The State of Girl-Child's Education in Zambia: The Case of Chongwe District

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Abstract

This paper discusses the importance of education with specific reference to Girl-Child's education, and gender inequality[1] and inequity[2] in education in Zambia, focusing on one of the rural areas, Chongwe District. Many International Conferences are suggesting that educating girls is one of the ways of achieving gender equality in education thereby helping in achieving Education for All in primary and secondary schooling. In Zambia, with many economic and social problems, this is a particularly pertinent issue.

Introduction

In this paper the importance of education, and gender inequality and inequity in education in Zambia with a particular focus on a rural area, namely, Chongwe District are discussed. The evidence from Mwanza (2010) research findings revealed that in Zambia there are disparities between boys' education and girls' education in that there are high drop-out rates among girls at both primary and secondary schools. It was found that some girls fail to continue with their education due to domestic chores, early marriages or them becoming pregnant (Mwanza, 2010). Therefore, there is need to address negative attitudes and cultural beliefs that hinder the education of a girl-child in order to encourage the full participation of girls in schools. Many International Conferences are suggesting that educating girls is one of the ways of achieving gender equality in education thereby helping in achieving Education for All in primary and secondary schooling. In Zambia, with many economic and social problems, this is a particularly pertinent issue.

This paper is organised as follows. The first section examines the purposes and benefits of education. The second section of this paper describes the key issue of education as a human right. This is followed by an overall assessment of success towards the achievement of universal primary education and gender equality in Zambia since Jomtien. The next section discusses underlying educational problems among girls in Zambia. The factors that lead to girls dropping out of school are outlined and discussed in the fifth section. This is followed by an examination and discussion of the Re-entry Policy. Finally, suggestions for overcoming gender inequalities and inequities in education are

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[1] Inequality implies not the same with regards to status and access to rights and opportunities.
[2] Inequity means injustice or unfairness.

given.

The Purposes and Benefits of Education

Education is important in any society across the globe. According to Behrman, Crawford and Stacey (1997) the benefits of education spread beyond direct economic effects to include social benefits for individuals and society as a whole. The social benefits include a better way of taking care of ourselves and consequently creating a better society in which to live. Lockheed, *et al* (1991) and Kelly (1999) assert that education must teach students basic cognitive skills. It must develop attitudes such as individual responsibility, sociability, and integrity; and skills such as problem-solving skills that students need to function effectively in society. Education is a key factor in nation-building. Psacharopoulos (1985) noted that most people believe that education is the route to economic prosperity, the key to scientific and technological equity, and the spread of political socialisation and cultural vitality. Mbamba (1992) argues that education has a primary role of initiating, supporting and accelerating development by promoting social modernisation and inculcating skills and knowledge requisite to participation in modern economic enterprise.

The Government of the Republic of Zambia (GRZ) recognises that the full participation of girls in schooling is a critical component of economic, political and social development (GRZ, 2006). Indeed, education plays a vital role in human development. UNESCO (2009) reports that studies have shown that education plays a key role as a catalyst for human development. Progress in education can unlock progress in nutrition, health and poverty alleviation. The opposite is also true. Retardation in education can impede progress in nutrition, health and poverty alleviation. When educational opportunities are broadly shared, involving the marginalised groups as well, prospects for shared economic growth are strengthened. UNESCO (2009) further reports that in many countries, having a mother with secondary or higher education more than halves the risk of child deaths, relative to mothers with no education. This explains the empowering effects of education in expanding access to information and health service use. Also, research evidence from Sub-Saharan Africa stresses the vital role that education plays in building support for multi-party democracy and in challenging autocracy. The learning assessment by the Organization for Economic Cooperation and Development's Programme for International Student Assessment reveals, education also equips children with the learning skills they need to understand complex environmental problems-including climate change-and to hold political leaders to account for finding solutions to them (UNESCO, 2009). In short, the fundamental aim of education is to equip children with the knowledge, skills and opportunities they need to realise their full potential and to participate effectively in social, economic and political life.

