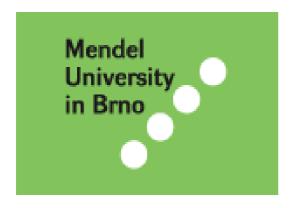
Mendel University in Brno Faculty of Regional Development and International Studies





The Opportunities and Barriers in the Education of Women in The Gambia

Master's Thesis

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DEDICATION

I dedicate this work to my dearest husband, Alasana Gitteh who has always been my pillar of support; to my lovely kids, Muhammed Gitteh and Fatimah Zahra Gitteh, to my most cherished parents, Mr Balamin Drammeh and Mrs Mamanding K. Drammeh and to my awesome siblings Jainaba, Amy, Jamal, Edriss, Oumie and Buba, you are the best!!!

Abstract

This paper discusses the education of women in the Gambia and delves into the opportunities and barriers in the education of the women folks gauging it from the enrolments rates, from primary to tertiary level in twelve (12) year duration from 2006 to 2017. This study explores the problems of education in the world, in Africa and Gambia. The research dug into women education conclusively reveal that there are cultural and psychological factors that affect the prospect of women in education. Thus, in many societies, social structures affect women from the individual, organisational, institutional and political levels. This study investigates these societal problems in the context of the situation in the Gambian to identify the pros and cons for women in education from levels of primary enrolment through secondary to the tertiary level. With the application of time series trend analysis in conjunction with the method of correlation analysis on the data collected. The findings came out conclusively that the psychological, socio-cultural and economic factors which must serve as an opportunity for women in their education in most of the cases, serve as barriers for women in their educational prospects in Gambia. The study discusses the problems and the opportunities drawn from the conceptual framework and theoretical background with a focus on the results as they relate to those psychological, socio-cultural and economic factors and made recommendations that can serve as an improvement on the opportunities and eliminate the barriers for women in their educational prospects.

Key words: education, opportunities, barriers, enrolments rates, social structures, sociocultural factors, psychological factors, economic factors

Abstrakt

Tato studie zkoumá problémy vzdělávání napříč světem, v Africe a Gambii. Práce rozebírá a diskutuje vzdělávání žen v Gambii a pátrá po příležitostech a bariérách ve vzdělávání ženské populace, měřením počtu zapsaných studentů od základního do terciárního stupně v délce trvání 12 let, od roku 2006 do roku 2017.

Studie zaměřená na ženské vzdělávání jednoznačně odhaluje, že existují kulturní a psychologické faktory, které podmiňují prosperitu žen ve vzdělávání. Navzdory tomu v mnohých společnostech ovlivňují ženy sociální struktury jak v individuálních, tak i v organizačních, institucionálních a politických úrovních. Práce zkoumá tyto společenské problémy v kontextu se situací v Gambii, aby identifikovala klady a zápory ve vzdělávání žen všech stupňů školského vzdělání.

Na rozebíraná data byla použita časová řada trendové analýzy v kombinaci s metodou korelační analýzy. Z výsledků je jasné, že psychologické, socio-kulturní a ekonomické faktory, které mají sloužit jako příležitost pro ženy v oblasti vzdělávání, způsobují v mnohých případech spíše bariéry v jejich vzdělávacím procesu.

Proběhly diskuze, a rovněž existuje vypracovaná analýza z koncepčního rámce a teoretického základu se zřetelem na výsledky, které se vztahují na psychologické, socio-kulturní a ekonomické faktory pro vypracování doporučení, která mohou sloužit jako zlepšení příležitostí, a také k eliminaci bariér ve vzdělávání ženské části populace.

Klíčové slová: vzdělávání, příležitosti, bariéry, školní zápis, socio-kulturní, sociální struktury, psychologickéfactory, ekonomické faktory

