Zambezia (2000), XXVII (ii).

EFFECTS OF THE ECONOMIC STRUCTURAL ADJUSTMENT PROGRAMME (1991-1993) ON THE PARTICIPATION OF SECONDARY SCHOOL GIRLS IN ZIMBABWE

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Abstract

Pre- and post-1991 data on variables such as school enrolments, dropout rates, Zimbabwe junior certificate and 'O level examination entries were compared on the basis of gender and tested to determine the effects of the Economic Structural Adjustment Programme (ESAP) on secondary school girls. The results of this study show that there were statistically significant differences in the enrolment rates of boys and girls, a widening gender disparity in dropout rates as well as statistically significant differences in the number of boys and girls failing to pay 'O' level examination fees after the introduction of ESAP. Given the thrust of the study and the nature of the findings, the study recommended that there be differential policies to cushion urban and rural girls. If such policies which are gender sensitive are to be instituted, then there is need to offer intensive gender training and awareness to gender structuring for all policy makers and all school administrators as a way of facilitating gender equity. The study also recommended further research to isolate the factors, which cause households to discriminate against girls when allocating educational chances.

BACKGROUND

When Zimbabwe attained independence in 1980, the government committed itself to the provision of universal free primary education and a massive expansion of secondary education. At the secondary school level enrolment rose by 950.5% while secondary schools increased by 838% from 177 schools in 1979 to 1 484 in 1989, ten years after independence (Nhundu, 1992, 81). An increase in the national teacher-pupil ratio, from 1:36 before independence to a ratio of 1:45 after independence, reflects government's commitment to increasing access to education. However, this global increase in secondary school enrolment figures does not reflect possible gender disparities. On the contrary, the proportion of girls decreased by 1.51%, from 43.31% in 1980 to 41.80% in 1988.

This impressive expansion, together with that of primary and tertiary education, had serious consequences on government funding policies. Government expenditure on education rose by 414% between 1980 and 1990. During the same period the annual outlay on education as a proportion of total government expenditure, rose from 14.8% to 23.1% (Nhundu, 1992, 92). Clearly, this level of expenditure could not be sustained given the unfavourable economic growth experienced from the mid-1980s. For example, economic growth which was projected at 5.1% for the period 1986-1990 fell to 3.2%, while the Gross Domestic Product (GDP) for 1992 fell by 8%. It is against this background of poor economic performance that government was eventually forced to seek World Bank and International Monetary Fund (IMF) support towards economic revitalisation. World Bank prescriptions through the so-called economic structural adjustment programme had significant implications on the financing of education and the participation in education of various sub-groups of students. It is in this connection that the present study sought to investigate the effects of the economic structural adjustment programme (1991-1993) on the participation of secondary school girls in Zimbabwe.

Education against the backdrop of an Economic Structural Adjustment Programme

A review of existing literature clearly shows that when governments experience economic hardships, such as those experienced in Zimbabwe, the educational sector often takes the brunt of cost-cutting measures directed at alleviating the budget deficit. At the same time, the consumer ends up shouldering a greater proportion of the costs for education as part of cost-sharing initiatives. The literature also further shows that economic adjustment programmes are often implemented at great cost to education because of the reduced education budget. For example, a study on the social effects of the Mexican debt crisis reported that education was one of the hardest hit sectors. The results of this analysis, as reported by Dieguez cited by Reimers (1991, 321), show that between 1982 -1983, when Mexico failed to meet its debt obligations, its educational expenditure fell from 5.5% to 3.9% of GDP and from 9.3% to 7.9% of the total government budget. In another report, Vedova (1986, 7) reports that during the 1981/1982 Costa Rican economic crisis, dropout rates increased and enrolment rates decreased. Meanwhile, Psacharopoulos and Steier (1987, 3), who directly examined the hypothesis that high debt-service payments result in reduction of public expenditure on long-gestation social investments like education, concluded that all 125 countries which they had studied had experienced a decline in the investment of government expenditure on education.