Education: A Human Right

The United Nations (UN) and its agencies consider education as a human right. The right to education is articulated in Article 26 of the Universal Declaration of Human Rights (1948). "Everyone has the right to education" (United Nations, 1949:6). The UN regards education as an indispensable means of unlocking and protecting other human rights by providing the scaffolding that is essential to secure good health, liberty, security, economic well-being, and participation in social and political activity (UNESCO, 2002). This is the rights based approach to education. Indeed, where the right of education is assured, people's access and enjoyment of other rights can improve.

For decades issues related to Universal Basic Education have been the concern of many nations across the globe. All appear to support the achievement of Education for All. From the Universal Declaration of Human Rights in 1948, which declared that every person has the right to education and called for compulsory elementary education (UNESCO, 2000) up to the International Conference on Universal Primary Education, held in Jomtien, Thailand, in 1990 (UNESCO, 1990), governments of both developed and developing countries committed themselves to providing universal Basic Education. The Jomtien Conference was followed by the Dakar World Education Conference held in Senegal, in the year 2000 (UNESCO, 2000) where governments across the globe renewed their commitment to providing Education for All.

Educational Developments in Zambia since Jomtien, 1990

Zambia was among the nations that attended both the Jomtien and Dakar Conferences and it committed itself to providing Universal Basic Education and "Meeting Basic Learning Needs" of all children, especially girls (UNESCO, 1990; UNESCO, 2000). Zambia together with other nations across the globe committed to achieving six specific education goals by 2015. Among these goals are: Goal 2: Provide free and compulsory primary education for all; the participants at the Conference through the Dakar Framework for Action declared that by 2015, all children of primary-school age would participate in free schooling of good quality and that gender inequalities in schooling would be eliminated. This means that all children, girls as well as boys including those who belong to minority groups, and those whose circumstances are particularly difficult go to school and finish primary school; and Goal 5: Achieve gender parity by 2005, gender equality by 2015 (UNESCO, 2000). In view of the agreements made at Jomtien, 1990 and at Dakar, 2000, the Ministry of Education put in place interventions such as the Basic Education Sub-Sector Investment Programme (BESSIP), a fifty-fifty enrolment policy at grade one, and Free Primary Education Policy aimed at improving access to education. The Basic Education Sub-Sector Investment Programme ran from 1999 to 2002 (Musonda, 2003:22). BESSIP was Zambia's first comprehensive programme with the aim of implementing the 1996 current National policy on Basic Education (Musonda, 2003). BESSIP's main

objectives were twofold:

  i) increase enrolment at grades 1-7 and reverse the decline in enrolment by providing access to education for all eligible children;

  ii) improve learning achievements, especially in literacy and mathematics (de Kemp, *et al*, 2008:36).

Essentially, BESSIP had developmental objectives of improving access, quality, equity and relevance of basic education. BESSIP sought to improve access to Basic Education through:

  a) constructing new schools in order to reduce walking distances to a maximum of five kilometres;

  b) reducing school costs for parents by providing grants to schools;

  c) enrolling children who had dropped out or had never gone to school;

  d) offering more bursaries to vulnerable children (girls, orphans, the poor and children in rural areas) (de Kemp, *et al*, 2008:37).

However, the implementation of BESSIP began at a slow pace. de Kemp, *et al* (2008:38) explains: "The slow restructuring process at the Ministry of Education and the slow pace of decentralisation hindered effective implementation of BESSIP at the local level."

In 2002, the late President of Zambia, Levy Mwanawasa, announced the Free Basic Education Policy for Grades 1 to 7 (Ministry of Education, 2002:2). Primary school tuition fees were abolished as part of renewed attempts to improve access and retention, especially of vulnerable children including girls. However, in spite of all these efforts to address gender inequalities in education, the problem has continued in Zambia and in many other developing countries. The implementation of the Free Primary Education Policy is not being implemented well. In theory, with the introduction of the Free Primary Education Policy, government and schools are supposed to be responsible for all costs of primary education including instructional materials, meaning an entirely free education system on the part of the parents. In practice, however, parents bear certain costs of education as the schools have not been able to meet their obligations (Mwanza, 2013). Parents still pay other fees such as Parents Teachers' Association (PTA) and maintenance fees and have other requirements to meet. In most cases parents still cannot afford these other school costs (Mwanza, 2013). As a result, some children drop-out of school as it will be seen in greater detail below.

