# Effectiveness of Girls' Education Programs in Senior Secondary Schools of Zambia: A Case of Churches Health Association of Zambia (CHAZ) Interventions in Senanga District

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Abstract- The study sought to assess the effectiveness of girls' education empowerment program in senior secondary schools in Senanga district in Western Province of Zambia. Following a qualitative approach with descriptive statistics, the Adolescent Girls Accessing Prevention and Education (AGAPE) project was assessed on its key indicators. A total 220 beneficiaries of the programme being studied were systematically selected and 18 key informants were purposively recruited to the study respectively. Data was collected using structured questionnaires for pupils and open-ended interview guide with key informants. Statistical Package for Social Sciences (SPSS) was used to analyse quantitative data, while qualitative data was analysed using thematic analysis. Ethical clearance was sought from Kwame Nkrumah University Ethics Committee in Zambia. The findings show that the key factors affecting girls' access to education established in this study are; financial barriers, gender perceptions, distance to school and menstrual and sexual harassment. The study has revealed that CHAZ interventions in supporting girls' education had modest positive impacts on sexual and reproductive health knowledge, reduced truancy and improved academic performance among girls. The study recommends that the Ministry of Education in collaboration with the Ministry of Community Development and Social Services come up with policies that support increased education support to girls. 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. The Government and all stakeholders need to provide and strengthen the provision of bursaries to vulnerable,

orphaned and girl children in schools. There's also need for deliberate policies for the effectively implementation of Comprehensive Sexuality Education as a standalone in schools, unlike the way it is taught in carrier subjects.

Indexed Terms- Education, Girls, Secondary School, CHAZ, Zambia

# I. INTRODUCTION

The world is increasingly witnessing a number of challenges that need urgent attention and solutions, among such are issues of poverty and hunger especially in developing countries. These challenges have a myriad of spiral effects in society, communities, families and at individual levels whose resultant side effects have manifested through early marriages and unintended pregnancies amongst the school going girls, truancy among learners as they use learning times in looking for food and other basic necessities, thereby affecting learners' academic performance, more specifically of the girls from poverty and hunger-stricken families. The negative effects are in the here and after in those families, as chances of economic emancipation of such families has remained uncertain. The foregoing has led to a number of different state or national policy documents meant to alleviate the burdensome loads on girls from hunger and poverty wracked homes through girl child's education empowerment [1]. To supplement the efforts of governments, non-governmental organizations (NGOs) and other charity institutions as stakeholders are enhancing girl child's education empowerment through funding of school fees and other forms of aids in schools. Different donors, wellwishers have been putting in a lot of funds into the education of girls so as to brighten their future academically [2].

Among many institutions with interest in the plight of the girl child's education is Churches Health Association of Zambia (CHAZ), which was formed in 1970 by the Catholic and Protestant Christian Missionary health workers from 16 Church Mother Bodies, with the mission, 'Committed to serving the poor and underserved communities with holistic, quality and affordable health services, that reflect Christian values, while meeting stakeholder's expectations. In 2016, after seeing the challenges through which the girl child was facing in terms of educational support, CHAZ embarked on helping the vulnerable girls in senior secondary schools of selected districts in Zambia [3]. In 2019, CHAZ increased the number of districts on its sponsorship program to include some districts in Western and Southern provinces, and it's during this period that Senanga District secondary schools were put on the sponsorship programmes [4].

The fundamental premise of this paper was to evaluate analyze the girl children's education and empowerment programme in senior secondary schools in Zambia, particularly in Senanga district of Western Province. The overall objective was to establish factors associated with such issues as early marriages and unintended pregnancies, the levels of pupils' truancy in classes and poor girls' academic performance even after receiving CHAZ education sponsorship. The paper is divided into five main sections. The first section has given introduction and given some context of the study based on review of existing literature. The second part discusses the methods of the study. The third section presents the findings and the fourth section discusses the findings while relating these to reviewed materials. The fifth and final part is a conclusion which gives a summary of the paper and makes recommendation on what can or should be done to enhance girls' education support programmes in a country such as Zambia. Let us start with some context and situational description of issues around girl's education in general.