The World Bank (1988, 93) and Thobani (1984, 419) support the view that much of the burden for financing education should be shifted to consumers and argue that the introduction of user charges will generate additional resources for the expansion of the secondary school sector and, at the same time, result in improved efficiency and equity of the education system. However, it is important to acknowledge a contrary view, which asserts that introducing user fees is likely to result in increased disparities in the provision of education because of variable community and parental resource bases. In this connection, poorer communities and families may end up receiving an inferior education, while some children may eventually drop out of school due to inability of parents to pay user fees. For developing countries like Zimbabwe, where the majority of people live in rural areas, the introduction of government scholarships and grants as suggested by Thobani (1984, 419) may not ameliorate the situation because of the large numbers of children in need of such assistance. Apart from disparities that may arise because of variable resource bases of communities and households, further inequalities may be experienced because of other disadvantaged groups in society such as women.

This concern is particularly pertinent to the current study, which sought to investigate the effects of the structural adjustment programme imposed by the World Bank on the participation of secondary school girls in Zimbabwe. This is a legitimate subject for investigation given that girls are already a disadvantaged group in society who may be more exposed to the deleterious effects of economic adjustment programmes than boys. The potential harm of these World Bank initiated programmes on the girl child have been acknowledged by Hyde (1989, 129) who argues that, "the package of structural adjustment policies being advocated by the World Bank and the International Monetary Fund for many African countries could have some negative consequences for women's education". According to Hyde (1989, 130), when more of the cost of education is shifted to the students' families, the strong consumption aspect of Western education for girls at secondary and tertiary levels will discourage many parents from keeping their daughters in school. Hence, in some developing countries like Zimbabwe where primary school enrolment is universal, sharing educational costs at the secondary school level often leads to financial constraints which may influence many households to make decisions that adversely affect the participation of the girl child in secondary level education.

RESEARCH METHOD

The effects of the Economic Structural Adjustment Programme were determined by examining such variables as school enrolments, dropout

rates as well as public examination entries. The study looked at these variables over a given time frame, pre- and post-1991. Any significant difference in the participation rates of boys and girls between the two periods was attributable to the effect of ESAP. The following hypotheses were generated and tested in this study:

1. There is a significant widening gender disparity in secondary school enrolment since the introduction of the Economic Structural Adjustment Programme.
2. There is a significant difference in the number of girls and boys dropping out of school at secondary school level as a result of the Economic Structural Adjustment Programme.
3. There is a significant difference in the number of girls and boys not registering to sit for the Zimbabwe Junior Certificate and 'O' Level examinations before and after the introduction of cost recovery measures in education.

The respondents for this study were 66 school heads drawn from the population of 220 secondary schools in Harare and Mashonaland West regions. From each of the two selected regions of Harare and Mashonaland West, a proportionate number of schools was randomly selected. Forty-five secondary schools were therefore drawn from Mashonaland West and 21 from Harare. Stratified random sampling was used in order to get a cross-section of all sub-groups of schools, which included urban and rural schools, former Group A, B and C schools, and government, urban municipal council, rural district council, church and independent private schools. The sample distribution of respondents appears in Table 1.

RESULTS

Enrolment patterns

In the four years under study (1990-1993), enrolment statistics show that there were more boys than girls enrolled in both Harare and Mashonaland West regions. Table 2 below gives gender disparity patterns in favour of enrolments of boys.

This shows that in 1991, when cost recovery measures were first introduced, there was a slight decline in the enrolment figures for girls compared to those for 1990, while those for boys increased. There was a 0.47% decrease in the 1991 enrolment figure for girls yet that of boys increased by 1.88% in the same year with the highest discrepancy between the enrolment for boys and girls being in 1991. This result is particularly disturbing because it shows a worsening of an already bad situation, where gender disparity in secondary school enrolments worsens yet the 1992 population census results show that there were more girls than boys in this age group.

Table 1
DISTRIBUTION OF SCHOOLS ACCORDING TO BACKGROUND VARIABLES
(N= 46)

Variable	Frequency	Percentage
Schools by Region		
Harare Region	18	39.1
Mashonaland West Region	28	60.9
Schools by Setting		
Rural Schools	18	39.1
Urban Schools	28	60.9
Schools by Type		
Former Group A	5	10.9
Former Group B	37	80.4
Former Group C	4	8.7
Schools by Responsible Authority		
Government Schools	25	54.3
Rural district council schools	14	30.4
Urban municipal schools	1	2.2
Independent private schools	4	8.7
Mission schools	2	4.3

Table 2
1990-1993 ANNUAL DISTRIBUTION OF ENROLMENT BY GENDER
(N=169 486)