The problem of high drop-out rates is common among girls. The Ministry of Education (2007:49) define dropout rate as "the proportion of pupils enrolled in a given grade who drop out of school during the school year". Some children drop out of school before completing a full basic education cycle. In 2015 UNESCO reports: "…dropout remains an issue: in 32 countries, mostly in Sub-Saharan Africa, at least 20% of children enrolled in primary school are not likely to reach the last grade" (UNESCO, 2015:75). In Zambia, the dropout rates are high from grade 5 onwards (Ministry of Education, Science, Vocational Training and Early Education, 2015). These factors are adversely affecting the

achievement of universal primary education.

At the global level, UNESCO (2015:77) reports that "In 2012, nearly 58 million children of primary school age were not enrolled in school". In Zambia, the issue of access has continued despite the 15 years after Dakar. As the Ministry of Education, Science, Vocational Training and Early Education (MESVTEE) in Zambia points out: "Despite 15 years of concerted action, access remains a huge challenge for Zambia" (MESVTEE, 2015:13).

With respect to gender, the education system in Zambia is characterised by inequalities between men and women at all levels with regard to enrolment figures, progression rates, ratios among teachers/lecturers, and learning achievement. GRZ (2002:78; 2003:6) reports that at the basic school level in 1998 there were 810,873 boys enrolled, compared to 747,151 girls, with a concentration of girls between grades 1 to 4. This gap widens from grade 5 upwards, and gets even worse at high school and tertiary levels. The primary Net Enrolment Ratio declined by 4 percentage points between 1990 and 2003(GRZ, 2003:6). The gender gap in enrolment remained unchanged at 2 percentage points between the period 2000 and 2003 (GRZ, 2003:6). Also, during the same period, the gender gap in completion rates remained high at 14 percentage points (GRZ, 2003:6).

Tables 1 and 2 below show dropout rate at the basic education level for grades 1 to 7 by gender and province in Zambia and dropout for grades 1 to 9 by gender and province in Zambia respectively.

Table 1: Dropout for Grades 1-7 by Gender and Province in Zambia, 2008

Province	Male	Female	Total
Central	1.70%	2.37%	2.67%
Copperbelt	1.13%	1.49%	1.49%
Eastern	1.85%	2.68%	2.95%
Luapula	2.18%	2.98%	3.37%
Lusaka	1.27%	1.64%	1.79%
North western	1.97%	3.17%	3.81%
Northern	2.40%	3.18%	3.62%
Southern	1.14%	1.83%	2.26%
Western	1.94%	2.96%	3.46%
National	**1.68%**	**2.36%**	**2.65%**

Source: Ministry of Education (2008:48)

Table 2: Dropout for Grades 1-9 by Gender and Province in Zambia, 2008

Province	Male	Female	Total
Central	2.19%	1.95%	5.14%
Copperbelt	1.28%	0.77%	1.50%
Eastern	2.42%	2.59%	6.06%
Luapula	2.80%	2.87%	7.26%
Lusaka	1.54%	1.35%	2.90%
North western	2.91%	2.76%	9.56%
Northern	3.07%	4.47%	8.61%
Southern	1.72%	1.67%	5.61%
Western	2.69%	2.20%	8.12%
National	**1.73%**	**2.65%**	**2.18%**

Source: Ministry of Education (2008:49)

According to the Ministry of Education (2008:47), the dropout rate at primary school (grade 1-7) increased from 2.27 percent in 2007 to 2.65 percent in 2008. At the Junior Secondary level (grade 1-9), the dropout rate slightly reduced from 2.43 percent to 2.18 percent and at high school (grade 10-12), the dropout rate increased from 1.38 percent to 2.04 percent (Ministry of Education, 2008:47). From the figures given in Tables 1 and 2 above, it is evident that the dropout rate for girls is higher than boys. This is in consistent with research findings by Mwanza (2010; 2013) that indicate that in rural areas like Chongwe District, the majority of children of school-going age who were not in school were girls.