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LIST OF ABBREVIATIONS

ACE African Higher Education Centre for Excellence

ADB Africa Development Bank

BADEA Arab Bank for Economic Development

CCM Coordinating Committee Meeting

CEDAW Convention on the Elimination of all Forms of Discrimination Against Women

DAWN Development Alternative with Women for a New Era

DHS Demographic and Health Survey

EA Effectiveness Approach

ECD Early Childhood Development

EFA Education For All

ESSP Education Sector Strategy Plan

FAO Food and Agriculture Organisation

FIDH International Federation for Human Rights

GAD Gender and Development

GBoS Gambia Bureau of Statistics

GDI Gender and Development

GDHS Gambia Demographic Health and Survey

GDP Gross Domestic Product

GER General Education Requirement

HTC High Teachers Certificate

IDA International Development Agency

IEA Inclusive Education in Action

IHS Integrated Household Survey

IMF International Monetary Fund

IsDB Islamic Development Bank

LEG Local Education Group

LGAs Local Government Areas

MDG s Millennium Development Goals

MGE Mainstream Gender Equality

MICS Multi Indicator Cluster Survey

MOBSE Ministry of Basic and Secondary Education

MoFEA Ministry of Finance and Economic Affairs

MoHERST Ministry of Higher Education and Research Science and Technology

MoHSW Ministry of Health and Social Welfare

NGOs Non-Governmental Organisations

OFID OPEC Fund for International Development

PAGE Program for Accelerated Growth and Employment

PIQSS Program for Improved Quality and Standards in Schools

PTC Primary Teachers Certificate

SAPS Structural Adjustment Programs

SDGS Sustainable Development Goals

UN United Nations

UNDP United Nations Development Program

UNFPA United Nations Population Fund

UNICEF United Nations Children Fund

UNESCO United Nations Education Scientific Cultural Organisation

USAID United States Agency for International Development

UTG The University of the Gambia

WAD Women and Development

WB World Bank

WFP World Food Program

WID Women in Development

WTTC World Travel and Tourism Council

1 INTRODUCTION

Haynes (2008), mentioned that of the one billion illiterates in the world, two-third are women and that 60 percent of the children deprived of primary education which is about 81 million out of 130 million are girls (UNICEF, 1999). Most of the rights that women are supposed to have including employment rights, social security rights, legal rights, property rights, civil and political rights are all likely usually dependent on the one cruel chromosome that distinguish human male from human female (quoted in Britain, 1994). Outstandingly, in most developing countries, girls and women score unsatisfactorily in most conventional measures of development which include literacy and school enrolment, access to land and availability of credit. That is to say these indices (modern education, increase in literacy, urbanisation and economic growth) that promote self-perpetuating change favour men over women in developing countries (UNDP & WB, 1996 & 2006 respectively).

According to the European parliament (2015), the influence of gender on educational outcomes worldwide is not simply a result of direct gender discrimination rather it takes place at the intersection of gender and other factors like household wealth and geographic location. For example, compared to rich households, girls and boys in poor households experience greater disparities in terms of access to education. In least developed counties, both direct and indirect costs of education affect girls disproportionately. School fees, uniforms or books are the direct cost of education while the indirect cost include labour taken away from household production like farming, trading and care work which all negatively affects girls' access to schooling. In many families, where income is constrained, parents choose to make these expenditures on sons rather than daughters.

Todaro and Smith (2011), explain education as one of the most important human capitals (including skills, abilities, and ideals) together with health. This is justified in the United Nations Human Development Index (HDI) (2010), in which both education and health are indicators of human development. Education plays a role in the ability of a developing country to absorb new technologies, to sustain its ability for a self-sustaining growth and to be able to develop in totality. However, it is mentioned that as compared to men, women have less access to education, formal sector employment, social security, government employment programs and that their financial resources are meagre and unstable. One of the most important role of women in Africa mentioned in the book is the provision of food

security for the household, but this is only possible through for example the supplementation of household earnings and diversification of household income sources which are also achievable through education and employment.

Castillani (2014) argues that women and girls are largely affected by poverty and discrimination in Africa. They often end up in insecure with low-wage jobs, have limited access to the educational resources and financial tools they need to succeed. And that their participations are limited in politics, leadership, civil society, and the private sector at the local, national, and global levels. Most importantly, adolescent girls face challenges traditional harmful practices and lower educational outcomes. However, it has become widely accepted that empowerment of women and promotion of gender equality is essential to achieving sustainable human development, poverty eradication, and economic growth on the African continent. Despite many international agreements women still lag behind men in education, employment, politics, health, and access to public services even though 'Gender equality implies a society in which women and men enjoy the same opportunities, outcomes, rights and obligations in all spheres of life.' This is only possible when both sexes are able to equally share power and influence, have same access to opportunities to financial independence by employment or by setting up individual businesses and are able to enjoy parity in accessing these opportunities and the ability to develop personal ambitions (UNFPA, 2014).

The Africa Progress Report (2014) stated that mostly due to educational reasons, women are less likely than men to have an account at a formal institution; consequently, these gender disparities reflect a mix of social, cultural and legal barriers to women's participation in the financial system. Thus, having a secondary education increases the likelihood of people notably women to hold a bank account. The Gambia is no exception to these characterised described above.

1.1 Background

The Gambia is the smallest Country in West Africa with a population of about 1.8 million people (World Bank, 2013), with a total area of 11,300 km square. According to the United Nation's Human Development Index, 2015, The Gambia ranks 175 out of 188 countries (poor) with a GDP per capita of 488\$ dollars. The Gambia was colonised by the British but became independent in 1965 and became a republic in 1970. The population is unequally

distributed into seven Local Government Areas: Banjul City Council, Kanifing Municipality, and West Coast Region makes up the urban Gambia. While the four other regions namely: North Bank, Lower River, Central River, and Upper River Regions make up the rural Gambia. Thus, about 50% (UNESCO, 2016) of the population live in urban areas. The Gambia is surrounded on three sides by Senegal and on the fourth side is the river Gambia. Since independence, the Gambia had only three presidents. The first president was Sir Dawda Kairaba Jawara. In 1994 Army Lieutenant Yahya Jammeh overthrew him in a coup. He was the president of the country up to December 2016. In the December 2016 elections, he was defeated by the coalition government leading to the inauguration of the current president Mr Adama Barrow (2017). The Gambia has eight ethnic groups and the three major one are Mandinka (41%), Wolof (15%) and the Fula are (19%). The ethnics have lived together and co-existed very well. Ninety percent of the population are Muslims, Christians make up about eight percent of the population and the rest are traditional religious practitioners (Access Gambia, 2015).