Year	Gender				Enrolment Discrepancy		Total Enrolment	
	Male		Female					
	No.	%	No.	%	No.	%	No.	%
1990	23 522	56.01	18 472	43.99	5 050	12.02	42 044	100.00
1991	24 015	56.64	18 386	43.36	5 629	13.28	42 401	100.00
1992	23 715	56.30	18 404	43.70	5 311	12.60	42 119	100.00
1993	23 522	54.80	19 400	45.20	4 122	9.60	42 922	100.00
Total	**94 824**	**55.95**	**74 662**	**44.05**	**20 162**	**11.90**	**169 486**	**100.00**

However, enrolment alone is not a sufficient and accurate measure of student participation unless it is adjusted for dropouts. This adjustment appears in Table 3 below, which shows net enrolment figures (that is total enrolment less total dropouts). Table 3 shows that total net enrolment for both boys and girls decreased from 40 556 in 1990 to 39 413 in 1992, a 2.8% drop.

Table 3
1990-1992 ANNUAL NET ENROLMENT FIGURES (N=120 542)

	Enrolment	Dropouts	Net Enrolment	% Increase/ Decrease
Girls				
1990	18 472	834	17 638	—
1991	18 386	1 079	17 307	- 1.87
1992	18 404	1 585	16 819	- 2.82
Total Girls	**55 262**	**3 498**	**51 764**	**- 4.69**
Boys				
1990	23 522	604	22 918	—
1991	24 015	749	23 266	+1.52
1992	23 715	1 121	22 594	-2.89
Total Boys	**71 252**	**2 474**	**68 778**	**-1.37**

However, a closer examination of the net enrolment patterns of the two sub-groups shows that the net enrolment for girls went down by 4.69% while, during the same period, that for boys declined by only 1.37%. Meanwhile, the respective annual percentage dropout rates for girls for 1990, 1991 and 1992 were 1.99%, 2.54% and 3.76%, compared with corresponding dropout rates for boys of 1.44%, 1.77% and 2.66% respectively. These data clearly show that annual dropout rates for girls for the period 1990-1992 were twice those for boys. This demonstrates that gender disparity in secondary school participation has steadily widened during this period, with the girl child experiencing higher dropout rates than boys.

To find out whether the observed disparity in participation rates between boys and girls was significant, a t-test analysis was computed to test hypothesis *1: There is a significant widening gender disparity in enrolment since the introduction of the Economic Structural Adjustment Programme.* Using a critical value of 0.05, a two-tailed t-test analysis was

computed using enrolment figures for boys and girls for 1990, before the introduction of cost recovery measures, and 1992, after the measures had been instituted which produced statistically significant p-values of 0.04 and 0.05 respectively. On the basis of this finding, Hypothesis 1 was accepted at the 5% level.

The results suggest that although there were significant differences in participation rates between boys and girls, both before and after ESAP was in place, girls appear to have been slightly more disadvantaged prior to the introduction of ESAP. The difference in participation rates between boys and girls may not be as significant in 1992 when compared to that for 1990 because, as indicated in Table 2, gross enrolment figures for boys started falling in 1992 as a result of ESAP while those for girls indicated a slight increase. Hence, the results in Table 4 suggest that there may be some factors other than ESAP alone, which might have contributed to the observed downward movement in the participation rates of girls in the later period.

Dropouts

As indicated in Table 3, of the 5 972 students who dropped out between 1990 and 1992, 3 498 (58.57%) were girls while the corresponding figure for boys was 2 474 (41.43%), clearly showing that girls experienced greater wastage than boys. Meanwhile in 1990, 58% of dropouts reported in this study were girls and 42% were boys, although girls comprised only 43.99% of the total student enrolment for 1990. Similarly girl dropouts comprised 59.03% and 58.57% of the total dropouts for 1991 and 1992, respectively although they constituted 43.36% and 43.70% of the total student enrolment for the respective years. This further confirms that girls experienced higher dropout rates than boys did during the period under investigation. According to the findings of this study, 16%, 18.06% and 17.14% more girls than boys dropped out of school in 1990, 1991 and 1992 respectively. This also shows that, when compared to boys, the extent to which girls in the research sample were dropping out of school was increasing in both absolute and relative percentage terms. Thus, while enrolments were increasing, they were increasing at a slower rate than dropouts, indicating net loss.