#### • Girls welfare within the education context

A number of studies may have been done in different communities looking at learners' early marriages, unintended pregnancies, learners' class absenteeism and poor academic performances by different researchers and different institutions over the period of time world over. Different mechanisms and measures may have been tried to bring the situation to a control. Seemly some measures have given the desired results while others seem to have yielded less or nothing at all. As the challenges grow, so are the concerns to find a better and lasting solutions increase. Both the small and big institutions are busy trying to meet these challenges head on, governments and nongovernmental organizations have not relented in seeking for solutions to the growing challenges.

In December 2013, ministers of education and health from 21 Eastern and Southern African (ESA) countries endorsed and affirmed their commitment to better health outcomes for adolescents and young people in the region. In what is now known as the ESA Commitment, ministers agreed on a set of mid- and long-term targets which guide national implementation, among them reducing new HIV infections, reducing early and unintended pregnancies and eliminating child marriages and gender-based violence (GBV) among young people in the region by 2020, [1, 5].

To ensure universal access to education which is included in the Millennium Development Goals, MoEST, civil society and all education stakeholders have joined efforts to accelerate robust service delivery; improved quality, advocacy, and the development of a supportive policy framework. Focusing on education for girls which is essential for the stability, security and survival at both individual and family levels. The core objective of the General Education Strategic Plan (GESP) 2012-2017 was to eliminate barriers in Girl's Education and promote gender equality throughout the education system. To achieve equality and access to education, the government of South Sudan took a leading role in advocating Girls' Education [2, 6]. • The Relationship Between Education and Early Marriages or Unintended Pregnancies

Child early marriages is one of the outstanding challenges in most of the developing countries especially in Africa. For instance, most female children in the Northern region of Nigeria are not only deprived of the benefit of education but also do not contribute to economic development due to religious, sexual involvement, health consequences and culture reasons [7]. Further studies indicate that some parents, guardians, sponsors, communities and children cannot afford the tuition fees or other hidden fees because of high tuition fees. Some of these children are given out as housemaids to the rich families and eventually forfeit their education because of poverty. The introduction of free primary education in Kenya still did not improve or increase the girls' access to education because most of them were given duties by their parents or guardians such as care for younger ones; elderly ones and sick, early marriage or home chores [8]. Most of these parents gave them out so early in marriage, in order to use the dowries to run the family. Such a situation might have the need to do more than making education free but maybe also to help their families directly financially, and that creates room for research such as this current study.

Traditionally, both families and the communities consider girls only as wives, and mothers. Girls are raised and socialized to also view themselves in this light. The practice of girl child marriage, and the strong obligations to the family and society often deny girls their right to education. Customs and behaviours are enforced by male community leaders, elders, fathers, uncles, brothers, as well as mothers and aunts. In the South Sudanese patriarchal society, young girls are often marginalized from any decision-making processes, and sometimes even used as a token to resolve community issues. For example, in some states of Greater Equatorial, as a means to resolve conflicts between families particularly there is a custom of "blood compensation", where girls are handed over to the family of a victim to compensate for the loss of life [9].

Considering gender disparities in completing education in particular would be reduced if girls are encouraged to stay in school. Without other measures in place like economic materials this can still not be achieved. Conversely, Chishimba and colleagues argue that, even though education system seemingly narrows the gender inequalities and injustices of the societies, it has remained the breeding ground of gender inequality [10]. As stressed by Adetunde and Akensina, that education is connected to social, cultural and political sectors [11]. These facts lead to the conclusion that without education, girls' chances and opportunities to better living and reaching positions of influence within Zambia would be narrowed and remain dwindling.

Further, Kasonde reveals that pregnancy, economic hardship, and marriage are the main reported reasons that girls drop out of school. Most students who dropped out of school between 2002 and 2010 reported that the reason was lack of financial support; however, disaggregated by gender, girls said that the primary reason was pregnancy [12]. This then shows the need to empower the girl child with knowledge and education, which should help society change perception of the girls.

# II. METHODOLOGY

This study followed a descriptive survey research. In this regard, to allow for a comparative approach [13] of learners' performance and truancy before and after the commencement of the sponsorship, some employed descriptive statistics were used in understanding the intervention outcomes of the programme [14]. In this case, the qualitative results provided the content analysis that would explain the descriptive statistics from findings.