The Gambia is known to be a peaceful and hospital country where the two major religions have lived together well. The African culture is very much embedded in the society making it difficult to clearly separate religion and culture which has also impacted on modern education especially for women. Traditional art, fabric making, music and culture of drumming and dancing during marriage and naming ceremonies are very much evident. The staple food of the country is mainly rice; other cereals include coos, millet and sorghum. Also, according to the 1970 constitution, the Gambia is a secular state. Since the Gambia was a British colony, the official language is English, which is also the language of instruction in the education system (Access Gambia, 2015).

The country is known as a tourist destination. Majority of the tourist come from the United Kingdom and other Scandinavian countries, which makes tourism the second most important aspect of the economy contributing 20% of GDP (WTTC, 2015) second to agriculture. Agriculture employs 70% of the labour force and provides33% of GDP (FAO, 2017). The Gambia's main cash crop is groundnut which is the main export commodity. The other areas of the economy include fisheries and trade. The country is improving in certain aspects like in roads and some infrastructural development through the tourism plan and the rural electrification project respectively. There are also improvements in the lives of some ordinary Gambians due to the remittances sent to them by family members abroad. These remittances make up about 20% of GDP (WB, 2015).

However, there are lots of issues as regards women empowerment especially their involvement in the education sector which results to their limitations in fully participating in the socio-economic and political development of the country. According to the Gambia Population and Demographic survey 2013, women make up 51% of the total population. Thus, their active participation is therefore more than necessary.

The topic of this thesis is to analyse how women are involve in education in the Gambia, the opportunities available to them and the obstacles they face. The goal is to try to look at the opportunities and barriers in their education through enrolment rates and figure out the factors that limit them.

1.1.1 Problem statement

The advancement of women has always been an area of concern especially in Africa and the Gambia in particular where gender gaps between men and women still exist. According to the Gender Development Index (GDI) the mean years for schooling for females is 2.0 years while that of men is 3.7 years (UNDP 2014). Education is one of the most important tools that can provide people with knowledge; skills and expertise that will forever help them leave a better and healthier life. Education is an investment and there is no doubt that countries that have progress in their educational sector thrive well. Especially those that give equal opportunities to both men and women, create the enabling environment and employment opportunities. In the Gambia, a little bit more than half of the population are women; such a country cannot progress if an important half of its members are neglected.

According to UNDP (2014) the percentage of women twenty-five years old and above who have received some secondary education is just 17.4 while that of men is 31.5. Added to that, the labour force participation rate is 72.2% for women and 82.9% for men (UNDP, 2014). The point is women are not as educated as their men counterparts leading to them participating less in decision making, household income and expenditures and becoming viable partners in national development. It is a fact that education increases the age at which a girl gets married and gets her first child. However, in traditional patriarchal society like the Gambia, if parents must choose one child over another due to poverty with regard to who to enrol in school, it is usually a boy over a girl. Thus, the education of women is over sighted in so many instances. Education has a life changing impact on women especially if employment

is the outcome, as it offers direct part way into the work force and thus empowerment of the women folk.

The existing problem that I have envisaged in the Gambia is the illiteracy rate among women and how this whether directly or indirectly affects them in most parts of their life later. In the Gambia, illiteracy affects women more than it does to men. Whereas adult men have 36.1% of illiteracy, the rate among women is 52.8% (World Bank 2015). Consequently, among the youth between the ages of 15-24, females have an illiteracy rate of 33% while males have a rate of 26% (UNICEF, 2016). Women continue to be disproportionately represented in vulnerable employment or in un-paid work. Specifically, in agriculture, rice farming in both upland and lowland areas is largely performed by women, but productivity is low due to the rudimentary technologies and practices they use. Despite their significant contributions to food security and agriculture, women do not traditionally control or have titles to land. To top it all, they often lack access to credit for income generating activities and generally play a limited role in the decision-making that affects their lives and that of their children. All these have constrained women's potential in agriculture and in education as well.

The Gambian women still carry a large burden of inequality: Gender gaps in all aspects of human development are still large. On the political front, only 9.4 percent of parliamentary seats are held by women in The Gambia (WB, 2016) missing the MDG target of 33% in 2015. Also, in education, the battle is not yet over. Only close to 16.9 percent of adult women reached at least secondary level of education compared to 31.4 percent of their male counterparts in 2013. In relation to maternal health, for every 100,000 live births, 360.0 women die from pregnancy related causes. This is again far from the MDG's target of 263 deaths per 100,000 (UNDP, 2014). Due to lack of qualifications, they concentrate on household chores, feeding the family and taking care of the children at home.

In education, there are still major gaps in reaching the vulnerable children of which in 2010, 31.6 percent of girls aged 7-15 years were not in school. The worst-case scenarios are in the rural areas where there is a very scarce opportunity for a poor girl to complete secondary education. This is because half of that education has to be sponsored by families thereby adding a burden to the already existing state of poverty (UNICEF, 2010).