Indeed, the statistics above indicate that disparities between boys' education and that of girls' are worsened by high drop-out rates among girls at both primary and secondary schools. As MESVTEE (2015:28) points out: "Over the past decade, Zambia has experienced a challenge in pregnancies among school girls. The MESVTEE's data shows on average over 15,000 reported pregnancies annually the past five years. More than 80 percent of these pregnancies occur in rural areas where children are subjected to unsafe learning environments." Gender inequalities have continued. UNESCO (2015:153) adds: "In Sub-Saharan Africa, the poorest girls remain most likely to never attend primary school. In Guinea and Niger in 2012, approximately 70% of the poorest girls had never attended primary school, compared with less than 20% of the richest boys". It has been suggested that the major reason was because many parents could not afford to pay school fees for their children due to high poverty levels in many countries in Sub-Saharan Africa (Offorma, 2009; Lewin, 2009; Mwanza, 2010; 2013).

Underlying Educational problems among girls in Zambia

The key issues prevailing in girls' education in Zambia especially in rural areas are: high absenteeism and poor retention. There is low demand for education among girls

especially in rural areas. The low demand for education is partly due to poverty in Zambia as poverty means fewer resources for spending on education. The direct and indirect costs of attending school are usually too high for poor families to afford. As Hunt notes (2008:7):

> Household income is found to be an important factor in determining access to education as schooling potentially incurs a range of costs, both upfront and hidden. Upfront costs include school fees, while the more hidden costs include uniforms, travel, equipment and the opportunity costs of sending a child to school.

Even when education is public and tuition free, parents still incur other direct costs of sending their children to school (such as transport, uniforms, pens, pencils, exercise books including textbooks), miscellaneous school charges, and boarding fees.

For a number of reasons, some of these out-of-pocket expenses may be greater for girls than boys. For example, parents' greater reluctance to send daughters to school without proper clothing raises the cost of their attendance. Also, parents' concern for the physical and moral safety of their daughters makes them unwilling to allow them to travel long distances to school each day, particularly in the rural areas. As a result, high absenteeism and poor retention among girls are common in rural schools of Zambia.

In turn, girls' school performance tends to be lower than that of boys.

Factors that lead to girls dropping out of school

The factors that have contributed to girls dropping out of school are as follows: poverty, cultural practices, pregnancies and early marriages, and HIV and AIDS (Mwanza, 2010). These issues are explained in much detail below.

Zambia recognises the principle that education is a fundamental human right. This is clearly stipulated in the national constitution and education policy (GRZ, 1996; Ministry of Education, 1996). In practice, however, the right to education is enjoyed by the rich, but not by the poor. According to the Government of the Republic of Zambia (2008), high poverty levels in Zambia have led to some children failing to enrol in schools. The Central Statistical Office of Zambia in 2011 reported as follows:

> Further characterisation of poverty by level of intensity reveals that the majority of the population were **afflicted** (my emphasis) by extreme levels of poverty. Out of the total estimated population of between 11 and 13 million persons in 2006 and 2010, respectively, over 42 percent of them were classified as extremely poor...Results further reveal that there were proportionately more extremely poor persons in rural (about 58%) than in urban areas (about 13%) during the review period (Central Statistical Office, 2011:14).

Therefore, the situation is worse in rural areas where poverty levels are so high and the majority of parents cannot afford to send their children to school resulting in rural-urban inequalities. One may suggest that wealth gaps between urban and rural areas exacerbate

already existing inequalities between girls and boys. As Watkins (2000) argues "...poverty reinforces gender inequity so that girls born into poor households face far more restricted opportunities for education than girls born into wealthy households" (Watkins, 2000:156).

In Zambia, at the middle basic and secondary school levels some girls fail to continue with their education due to domestic chores, early marriages or them becoming pregnant. GRZ (2008) observes that in Zambia, girls are married off by their parents when they are still very young at school-going age. This is especially true in rural areas. Cultural values and beliefs have played a key role in hindering some girls from progressing with their schooling or even from accessing it altogether. GRZ (2008) notes that attitudes and beliefs obtaining in patriarchal systems of society in some parts of Zambia that rate men as superior to women adversely affect how men regard women especially when it comes to equal participation in decision-making, economic empowerment and access to education. In situations where family resources are not enough and parents have to make a choice who to send to school, the boy and not the girl is likely to be sent to school. Hartwell (1998) confirms that poor, rural families with many children often do not choose to spend the little money they have to pay school expenses for their girl-children. Many rural families and communities see schooling for a girl as a waste of resources as she will soon get married. Also, even if she were to continue with her education, it would be her husband and in-laws to benefit and not her family members. Indeed, if such a situation is allowed to continue the Education for All Goal of achieving universal primary education by 2015 may not be achieved.