The study was conducted in Senanga District, one of the 16 districts of Western province. The district is approximately 110 kilometers southeast of Mongu, the provincial capital. Senanga district has six (6) secondary schools namely. From all the six schools 943 girls are under CHAZ sponsorship, with support from the Global Fund under the Adolescent Girls Accessing Prevention and Education (AGAPE) project. The main goal of the AGAPE project is to curb the large number of girls who drop out of school due to early pregnancies and marriages and to ensure that young people have access to sexual health and reproductive rights so that they do not contract HIV and other sexually transmitted infections [4]. Senanga district of Western province in Zambia is one of the highest in terms of HIV infections [4, 15] and has high girls' school dropouts in western Zambia. The target population comprised of the more than nine hundred learners on AGAPE sponsorship in 6 senior secondary schools of Senanga District. The study population for this study were all CHAZ sponsored girls in Senanga district of the Western Province and 16 teachers (head teachers, guidance teachers, and teacher mentors), one official from the district education board office and one CHAZ officer.

The sample size was two hundred thirty-eight (238) in total divided as; two hundred twenty (220) learners selected from the six beneficiary secondary schools according to the numbers on the sponsorship registers of pupils considering the inclusion and exclusion criteria, and eighteen key informants. Key informants comprised of sixteen (16) teachers (head teachers, guidance teacher and teacher mentors) from the supported schools, one (1) official from the district education board office and one (1) CHAZ official.

A systematic random sampling technique was employed in the selection of girls as research participants. Systematic random sampling can be taken as an improvement over a simple random sample in as much as the systematic sample is spread more evenly over the entire population [16]. In this case, the sample size of 220 was proportionately distributed to each of the six (6) secondary schools depending on the number of beneficiaries of each school as shown in the table 1 below.

		1 1 1	
School	Girls	Formula	Sample
	Population		Size
Senanga	252	252/943*260	69
Boarding			
Sec			
Matauka	231	231/943*260	64
Secondary			
Senanga	137	137/943*260	38
Day			
Secondary			
Namalangu	151	151/943*260	42
Day			
	•		

Liangati	124	124/943*260	34
Secondary			
Sibukali	48	48/943*260	13
Secondary			
Total	943		260

For qualitative data, based on pupils' records and experience in girls' education was sought from teachers, district education officer and CHAZ representative who were recruited purposively as key informants. A structured questionnaire for two hundred twenty (220) girls and open-ended interviews schedule for eighteen (18) teachers and other officers.

The analysis was independent between the two sets of information/data. The two sets were only integrated during interpretation. The content analysis carried out on qualitative data provided salient explanations and added value to the descriptive statistics that were coded using SPSS. The process of coding the questionnaire included the labelling of the key area that were then quantified across the all the responses to produce numerical insights from the sampled population. The analytical approach also involved thematic analysis which examined the data to identify common themes- topics, ideas and patterns of meaning that emerged from respondents [17].

#### • Ethical Considerations

The researcher was given ethical clearance from Kwame Nkrumah University Ethics Committee. Permission to conduct the study was sought from the district education office. Before administering of questionnaires, signed assent for all adolescents were obtained after consent from their parents. Informed consent was obtained from all participating teachers. The interviewers were trained to conform and comply with research ethics. The ethical issues considered in this study were informed consent, anonymity, confidentiality, and no personal harm. No individual respondent's information was shown to anyone except those involved in the research. Statistical data will be published only in aggregate form. The respondents were informed about the purpose of the research and benefits that may accrue. They were informed that they were allowed to withdraw from the study if they felt uncomfortable with the topic.

The dangers of the study included psychological effects to adolescents who have had bad financial experience, for instance those who may have had to drop out of school for financial reasons. Another risk is that the study was intrusive into one's privacy, thus respondents may experience some discomfort. To reduce the chances of such situations the counselling teachers were asked to help identify and completely exclude such people from the study. Because of the private nature of the topic under discussion, embarrassments were mitigated by ensuring confidentiality.

# III. FINDINGS

This section brought out findings which addressed on how CHAZ sponsorship program improves learners' academic performance, reduce truancy and help diminish early marriages and unintended pregnancies among sponsored learners. Let us begin with some demographic characteristics of the participants.

• Participants Biographical Information

The information was acquired from questionnaires completed by each respondent. Table 2 below presents the background (socio-demographic) characteristics of the study participants (Grade 12 adolescent girls under CHAZ education support) that took part in the study.