The millennium development goals (MDG's) 2 and 3 are to achieve universal primary education and to promote gender equality and empower women respectively. According to Gambia's progress report on MDG's, enrolment at primary education has been achieved up to

at 95.3% but retention of girls at secondary level and higher education is still problematic because the literacy rate for girl's boys from 15-24 years is 63 % and 70% respectively (MDG Status Report, 2014).

The report also states that Gambian women especially those in the rural areas lack good health care services, lack income to generate economic activities and lack the opportunities to be involved in community decision making processes. This clearly exhibits gender inequities for women because even family-planning decisions are not in the control of women (UNICEF, 2010). This coincide with the fact from the Multiple indicator cluster Survey of the Gambia (MICS 2014), in which evidence has shown that women that are less educated are more likely to approve domestic violence, are more likely not to plan their families and are more likely not to receive right antennal care and deliver at a health facility. We believe that, if Gambian women are educated and also employed, most of the society's problems will be eradicated. For example, poverty will reduce, child mortality and maternal mortality will reduce, inequality will reduce, health and wellbeing of families will generally increase and women will become more independent and involve more in decision making.

The fact that women empowerment is still an issue in the developing world including the Gambia is clearly shown in the Social Development Goals (SDG's, 2015), the recent goals set by United Nations from 2015-2025 after the expiration of the MDGs. The fifth goal of the SDGs is to achieve gender equality and empower women and girls. Thus, this paper will focus on the education opportunities and barriers in the women experience in the Gambia.

1.2 The objectives of the study

To find out the opportunities for women in education at the primary, secondary and tertiary levels

To find out the barriers women face in pursuing education at all levels

To come up with solutions/recommendations that can adequately but gradually eliminate the discriminations against women in education

1.3 Relevance of Topic

The advancement of women in any society is very crucial. Education is one of the most important tools that can make women 'be', 'say' and 'do' lots of essential things. Education

helps to empower women and make them participants in national development; it gives women independence and the possibility to pursue their rights to fight for justice. It enables women to be aware of their personal hygiene and improve their lives and that of their families. Education enables women to choose a profession and retain their dignity as human beings. Educated women usually have access to resources and according to the Food and Agricultural organisation (FAO) 2017, when women have access to resources, they spend more on their children for education, clothing and food, thus contributing immensely to the wellbeing of future generations. According to UNICEF (1996), Education is one of the most critical areas in the empowerment of women and that offering girl's basic education is the surest way of giving them greater power. One of the most important aspects in UNDP's composite measure of human development index (HDI) is education. It is very obvious that societies whose women are educated prosper more and enjoy a high level of equity with men (developed as opposed to developing world).

Therefore this topic is vital as it would highlight the opportunities that women have, the barriers they face in education in the Gambia and how best the situation can be improved for a better society where women can participate at all levels of society with the right knowledge and expertise and get better employment opportunities, in a tolerant society in which they will not be discriminated against. The results from this study will aptly show the gaps and give better recommendations. Such will serve as a wakeup call to policy makers to assess the effectiveness of the current policies and focus on deeper socio-cultural issues. This will encourage better changes and better policies that can fully integrate the women folk thereby leading to the advancement of the society in general.

1.4 Policy context of gender and education in the Gambia

The Gambia since in July 1980, signed and ratified the CEDAW (Committee for Elimination of all forms of Discrimination against Women) and in 1993 without reservation. The Gambia ratified the International Covenant on Economic, Social and Cultural in 1979 as well as the African Charter on Human and People's Rights (1983). In 2000, the Protocol to the African Charter on Human and People's Rights relating to the rights of women in Africa was signed with reservations concerning marriage and in the same year, The Gambia ratified the African Charter on the Rights and Well-being of the Children (FIDH, 2005). At the National level, currently the gender policy is valid from 2010 -2020. Also, there is the women's Bureau and

women's council under the vice president's office as well as the sexual harassment act to protect women (Women's Act, 2010).

The government of the Gambia has taken gender issues as cross cutting. Thus, it has worked to integrate gender issues into various categories, policies and programs for affectivity. To make this worthwhile, the sound legal footing is put in place by the enactment of laws to safe guard the wellbeing of women. To support women in formal employment a Women's Act (2010) among other things, gives job security to women and allow them to legally stay at home and breastfeed their babies for up to six months with full salary.

Under the continuous efforts to improve the status of women, the government under the PAGE (Program for the Accelerated Growth and Employment) 2012-2015, captured Gender equality and women's empowerment under pillar five – which shows a reinforcement of women empowerment and it is becoming more and prominent in government programs (UNDP 2016). In fact, in education, at primary level parity has been achieved in 2015 (MDG Report 2015). However, there are challenges still remaining in the promotion of women's economic and political empowerment. Women are not that vibrant in politics due to several factors so they are not well represented. According to 2013 census, only 9.4% of the parliament members are women.

The 1970 constitution of the Gambia makes education a right for every child. The government of the Gambia has a good policy standing for the improvement of women's education. It established the Women's Bureau and National Women's Council in 1980.