Accordingly, a t-test analysis ($p = 0.05$) was used to test hypothesis 2 which states that, *There is a significant difference in the number of girls and boys dropping out of school at secondary school level as a result of the Economic Structural Adjustment Programme.* The analysis was carried out using 1990 and 1992 dropout figures for boys and girls. Since cost recovery measures were introduced in schools in 1991 as part of the ESAP package, 1990 dropout figures represent the pre-ESAP dropout status while those for 1992 should reflect the contribution of ESAP to the dropout

phenomenon. Using a critical value of 0.05, the results of a 2-tailed t-test analysis computed to explore the nature of differences in dropout rates for boys and girls for 1990 and 1992 produced statistically significant differences at p-values 0.006 and 0.000, respectively.

The results of this analysis show that both pre- and post-ESAP differences in dropout rates between boys and girls were significant even beyond the 1% level. This shows that there were statistically significant differences in dropout rates between boys and girls both before and after the introduction of ESAP. Although the level of disparity in participation rates between boys and girls was relatively more significant after the introduction of cost recovery measures, the hypothesis was accepted since there was a statistically significant difference between the dropout rates of boys and girls before and after the introduction of ESAP. However, the fact that differences in participation rates were relatively more significant during the post-ESAP period may suggest that ESAP compounded the already bad problem of high female dropout rates.

A comparative analysis was carried out to determine whether during 1990-1992 (a) the pattern of dropout rates for the Harare region, a predominantly urban area, and Mashonaland West region, a predominantly rural area, were different and (b) the nature of influence of ESAP on the magnitude of dropout rates for both regions. For three years commencing in 1990, both regions experienced a sustained increase in dropout rates. The most dramatic increase in student dropout rates irrespective of the region was experienced in 1992 when the average percentage increase in dropout rates was 47.45%. Inter-regional disparities in dropout rates indicate that the Harare region experienced larger increases in dropout rates than the Mashonaland West region. For example, the dropout rate for Harare region for 1991 increased by 33.6% (from 812 in 1990 to 1 085 in 1991), while that for 1992 went up by as much as 50.4% for the previous year. This compares with corresponding dropout rates for Mashonaland West region, which registered 18.7% and 44.5% for 1991 and 1992, respectively. However, it is worth noting that even though the rate for Mashonaland West was not as high as that for Harare region, the percentage increase on the dropout rate more than doubled in 1992, one year after cost recovery measures were introduced.

The nature of the relationship between dependant and independent variables

The study used a Pearson correlation analysis to investigate the nature of the relationship between dropout rates and selected independent variables; namely, examination fees (for both Zimbabwe Junior Certificate (ZJC) and ('O' Level), and the inability to pay for a full complement of examinable subjects. These three independent variables reflect greater

demand imposed on parents to meet the cost of education following the introduction of ESAP-induced cost recovery measures. Since the results of this correlation analysis have implications for the participation of girls owing to financial hardships associated with the introduction of ESAP in 1991, the correlation analysis, which appears in Table 4 below, was computed using data for 1990 and 1992. The two periods were selected in order to allow for a comparative analysis of the nature of the relationship before and after the introduction of ESAP in 1991.

Table 4

PEARSON PRODUCT CORRELATION COEFFICIENT ANALYSES OF BOYS AND GIRLS DROPOUT RATES FOR 1990/1992 WITH LACK OF ZJC AND 'O' LEVEL EXAMINATION FEES AND INABILITY TO PAY FOR A FULL COMPLEMENT OF EXAMINATION SUBJECTS (N = 4 144)

	1990		1992	
Factor	**Boys**	**Girls**	**Boys**	**Girls**
No ZJC fees	0.0159	0.3981*	0.3725*	0.3362*
No 'O' level fees	0.1484	0.2897*	0. 3696*	0.4003*
Fees for fewer exams	0.4784*	0.1739	0.0264	0.0431

** = significance at 0.05*

From the results of this analysis, larger correlation coefficients indicate stronger relationships and low values suggest weak relationships. Coefficients of above 0.5 were considered to be strong, those above 0.3 were moderately strong and anything below that to be weak. The correlation coefficients obtained were generally positive indicating that the variables varied in the same direction, such that, an increase in say, non-payment of 'O' Level examination fees was accompanied by a corresponding increase in dropouts.