 Table 2: Demographic Characteristics of 220

Respondents			
Background	Frequency	Percentage	
Characteristic	(n=220)	(%)	
Age Group			
15 - 17 years	132	60.0	
18 - 20 years	88	40.0	
Total	220	100.0	
Gender			
Males	0	0.0	
Females	220	100.0	
Total	220	100.0	
School Level			
Grade 12	220	100.0	
Other Grades	0	0.0	
Total	220	100	
Staying With (Head of Household)			
Parents	95	43.2	
Guardians	98	44.5	

Friends/Alone	27	12.3	
Total	220	100.0	
Occupation of Head of	of Household	d (Education)	
Formal	22	10.0	
employment (>G12)			
Self-employed/	140	63.6	
business (≤G12)			
Unemployed &	58	26.4	
Child Headed			
( <g12)< td=""><td></td><td></td></g12)<>			
Total	220	100	
Religious Affiliation			
Catholics	55	25.0	
Pentecostals	35	15.9	
Adventist	58	26.4	
Apostolic	55	25.0	
Other protestants	17	07.7	
Total	220	100.0	

From the table above, we can see that a high proportion of respondents (60.0 percent) enumerated were in the 16-18 years age group while those in the 19-22 years age group accounting for 40.0 percent (n=88) of the total respondents (n=220). The average age of the participants was 16 years. The study further reveals that majority of the respondents were staying with a guardian (44.5percent) followed by those that were staying with their parents (43.2 percent). Only 12.3 percent (n=27) were staying with friend(s) of alone. Those not living with their parents reported their parents lived in rural Senanga and they come to the urban for better education and opportunities. Some participants reported they did not live with their parent/s as their parents were deceased.

• Factors Affecting Girl's Access to Education

The key factors affecting girls' access to education explored in this study are; financial barriers, gender perceptions, distance to school and menstrual and sexual harassment. The learners and key informants provided responses to these concerns.

• Financial Barriers and Gender Perceptions

The hardship of finances is the main cause of dropouts among girls. This is highlighted in the responses (see table 2) on socio-economic status of homes where the learners are coming from in terms of the level of education and occupation of household heads. Majority of heads of household 90 percent (n=140) were either self-employed mostly doing small businesses or subsistence farming and or not doing any income generating activities. HT 3 a key informant indicated commented that:

Over 50% of learners from rural areas struggle to pay school user fees as their parents cannot afford... worse still majority are unable to buy other materials like mathematical and science requirements.

The above quote represents the main reasons for girls' dropout in Senanga District which are very similar for boys too. In other words, education administrators indicated that dropping out of school is directly related to financial related challenges. This study found that in-school adolescent girls suffered financial uncertainty and had stressed as they are not sure whether they will be able to complete their studies. Hence, some opt for commercial sex work for survival and paying for school needs.

As indicated above the majority of the participants' parents did not have secondary education. Only 10% had completed Grade 12 and in formal employment. The majority of the household heads never studied beyond primary school. This is contained in a statement below by GT3:

Most of the parents are illiterate and their children seem to continue on the same route taken by parents not only because of lack of funds but also because of little interest in school by parents, and children's poor background especially those from remote areas where there are very few teachers.

The gender perceptions remain one of the perilous hindrances of girl child education accounting to 28% of all responses. Concerning gender roles, results show that there are still strong gender stereotypes that women are meant to perform specific tasks such as household chores and that these beliefs are encouraged by cultural habits and community pressure. But GT1 remarked that the situation is getting better now: There are some signs of change in terms of perceptions, which respondents attribute to government programs and CHAZ trainings.

• Menstrual, Sexual Harassment and Distance to School

Menstrual and sexual harassment by especially adults still exist as 16% or responses among girls suggested. Some participants reported during key informant interview that sometimes girls miss a few days of school every month because of their periods or lack of materials such as sanitary pads. An observation by the researcher also revealed that schools do not have well organized menstrual hygiene rooms. Cases of sexual harassment in and outside of school were not a common finding among key informers but we can expect that such cases were under-reported. Some participants reported that girls can get "distracted" because of men and that on their way to school they can be the target of what they called "sugar daddies", as well as taxi driver. Which makes long distances to and from schools a space of vulnerability and unsafe for the learners.

The other reason for dropping out of school was distance from home. This was reported as a barrier that affects girls disproportionally. Sometimes girls are not allowed to go too far away from their home or systematically arrive late at school because they have to do household chores in the morning, as can be seen in the comment below by TM1:

In the morning parents head to the farm and the girl stay at home because she is responsible of fetching water and taking care of the babies, but they do not ask the boy to do anything like that". Further, most of the learners who come from school that are far from the BOMA had poor background as there are very few teachers out there, and no role models as well. They could hardly read and speak in English, actually they are illiterates.