Additionally, female domestic labour is a major factor that hinders girls' achievement at school and also an opportunity cost for parents when they make a choice about whether to send a child to school. Actually, the need for female domestic labour influences decisions about whether to send a girl child to school in the first place and, once at school, how long she should stay. Generally, parents in Africa including Zambia attach a much higher value to female domestic labour than that of males as females due to patriarchal practices perform major domestic chores such as cooking, fetching for water and firewood, caring for the siblings, sick and old, and all house work to sustain households. As a result, girls especially in rural areas attend school more irregularly and less intensively than the boys. Subsequently, gender inequities with regards to school attendance, retention and completion rates continue in Zambia.

Teenage pregnancies and early marriages are also major constraints against girls' education in Zambia (Mwanza, 2010). Girls' poor participation in education is common in rural areas of Zambia due to cultural practices which encourage early marriages among girls. For example, in Chongwe District in Zambia, most headteachers and teachers cited traditions such as allowing girls to sleep in their own small shelters (separate from their parents' house), common among the local communities, as the main cause of teenage pregnancies among school girls. This is because the 'freedom' of girls sleeping in their own shelters encourages girls to invite their boyfriends during the night. Moreover, early marriage is often decided upon by parents/guardians. As Swainson (1995:26) points out:

In Zambia, as the girl grows older, her family is concerned about the possibility of her getting pregnant out of wedlock and having a child before a girl gets married often implies that the family cannot demand a high bride price if she does get married eventually. Where there are financial constraints, parents may choose to marry a daughter in order to use the bride price to send her siblings to school or simply reduce the burden of having to support too many children.

HIV and AIDS have negatively impacted on equity in education in developing countries especially in Sub-Saharan African countries. Zambia has not been spared. According to UNAIDS (2011:10) in 2010 there were approximately 22.9 million people living with HIV in Sub-Saharan Africa. This figure has gone up since 2009, when an estimated 22.5 million people were living with HIV (UNAIDS, 2011:10). UNAIDS (2014:7) further notes: "In 2013, 3.2 million children under the age of 15 were living with HIV globally, 91% of whom were in sub-Saharan Africa". In Zambia, the HIV prevalence in adults aged 15-49 years was 14.3% in 2007, and 12.62% in 2013 (GRZ, 2014:10).

HIV and AIDS have had negative effects on the lives of people and children have not been spared. It has resulted into a generation of children without parents in some cases. "AIDS has claimed at least one million lives annually in Sub-Saharan Africa since 1998" (UNAIDS, 2011:7). In Zambia, as GRZ (2002:79) notes that: "In addition, due to HIV/AIDS about 600,000 children have become orphans, and this contributes to the high drop-out rate in schools". Various studies also report that parental loss affects children psychologically and economically (Mwanza, 2008). Several research-based studies have found evidence that parental loss is associated with the increased risk of children dropping out of school or delaying school entry (Robson and Kanyanta, 2007; Mwanza, 2008: Kasirye and Hisali, 2009). Children from households with individuals who are in the late stages of HIV and AIDS are not able to go to school. This is because AIDS in the family reduces or makes new demands on financial resources. As a result, parents/guardians find it difficult to meet the costs associated with children's schooling.

Children who have lost parents due to HIV and AIDS are vulnerable and tend to be engaged in exploitative child labour. Foster families may exploit them or they by themselves engage in child labour due to loss of the family economic safety net. Besides, children find themselves at the mercy of sexual abusers. Research has shown that children, particularly girls are being abused by men who are HIV-positive who assume that sleeping with a minor would cure them of HIV and AIDS. AVERT (2007) observed that many of the most tragic stories associated with HIV/AIDS involve the sexual abuse of children. Men are targeting increasingly children whom they assume to be HIV-negative, and "virgin cure" myth (which wrongly claims that sex with a virgin can cure AIDS) worsens much of the abuse. As a result, among children, there is increased vulnerability to HIV infection and other diseases. In addition, children's education is negatively affected as they have to work at home. This is true in families where the breadwinners are sick or have died. Children, young as they are, who are supposed to be in school, look

