chances of working in the formal sector with higher income than the manual sector (agricultural)</td>
<td>5</td>
</tr>
</tbody>
</table>

14. What job do you do now after completion of the Camfed program.

<table>
<thead>
<tr>
<th>Type</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Full time</td>
<td>1</td>
</tr>
<tr>
<td>Part time</td>
<td>2</td>
</tr>
</tbody>
</table>

16. Please tick appropriate box to choose your income range before and after Camfed programme intervention:
17. How many children do you have?

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>More than 4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

18. How old were you at the birth of your first child?.................

If below 21 years, please state reason:...................................................................................................................
..............................................................................................................................................................................

19. What benefits can women get in the job market after completing their higher education or skills development training?
..............................................................................................................................................................................
..............................................................................................................................................................................

20. Do you contribute your income for family expenses?

<table>
<thead>
<tr>
<th></th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>No</td>
<td></td>
</tr>
</tbody>
</table>

If yes, to what extent do you contribute to the following areas:

<table>
<thead>
<tr>
<th>Area</th>
<th>Contribution before program</th>
<th>Contribution after program</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Children education and health</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
21. Has education attainment:

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Raised your self-esteem and status</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increased your chances of taking up</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>opportunities that come</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increased your power to choose whom</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and when to marry</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Enhanced your participation in</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>making decisions</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Enhanced my economic and social</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>independence</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Allowed me to participate in the</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>regeneration of my community as</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>social and economic activist</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

22. Please rate your access to the following items after education attainment:

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health services</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Housing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water and electricity</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food and clothing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Thank you very much for taking your time to participate in this study.*
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