# • Effects of CHAZ Educational Support

The positive impacts of CHAZ education support were measured in terms of learners' class attendance and academic performance before and after enrolment to the bursary. The study also included indicators around knowledge levels on SRH among girls, which is also a key thematic area of the CHAZ project.

• School Attendance, completion rates and academic performance

Data of school attendance before and after the CHAZ intervention shows that the level of school presence among girls improved from 57.3% of the attending to all school days to 83.6% of them in 2020 academic year. Proportion of girls missing at least a day reduced from 42.7% to 16.4% keeping other factors constant, this can be attributed to financial relief by CHAZ.

The average number of girls making full certificates in end of year examinations before and after the CHAZ intervention as reported by guidance teachers. Results indicate that the average number of girls making a full certificate from the time they were put on the CHAZ support program has improved from 53.1% to 83.2%. This could be a result of improved attendance reported above.

• Proportions of Girls Dropout

This study established that the impact of the CHAZ education support on girl child reduced dropout rates at the schools were the project was implemented. Key informants provided data on district situation of child marriage and teenage pregnancy in schools from 2016 to 2020. The table below shows the data in comparison to other the district and wards that were not being supported by CHAZ.

Table 3: Pregnancies and school dropouts among adolescent girls

	adolescent girls			
	District		CHAZ Supported Wards	
	Marriages	Pregnancies	Marriages	Pregnancies
2016	36	103	9	31
2017	31	110	11	36
2018	28	101	10	35
2019	12	85	4	20
2020	15	104	5	18

From the foregoing, it can be deduced here that both the number of adolescent marriages, pregnancies and subsequent dropout of school among girls had steadily reduced in 2019 but 2020 showed a slight increase. • Effects of Comprehensive Sexuality Education (CSE)

There is often a link between health and education. Some of the reported barrriers above relate to the lack of robust CSE programmes. STI/HIV infections, unwanted pregnancies/abortions and early marriages are key health issues with regards to keeping girls in school. Knowledge of how HIV and other STI are transmitted is crucial to enabling people to avoid HIV infection, and this is especially true for young people, who are often at greater risk because they may have shorter relationships with more partners or engage in other risky behaviors. Adolescents were asked questions on definition of STIs/HIV/AIDS, modes of transmissions, severity of the disease, preventive measures. symptoms, treatment and beliefs. Knowledge was divided into two categories; those who answered 60 percent or more of the questions correctly in categorize of transmissions, prevention measures, signs and treatment were classified as being knowledgeable while anything less was classified as not having sufficient knowledge. The level of knowledge on STIs/HIV/AIDS among adolescent girls was low, thus affecting their agency and possibility of completing school without engaging in risk behaviours. The overall level of knowledge was 91.8 percent of the study sample.

# IV. DISCUSSION

In this section a discussion is given on the results presented in the preceding sections. It has been revealed in this study that, the key factors affecting girls' access to education are multiple but key among them are; financial barriers, gender perceptions, distance to school and menstrual and sexual harassment. The study has shown that financial constraints are not specific to girls alone but affect them disproportionally due to gender bias perceptions that still favour boys' education. Other factors that are specific to girls include the insecurity due to long distance to school, menstruation and sexual harassment inside and outside of school.

The reported poor socio-economic status of homes where the learners are coming from in term of the level of education and occupation of household heads is both a cause and consequence of high school drop outs among girls [10]. The implication of the finding is that

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if sponsorship of girls does not take into consideration factors that would reduce poverty at home where these girls come from, then, paying for their tuition fees alone is not enough to change their education fortunes. Parents influence their children in a far more important way that their education level has a significant impact on their children's success. The implication is that these girls are supposed to be the change carriers in their families for the good of the future generations. Even though the Government of Zambia has attempted to address girls' school drop out by putting in place the Re-entry Policy [18], there is need for awareness programmes and encouragement for girls who fail pregnant to utilize this policy fully to change the status quo.

The low levels of education among parents in Senanga district has a role in influencing children's chances to drop out of school or not to. The implication of the findings is that without vigorous sensitization of the community on gender role stereotype, the girl child will continue being disadvantaged starting from within the family set up.