In 1992, the government ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). Added to that, in 1996 it established the Ministry for Women's Affairs and a National Policy for the Advancement of Gambian Women (NPAGW 1999-2009). To protect the girl child and children in general, trafficking in Children's and Persons Bill in 2005 which was amended in 2007 and the Women's Act in 2010 were enacted. The National Gender and Women Empowerment Policy 2010-2020 was enacted as well as the Gender Mainstreaming and Women Empowerment Strategic Plan for 2010-2015. Consequently, it implemented the Gender empowerment plan, 2007-2011 and the Federation of Gambian Women was created in 2010 (PAGE, 2012-2015).

The education system, divides the educational units of the country into 6 regions for ease of educational administrations. They include regions one to six. Regions one and two are the

urban areas usually with more access to education while region six is usually the region with the poorest accessibility (See figure 1) below.

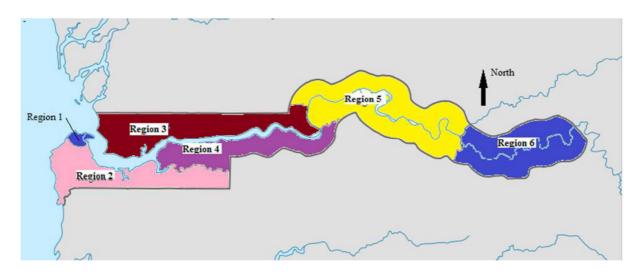


Figure 1: Map of Educational Administration Regions in The Gambia

Sources: Gajigo, 2012, ADB working papers (164)

The education system in The Gambia begins with early childhood development (ECD) and continuous to university education. There are three years of pre-school education and nine years of uninterrupted basic education (primary and lower secondary). After that are another three years of secondary education (senior) and finally three or four more years of tertiary/higher education. Thus, the formula is three-nine-three-three (3-9-3-3/4). Initially (before 2007); there was only one ministry responsible for the delivery of education which is the ministry of education. It is responsible for training which is guided by one national education policy as the framework for the strategic planning process in the education sector. After 2007, there was created a second ministry for better performance. Thus, the mandates to deliver education and training have been divided between the two ministries of education, namely: The Ministry of Basic and Secondary Education (MoBSE) and The Ministry of Higher Education, Research, Science and Technology (MoHERST) (EFA-Gambia 2015).

Therefore, in 2012, both MoBSE and MoHERST were engaged in a policy revision and policy formulation processes and by 2013 the MoBSE had finalized the revision of its policy. On the other hand, MoHERST validated a new policy on tertiary and higher education. Both policies informed long and medium terms development of sector-wide education strategic plans. Both policies and plans were developed to consolidate the gains registered so far in the education sector as well as address the inherent weaknesses in the delivery of education training (EFA-Gambia 2015).

Reflecting on the situation in 2000, the education sector pursued the following policy objectives as they relate to EFA (Education for All) by 2015 to meet the MDG'S. The education for all is a global movement headed by UNICEF that was aimed at reaching hard to reach areas and vulnerable populations to get access to education. It ran from 2000 to 2015. Thus, the following were pursued in the Gambian context.

- 1. Increase the Gross Enrolment Rate (GER) of ECD from 17.7% to 40%
- 2. Increase the percentage of new entrants to grade 1 with ECD experience from 27.5% to 50%
- 3. Increase the Gross Intake Rate (GIR) from 76.3% to 100%
- 4. Increase the Gross Enrolment Rate of lower basic from 71.7% to 100%
- 5. Increase the percentage of teachers who are certified to teach from 72.8% to 90%
- 6. Increase the pupil-teacher ratio from 33.3:1 to 45:1
- 7. Reduce repetition rate from 10.6% to 4%
- 8. Increase the share of enrolment for girls for all levels of education to 50%
- 9. Reduce the rate of illiteracy for 15-24 year olds from 52.5% to 26.3%
- 10. Reduce the rate of illiteracy for 15+ year olds from 62.9% to 31.5%

In the pursuit of EFA and in line with the education policy of the Gambia 2000-2014, MoBSE was not convinced that the overall strategy was only conventional education; rather innovative models of educational provision were explored and implemented during the period under review (2000 – 2014). These include the Donkey Cart Initiative, Conditional Cash Transfer and the modernisation of "madrassa" Education (Islamic education programs done in Arabic).

As part of the education sector plan, after the review and revision of the national Education Policy 2004 – 2015, being cognizant of the progress made on each of the EFA goals and being aware of the challenges associated with the attainment of other goals, an Education Sector Strategic Plan (ESSP) 2014-2022 and a Medium-Term Plan 2014 – 2017 (MTP) have been developed in order to come up with strategies for the implementation of the post 2015 education agenda. The national vision for education proposes a programmatic shift which is

from programmes mainly based on cycles of education (ECD, basic education and secondary education) to results-oriented programmes with focus on implementable interventions within Access & Equity, Quality and Relevance as well as Sector Management (EFA-Gambia 2015). This is in line with the newest education policy of 2016 to 2030 with the theme: 'Accessible, Equitable and Inclusive Quality Education for Sustainable Development.' This new policy takes its premises from the Gambia's vision 2020 development strategy and the new Sustainable Development Goals (2015). On the side of women and girls, it puts emphasis in gender mainstreaming in education and specifically to achieve parity for girls at higher levels of education and tertiary education (the Gambia Education Policy 2016) through incentives and remedial packages for involvement into science and maths as well.