after the sick in their homes or take on the tasks of others who are taking care of the sick such as cleaning, carrying water and wood, and looking after siblings. When a parent/ breadwinner is ill, children do not regularly attend school. This is because their labour is needed to assist in paying medical expenses or because families can no longer afford to pay school fees. It is important to note that the education of girls is more affected than that of boys as in most cases girls are the ones who are taken out of school sooner than boys when they are patients or orphaned siblings in their home to be taken care of. As a result, there is little school attendance or the child may not attend school at all.

In view of the above, a vicious cycle of illiteracy operates in many rural communities of Zambia. This is illustrated in Figure 1 below:
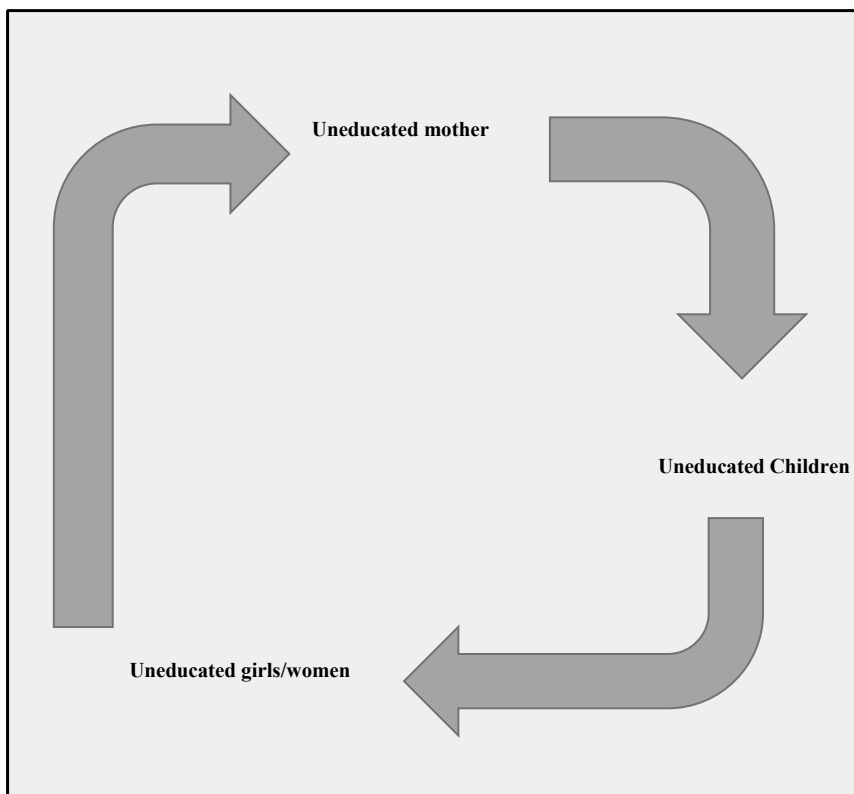

Figure 1: Vicious Cycle of illiteracy
Source: produced by this author

When a woman is deprived of her right to education, in most instances when she becomes a mother, she does not educate her children. This is because she is unable to afford the cost of schooling for her children. Eventually, when these children grow up, they in turn most likely not educate their children especially the girls. As a consequence a vicious cycle of illiteracy is created. This cycle can be broken by not only enrolling girls in school

but also encouraging them to stay in school and complete the full cycle of secondary and higher education. The Government of Zambia has attempted to address girls' school drop out by putting in place the Re-entry Policy. This is explained and discussed in much detail in the next section.

The Re-entry Policy

Since pregnancy was a major cause for girls' drop out from schools, the Government of the Republic of Zambia introduced the Re-entry Policy in September 1997. Before, the Re-entry Policy was introduced, the policy that was in place was that when school girls fell pregnant they were expelled from school. Meanwhile, the boys continued with their education in spite of impregnating school girls. The Re-entry Policy allows girls who fall pregnant to return to school after delivery, and that those that had been expelled in 1997 should be permitted to return to school (Ministry of Education, 2004). The guidelines of the Re-entry Policy include:

i) The steps that need to be taken after a pregnancy has been detected;

ii) The documents which should be given to the pregnant girl when she goes on leave and those that should be maintained by schools on pregnant girls;

iii) The length of time for re-entry after delivery;

iv) What can be done to improve the school environment and prevent pregnancies (Ministry of Education, FAWEZA and UNICEF, 2004).