Of the 12 correlation co-efficients appearing in Table 4 above, seven produced statistically significant coefficients (p = 0.05) and four of these concerned girls while three were for boys. It further shows that there was a statistically significant correlation between girls dropping out and non-payment of ZJC examination fees, both before and after the introduction of ESAP. The relationship between the same variables for boys was only significant after, and not before the introduction of ESAP. Similarly, the relationship between non-payment of 'O' Level examination fees and dropping out of boys and girls before and after the introduction of ESAP was the same as that obtained for non-payment of ZJC examination fees. These results show that the introduction of ESAP in 1991 affected dropping out of boys due to non-payment of ZJC and 'O' Level examination fees,

while girls were as much affected before and after the introduction of ESAP. This indicates the greater vulnerability of the girl child compared to boys. In addition, while the relationship between dropout rates for girls and non-payment of 'O' Level fees produces significant correlation co-efficients both before and after the introduction of ESAP, the co-efficient for 1990 (r=0.2897) indicates a weak relationship while that for 1992 (r=0.4003) is moderately strong. This may suggest that the introduction of ESAP may have led to more girls dropping out of school. On the other hand, this finding also suggests that there may be other factors, apart from ESAP, which may account for why non-payment of public examination fees remained significantly correlated to dropping out of girls only (and not boys) prior to the introduction of ESAP.

The results concerning the relationship between inability to pay for a full complement of examinable subjects with dropping out for both boys and girls are unclear. For example, a significant relationship between inability to pay for a full complement of examinable subjects and dropping out was obtained for boys only before and not after the introduction of ESAP. One would have expected a significant association between inability to pay for a full complement of examinable subjects and dropping out after the introduction of ESAP and cost recovery measures and not the other way.

Examination fees

Most heads of schools who were interviewed indicated that when students who had enrolled in an examination class failed to pay the required fees, it was normally a result of poverty. Data on non-payment of examination fees indicated that in 1990, as many as 24 (52.18%) school heads in the sample reported cases of non-payment. The number of school heads who reported this problem for 1991 increased to 35 (76.09%) and by 1992 the problem had become very pervasive. As many as 40 (86.96%) school heads reported dealing with a high incidence of failure to pay examination fees. However, these percentages do not reflect the actual number of students who failed to pay examination fees, but the number of school heads who reported handling cases of students who were experiencing problems paying examination fees.

The study, therefore, sought to further determine whether the problem of non-payment of examination fees varied between boys and girls and whether such variations were associated with the introduction of ESAP. The data collected was subjected to a t-test analysis in order to test hypothesis 3 which states that, *There is a significant difference in the number of girls and boys not registering to sit for the Zimbabwe Junior Certificate and 'O' Level examinations during the period before and after the introduction of cost recovery measures in education.*

The results of the t-test analysis showed that there was no significant difference in the number of boys and girls not registering to sit for the ZJC examinations in both periods. This shows that households are paying fees equally for boys and girls, most likely because the fee of Z$5.00 per subject is affordable to most. Since the fee is low, the households are not forced to make a choice between the two sexes. However, results show that significant differences were obtained in the number of boys and girls not registering to sit the 'O' Level examinations in both 1990 and 1992. This shows that ESAP accounted for the increase in the difference of ability to pay fees between boys and girls.

Even though the difference was significant after ESAP, the bigger mean difference for girls in the period before the introduction of cost recovery measures indicates that girls were affected more than boys were in both periods. The significance of the difference in the period after ESAP can be attributed to the negative effects of cost recovery measures. Families seem unwilling to pay examination fees for girls at the same rate as they do for boys.

DISCUSSION

The results of this study show that there were not only fewer girls in secondary school compared to boys, but that the gender disparity has steadily widened following the introduction of ESAP. Before the introduction of the economic structural adjustment programme the situation of fewer females participating at secondary school level had been improving (even at the 43.99% rate indicated for 1990). This improvement can be attributed to various government policies enacted at independence in 1980.

The policy on mass education went a long way in improving female participation at secondary school because it led to the reopening of schools which had been closed during the war, the construction of more schools as well as the expansion of existing ones. This strategy, which resulted in increased numbers of secondary school places, removed the bottlenecks of the colonial period, resulting in there being proportionately more places for girls to compete for.