1.5 Financing of Education in the Gambia

Donor availability is a bit of a problem in the Gambia's education system. Thus, to effectively mobilise the financial resources and address more problems in this sector is a challenge and makes it difficult to consolidate the gains and improve the weaknesses. On the side of the government, there is a steady increase in the public expenditure on education. The percentage of GDP spent on education increased from 1.6% in 2006 to 4.3% in 2012 (EFA-Gambia, 2015). Also, the current expenditure as percentage of total government current expenditure towards education increased from 11.6% to 22.2% during the same period (EFA-Gambia 2015). This clearly shows the political will and commitment needed to achieve the Education for all initiative. However, the contribution of the development partners will continue to be critical, because in 2009 alone external funding from partners comprised more than 35% of the total budget. This shows that national efforts in education will continue to rely on foreign aid beyond 2015. The education sector is supported by a small number of donors. Currently, at the basic and secondary education levels, the World Bank's International Development Agency (IDA) and the Global Partnership for Education (GPE) are the largest partners. Also, The World Food Programme (WFP) supports school feeding to enhance enrolment rates and establishing the foundation for a nationally managed homegrown school feeding programme.

Another partner is The United Nations Children's Fund (UNICEF) who provides support to the Programme for Improved Quality and Standards in Schools (PIQSS). The Islamic Development Bank (IsDB) intervenes to support bilingual education in *madrassahs*. The Arab Bank for Economic Development (BADEA) supports classroom construction in upper

basic and secondary schools in the urban and peri-urban regions and at the higher levels of education is the DB, Kuwaiti Fund, and Organisation of the Petroleum Exporting Countries Fund for International Development (OFID). The BADEA and Saudi Fund are supporting the construction of faculty buildings and student dormitories for the expansion of the University of The Gambia. The IDA is supporting the Africa Higher Education Centres of Excellence Project (ACE). Therefore, the education sector is a major beneficiary of joint donor and supervision missions held every two years. Partners in this include the civil societies, who participate to monitor the extent to which educational policies and programmes deliver the desired outcomes and objectives. In addition, there is a local education group (LEG); their role is to monitor policy implementation and provide technical advice to the education authorities. It includes all in-country development partners in education like NGOs, civil society and intergovernmental organisations (EFA-Gambia 2015).

2 LITERATURE REVIEW

There are numerous literature surrounding the topic under discussion i.e. women and education. They range from the transition theories that lay the foundation for women studies. Others include literatures that have been most commonly used in the study of women in education and employment. The fact that women in most societies for a long time have not been recognised or participating well in education is laudable. However, over the years, many countries especially the developed world have tackled the problem. But most developing countries lag in the advancement of women especially their education. The Gambia is no exception.

2.1 The six main theoretical approaches in women studies

There are six main theoretical approaches in women studies that will serve as a background to my topic: (1) the welfare approach; (2) women in development (WID); (3) women and development (WAD); (4) Gender and development (GAD); (5) the effectiveness approach (EA); and (6) Mainstream gender equality (MGE). These theories arise as societies tries to integrate women more, they follow suit and usually an incoming theory tries to solve the lapses in the preceding one.

The **welfare approach** is one of the earliest approaches. It is also sometimes referred to as the social assistance approach. It is dated around the 50's and 70's at a time when most colonised countries were getting independent mostly in Africa and Asia. It was a response to the new inequality between the local elites and the common man. In this approach, western ideologies like modernisation theories and the famous Malthusian theories of population control over maintaining resources were popular. This however had more negative impact in many developing countries (The sociologist, 2013).

The second theoretical approach is the **Women in development (WID)**; it originated as a result of three major feminist movements. The first two waves (women suffrage movements) have their origin in North America in the 19th century when women had to fight for their rights to vote while the second wave of feminism was originated because of social and cultural inequalities that women are face with in their everyday lives and affairs that prevents them from breaking the 'glass ceiling' (a term that that describes the unacknowledged barriers that women face). It was a more controversial and more influential one which led to the first Global Conference on women in Mexico in 1975 which was geared to addressing the role of

nation states in addressing inequalities and the rights of women. The final wave was influenced by a female writer Ester Boserup (1970). In her publication of the book 'Women's Role in Economic Development,' she emphasized and gave empirical results of how highly specialized division of labour associated with development could undermine the work of women especially in the developing world (The sociologist, 2013). This information was a shock to northern development agencies and humanitarian organisations because it clearly puts forward why women were treated unequally among men being deprived an equal share in social benefits and economic gains. As a result, in 1973, USA congress implemented an inclusive bill for women in development programs. Thus, the WID approach has aided in the integration and increase level of productivity for women. There is criticism of this approach as being western and so, not addressing some of the cultural aspects for women in developing countries and focuses more on the public sphere rather than the private.

The third is the **Women and Development (WAD)** approach. It originated around 1975. It seeks to discuss women issues from a neo-Marxist and dependency theory perspective by explaining the relationship between women and material conditions that contribute to their exploitation (capitalist development). WAD is often mistaken as WID; however, the difference is WAD pin points the specific relationship between patriarchy and capitalism. Thus, this approach clearly states that regardless of public or private sphere, women have always participated and contributed in economic development (The sociologist, 2013).