Since the introduction of the Re-entry policy in 1997, some girls have taken advantage of the policy by going back to different schools but many have not (Ministry of Education, 2010). Many girls who fell pregnant have not returned to school due to financial constraints as it will be seen in detail below. Statistics on pregnancies and readmissions at national level, show that since 2002 the proportion of girls going back to school at the basic education level has varied between 34 and 43 percent (Ministry of Education, 2010:12). As presented in Table 3 below, the figure in 2002 was 36.1%; it increased to 43 percent in 2005 but dropped off in 2006-2008 before moving upward again to 40 percent in 2009 (Ministry of Education, 2010:12).

Table 3: Number of pregnancies and re-admission in Basic Schools from 2002 - 2009

Year	2002	2003	2004	2005	2006	2007	2008	2009
Pregnancies	3,663	4,405	6,528	9,111	12,370	11,391	12,370	13,634
Re-admissions	1,322	1,836	2,626	3,899	4,470	3,870	4,692	5,517
% age Re-admissions/ Pregnancy	36.1	42	40	43	36	34	38	40
% age pregnancies/ enrol	0.35	0.4	0.54	0.65	0.84	0.74	0.77	0.83
% age Re-admissions/ Enrol	0.13	0.17	0.22	0.28	0.31	0.25	0.29	0.33
Female student/	1,054	1,099	1,210	1,391	1,464	1,547	1,611	1,647
Enrol	979	840	630	988	122	715	104	035

Source: Ministry of Education, Zambia (2010:12)

The statistics in Table 3 above clearly show that most girls are not returning to school. The research findings by Mwanza (2010) reveal that it was due to the following factors:

a) Stigma

In most cases, the environment at school for girls who return to school after childbirth is quite unfriendly. Both teachers and fellow pupils stigmatise or tease them as they are regarded as 'adults' or mothers. For example, during interviews, the headteacher confirmed as follows: "Most girls do not return to school after delivery because of stigma as they are now regarded as mothers" (Headteacher, Lwiimba Basic School). Actually, this is one of the reasons many girls do not return to school after delivery because of the stigma attached to the experience of becoming pregnant and being a teenage mother.

b) No care for baby

It was found that girls had no one to look after their babies if they were to return to school after delivery (Mwanza, 2010). This is because their families disown them and are usually not interested in looking after babies of teenage girls who fall pregnant. As a result, most girls are hindered from returning to school after delivery because they normally have no care-givers to look after their babies.

c) Poverty

Often there is lack of financial support for girls who fall pregnant to return to school (Mwanza, 2010). This is because their families usually tell the girls that there is no money for their education as now their babies have to be fed. Indeed, due to high poverty levels especially in rural areas girls are forced into early marriages. As already seen above, in rural communities, girls who fall pregnant are forced into marriage by their parents who benefit by receiving a dowry.

Conclusion

Issues of Education for All are about the poor and the marginalised in society. To realise and fulfil the Jomtien declaration of Universal Primary Education and Dakar declaration of Education for All, girls, the poor and the marginalised must be given opportunity to realise their inherent potential by giving them access to quality Basic Education. Cultural values which encourage early marriages among girls as well as teenage pregnancies and household chores and school factors such as school location (long distance covered to get to school) in Zambia must be seriously addressed.

Policy Implications

In view of the above discussion, it is recommended that:
 i) The Government of the Republic of Zambia together with its stakeholders should increase efforts to ensure that vulnerable communities especially in the rural areas are educated on the importance of girls' education;
 ii) Strengthening counselling services offered to girls who fall pregnant;
 iii) Strengthening advocacy to ensure that pregnant girls return to school after giving birth;
 iv) The fight against early marriages should be intensified by the Government and all Stakeholders;
 v) The Government and all stakeholders need to provide and strengthen the provision of bursaries to vulnerable, orphaned and girl children in schools.

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