The practice of girl child marriage, and the strong obligations to the family and society often deny girls their right to education. The impact of initiation ceremonies in Zambia has not been often taken up in the public or political discourse. This allows the continuation of harsh reality for many school going girls. The Southern, Eastern, Northern and Copperbelt provinces are hotspots of initiation ceremonies [14]. Cultural practices and beliefs define one's roots, but it is also important to align the initiation trainings at a time that does not conflict with the child's education, thereby helping society change perceptions of the girls.

Menstrual hygiene facilities also were revealed as hindrance for girls to be in schools, this because there are no good facilities to help during their menstrual cycles, thereby missing classes. While the majority of respondents did not support the fact that more resources be allocated to boys, there is still a large number who thought that secondary education is more important for boys than for girls [18]. Thus, the gender bias perpetuates across generations, as responses were similar between adolescents and parents. Distance can delay arrival to school and students are at times punished for being late, which may discourage them to continue attending classes.

The findings are clear that the impact of CHAZ education support is positive and making meaningful change among girls in Senanga. The financial support and CSE related information, has empowered and increased desires for school among girls in this district. It is clear from the findings that learners from lowincome homes are both more likely to be chronically absent and more likely to have poor academic performance because of those missed days, improving attendance through provision of educational financial support becomes an important strategy, as also found by Chaaban and Cunningham [19]. We can therefore, contend here that the improved attendance and high completion rates among CHAZ education support beneficiaries can be attributed to the financial assistance.

The findings on scholarships and bursaries demonstrate two main benefits: they appeal to stronger students to a given school, and they encourage better academic performance, similar to findings of Dooley and colleagues [20]. Thus, the support of CHAZ to the poor and vulnerable girls, gives them a starting point on their way to self-determination, empowerment and economic emancipation.

Prominent among this research's findings are low knowledge levels of effects of STI/HIV infections, unwanted pregnancies, abortions and early marriages among girls in school. This study found that knowledge of how HIV and other STI are transmitted is crucial to enabling people to avoid infections, and this is especially true for young people and teachers in schools, who are often considered as risk populations because they may have shorter relationships with more partners or engage in other risky behaviors, this is similar to findings of Mulubale [5, 21]. There is a close association between Girl's Education with lower child mortality, lower rates of HIV/AIDS; higher levels of education for the next generation, improved stability, health and peace; all of which contributes to national development [6, 5]. The CSE which learners receive as part of the CHAZ intervention is a form of empowerment meant to uplift them up to another level which makes them gain understanding and skills for good decision making for their benefit individually

and collectively. That in turn helps to have a society where everyone enjoys their share of all provisions and rights.

#### CONCLUSION

The paper identified and discussed the main barriers to girl child's access to education which relate to financial, gender, distances to schools and menstrual hygiene. It has been established here that paying school fees for the girls is not enough but also give other materials to fight hunger in their homes, timely provisions of sanitary towels, books and uniforms as well as robust comprehensive sexuality education. Shorter distances to schools, provision of menstrual hygiene facilities and sanitary provisions is very vigorous important, including community sensitizations on the value of educating a girl child especially in rural areas.

This study has shown that CHAZ education support programme in Senanga District is well designed to improve the lives of adolescent girls and keep them free from STI/HIV infections. unwanted pregnancies/abortions and early marriages, through addressing the structural drivers that directly and indirectly increase adolescent girls' and boys' HIV risk, poverty, gender inequities, sexual violence and lack of education. CHAZ's support beyond school or user fees for selected female learners and giving them stipend money termly, even though payment delays, is an effective intervention in promoting the education of girls. The CHAZ trained teachers and administrators on CSE have benefited the learners as well, through the reported drastic reductions in learner pregnancies especially among the beneficiaries, and marginally reduced truancy and improved learners' performance. Generally, improvement in learner behavior can among other factors be attributed to CHAZ sponsorship with comes with an attachment of CSE lessons and sanctions to sponsored learners who fail to abide by the guidelines provided for in the sponsorship package. Already, the CHAZ education support is helping keep girls in school, the Government of the Republic of Zambia together with its stakeholders should scale-up efforts to ensure that vulnerable communities especially in the rural areas are educated on the importance of girls' education as well as provide and strengthen the provision of bursaries to

vulnerable, orphaned and girl children in schools. There's also need for deliberate policies for the effective implementation of CSE as a standalone in schools, unlike the way it is taught in carrier subjects.

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