The fourth theoretical approach is the **Gender and Development** (**GAD**). It is an approach of socialist feminism which originated in the 1980's. It serves as the transition for a better understanding of development by the feminists with an overview of the socio-economic and political realities of development. One of its relative origins is the network for Development Alternatives with Women for a New Era (DAWN) which was first initiated in India but was officially recognised in the 3rd UN conference for women in Nairobi in 1986. This conference brought activist, researchers and development practitioners who discussed the achievements and obstacles of promoting equality among the sexes in the previous decades especially in the developing world with the issue of Structural Adjustment Programs (SAPS) by the World Bank and IMF that tend to marginalise and discriminate the women. The two main goals of this approach are to show that unequal relationships between the sexes negatively affects the development of nations and secondly to sort out power in a way that all decision making benefits are shared equally with gender neutrality. The GAD approach

focuses on how social, reproductive and economic roles are related to gender inequalities (The sociologist, 2013).

The fifth approach is the **Effectiveness Approach** (**EA**); it also has its origin from the 1980s. It is like the WID approach however it seeks to reinforce the level of affectivity and productivity of women in the labour market and not just their inclusion in development projects. Apparently, it involves the infrastructural development and the buying of equipment's that will improve women income earnings in rural areas (The sociologist, 2013).

The sixth and final approach is the contemporary approach which is **Mainstream Gender Equality** (**MGE**) also referred to, as gender mainstreaming. It is the newest approach of development aimed at women. It is a way of involving and addressing equally and at all levels all genders in politics, projects, programs etc. for economic growth and development of nations. It has its origin in 4th UN conference on women in 1995 where 189 states were represented in Beijing, China. This approach is much more inclusive than the other feminist approaches like WID approach (The sociologist, 2013).

2.2 Theories of Barriers and Opportunities

Since there are no theories grounded in the Gambia that scholarly and extensively studied the opportunities of women in education, there are theories that are used in other studies to analyse status of women in education and in attaining and maintaining leadership positions. One of theories was used in Vietnam to study the barriers in women leadership in a university. Researchers both inside and outside of academic arena generally agree that the journey for women education especially higher education and holding higher positions, involves various challenges (Eagly and Carli 2007, p. 64). They put forward various theories to explain the under-representation of women in education. However, the two most common ones are based on **psychological and cultural theories**.

2.2.1 Theories of Barriers

2.2.1.1 The psychological perspective

It focuses on the negative gender stereotypes regarding females which may critically impede women's educational achievement and leadership advancement (Eagly and Carli 2007; Heilman 2001; Schein 2001). The stereotyping in which male attitudes of being aggressive, individualistic, ambitious, dominant, self-confident, forceful, self-reliant are considered as

tools to succeed and stay in the academic arena as oppose to female characteristics of being friendly and kind, sympathetic and helpful, affectionate and sensitive as well as gentle and soft spoken.

2.2.2 Cultural barriers

On the cultural perspective, women face multiple cultural barriers in being educated and being leaders arising from the 'macro' socio-political level, the 'mesco'2 organizational level, and the 'micro' individual level (Cubillo and Brown 2003).

2.2.2.1 The macro socio-political level

This cultural barrier theory refers to the entrenched cultural and traditional values in regions with cultural hegemony that women are generally expected to follow (Brown and Cubillo, 2003) which put them at a disadvantage in trying to pursue their education as opposed to their male counterparts. For example, women in traditional societies are expected to do more domestic work, take care of children, their husband and even the extended family. Such has been an obstacle to their academic and career advancement in Turkey (Neale and Ozkanli 2010), Thailand, Hong Kong, Singapore, and Malaysia (Luke 2000), Kenya (Olser 1997, cited in Oplatka 2006), Asian American Pacific Islanders (Chen and Hune 2011) and African American women (Blackwood and Brown-Welty 2011). These attribute results to women having to take more days off or work for part time. Usually these societies have a view of feminism which is represented by women being dutiful wives and mothers and home mothers. In South East Asian cultures this is referred to as an Asian sense of what it means to be 'womanly' by being, subdued, withdrawn and quiet or else you will lose your value as a woman. These societal requirements for conformity limit women abilities.

2.2.2.2 Mesco Organisational Level

The second cultural barrier theory is the 'mesco organisational level' refers to how the masculine nature of organisations serves as an obstacle for women. This literature provides evidence on how organizational structures, norms, and values disadvantage women in their education and career advancement. Due to family responsibilities, the culture of long hours for women in the academic arena is difficult (Airini et al. 2011). Also, poor policies on maternal leaves and discriminations in promotions were evident based on research (Mann, 1995). For example, In Malaysia and Hong Kong, trainings specified for women are not a

priority for the universities and general trainings are not schedule to particularly favour women (Luke, 2000). Thus, usually policies and processes in higher education can act as barriers against women in pursuing their academic dreams.

2.2.2.3 Micro individual level

This barrier results as women internalise the traditional political barriers as well as the organisational barriers that they are exposed to, resulting to their lack of competitiveness, confidence, and the fear of failure (Cubillo and Brown, 2003). With the pressure from society as what is expected about to norms and values women sometimes feel reluctant to show enthusiasm and display their progress and achievements in way that also stops them from participating in educational activities and in a broad sense in politics and power play (Doherty and Manfredi 2006, p. 568).