Over-age students were allowed to come back to school, and public examination results at grade seven ceased to be terminal. This uninhibited access to secondary school led to the achievement of 100% transition rate between the two levels of primary to secondary school. It was the enactment of such government policies, which had resulted in the enrolment of girls at secondary school rising steadily. It is worth noting that in spite of all these policy initiatives, there were factors, which still prevented parity at the secondary school level. The primary school

enrolment for girls responded better to these same initiatives and held steady at around 49%. The major policy difference was that while primary education was termed free, secondary education was not. The fees payable at secondary school could be the main factor that blocked female secondary school enrolments from rising to near parity with their male counterparts. The other factor is that in cases where there are not enough financial resources to go round, households in patriarchal societies, such as in Zimbabwe, tend to first allocate these life (schooling) chances to their sons. Households express definite preferences in educating boys as reported by Nkinyangi (1982) who explained that in cases where school fees have been instituted, parents who could not afford the fees sacrifice the participation of their daughters for their sons.

This denial of a secondary school education to such a large percentage of female children denies them not only their human right to an education, but their right to equal life chances and the chance to develop to their full potential. The government's goals of development cannot be attained with a large number of females not participating fully in development.

The findings of this study show that improvements, which had been achieved in female participation at secondary school level, may be undermined as a result of cost recovery measures, which came with ESAP. The deleterious effects of ESAP and related economic policies on the participation of girls in education were reported earlier by Hyde (1989). Clearly this has been supported by the findings of this study, which show that the participation rate of girls declined more from 1991 (when ESAP was introduced). The total percentage decrease of girls' enrolments between 1991 and 1992 was found to be three times more than that of boys. Hence, if nothing is done to cushion such negative effects, the participation of girls will continue to be severely affected.

The results of this study also showed that since cost recovery measures were introduced in 1991, more girls than boys dropped out of secondary school. This is a disturbing finding given that prior to 1991 participation rates for girls were already lower than for boys as a result of several factors cited earlier. However, a two-tailed t-test statistical analysis computed to determine whether the introduction of ESAP resulted in significant differences in participation rates between boys and girls did produce statistically significant differences in both periods, although the level of significance was much higher in the period after ESAP was introduced. This is an indication that the implemented government policies failed to discriminate between boys and girls such that girls remained vulnerable in spite of the policies instituted at independence. According to the findings of this study in respect of participation rates, there are implications for policy makers. The study offers challenges for policy

makers to bring policies which address the needs of the girl child rather than needs of children in general.

The findings indicate that there were more students dropping out of Harare region, a predominantly urban region, than from the more rural Mashonaland West region. This should be expected since ESAP often brings more hardships to urban families because of the nature of urban life which is relatively more expensive. The introduction of ESAP did not only result in the introduction of cost recovery measures in education; it also led to the removal of the provision of full social services, the removal of price controls and subsidies on consumer products, unemployment and retrenchments. In addition, urban families also faced higher rates and other fee increases in 1991 unlike the rural communities. At the same time, urban families face additional hardships owing to a differential fee structure, which levies higher school fees to urban schools thereby further exacerbating the plight of the urban dweller.

Households in urban areas are, therefore, more affected by economic structural adjustment policies because their livelihood depends almost wholly on cash transactions in comparison to rural folk whose way of living tends to be at subsistence level and is less dependant on cash and payments. The discrepancy in dropout rates of urban and rural schools is indicative of this. Such a situation shows that there is need to institute differential policies which would impact on the plight of the urban girl child over the rural girl child. This study recommends that if policies which are gender sensitive are to be instituted, then there is need to offer intensive gender training and awareness to gender structuring for all policy makers and all school administrators as a way of facilitating gender equity.

Overall, the dropout rate for girls was much higher than for boys. Of greater concern is that the findings indicate net loss in female enrolment resulting from enrolment rates which are increasing at a slower rate than dropouts. This is an indication that there were progressively fewer girls than boys who were actually receiving a full secondary school education in a country where the female population is higher than that of males. This is evidence of a high rate of wastage within an education system; a wastage, which can be ill afforded by a country which needs high quality manpower if the aim of ESAP, which is getting the economy to high productive levels, is to succeed.

All the evidence from this study shows that ESAP has a negative effect on the participation of girls at secondary school level. Efforts to redress these negative effects call for a critical analysis of the household level to isolate those factors which cause households to discriminate against girls in allocating educational chances. Further research is recommended to isolate these factors as this would help in drawing up

policies that target to entice the household to send girls as well as boys to school.

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