There are several facilitators for women in education and leadership but research in this area is very much scarce as compared to the barriers. However, these factors provide opportunities for women to make progress in education; they include personal, family support, mentor factors and other factors.

2.2.3 Theories of Opportunities

2.2.3.1 Personal factors

In a study in Costa Rica women in senior academic positions show very strong personalities as being self-motivated, very hardworking and independent. The women interviewed (118) were determined not to be left behind after undergoing so many challenges and working twice more than their male counterparts in order to succeed (Twombly, 1998) these women were motivated through their own excellence skills and tenacity.

2.2.3.2 Family Support

Family support is another factor for women advancement in many literatures. Although family can be challenging but when they support women, they progress. According to Cheung and Halpern (2010) women leaders in various studies all mentioned the importance of family support in achieving their top education and positions. The extended families provided support through helping in housework, child care and husbands taking on huge parts of household chores or even accepting to move with their wives to new locations for further

studies/career prospects. In Tuners study (2007) Family support was influential for the selection of the first female Mexican America University president, the first Native American female president and the first Asian Pacific/Asian America female president. In Cubillo and Brown's (2003) almost all the women who have attained higher education mentioned their fathers as major source of inspiration which led them to desire for success.

2.2.3.3 Mentor support

Mentor support plays a significant part in the successful education of women. In the study that analyses the career paths of African American women university presidents, analysing secondary data in exploring the career paths of African American, mentoring was very much recommended as it provides women with the networks, opportunities and the right kind of information for their advancement. One study in conducted by Peters (2011) also confirms the significance of mentoring through which women achieve high positions in educational leadership. This coincides with the findings by Blackwood and Brown-Welty (2011) on women of colour taking leadership positions in California Community Colleges because of mentoring.

2.2.3.4 Other factors

These include those aspects that are less common across the board as to what can inspire women for educational advancement. Some of them include the importance of early educational and career success, the role of teachers' as an inspiration was emphasized by the three 'first' Mexican–American, Native American, and Asian Pacific/Asian American women presidents (Turner, 2007). Also, the concurrent application of the policies and practices in organisations (Airini et al. 2011) is reported by some literatures. Others include appointing women for full time while they work for part time when necessary and for universities to improve structural facilitations for women academics (Twombly, 1998). Although facilitating female leadership seems to be common, it is not universal. For example the importance of role models is evidently necessary for the progress of American women of colour (Blackwood and Brown-Welty 2011; Harris et al. 2011; Peters 2011), for women in North America (Kelly 2011) and in New Zealand (Airini et al. 2011), this was not an obvious case for women academic leaders in Costa Rica (Twombly, 1998) or in Korea (Johnsrud, 1995, cited in Twombly, 1998). This may be an Indication of the relevance of socio-cultural context in determining what facilitates or hinders women's academic advancement. Therefore, it is

vital for us to widen our understanding in based on different contexts. Most research focus on senior women and advanced countries like USA or New Zealand (Airini et al.2011; Kelly 2011; Turner 2007) which led to a gap in the literature. Most research done in this area in less develop countries did not differentiate between academic and administrative aspects or when they do, the data are not usually updated (Cubillo and Brown, 2003). Therefore, it is important to look at it in the Gambian context and figure it out within its socio-cultural context.

3 METHODOLOGY

3.1 Arrangement of the Paper

This paper is divided into five parts. The first part is the introduction that gives a general situation of the status of women in education in the world and in Gambia particularly; it also gives a background of the Gambia and its education system. The second part is the literature review which shows a summary of the empowerment of women in the world through various approaches from the era of women in development to the era of gender mainstreaming. Parts of the literature are those theories that are found as appropriate to utilise the background in the conceptualisation of this study in the Gambian context; the theories of opportunities and barriers for the education of women. The third part is the methodology which explains the general aim of the paper, data collection processes, materials and analysis used; the objective and hypothesis of the study. Also, the methodology sets the theoretical and conceptual frameworks of the study as well as the approaches to study and data analysis. The fourth part entails the results of the study followed by the discussions chapter (chapter five). The final part (chapter six) consists of the conclusions and recommendations of the study.

3.2 Main Aim and Objective of the Study

The aim of the research is to find out the barriers in the education of women in the Gambia and points out some of the opportunities available to them. This is conducted using national and international data on the Gambia's education. The main theories used are the theories of opportunities and barriers for women in education with the background theory of Pierre Bordieu who did an extensive work on structure and agency and how they affect individuals in society. This theory is used to show how societal structures which can be socio-cultural, economic or political enhance women participation in the education of women in Gambian society or limit them. To achieve the objective of the study the enrolment rates of female students from pre-primary to tertiary level of education (Gambia College and University of the Gambia) are assessed to find out the level of women in education and what can be done for improvement. The factors that limit women's educational opportunities will be explored. However, there are many factors that affect women's participation in education but I will particularly look at measurable factors like fertility rates, age at first marriage (women), GDP growth rates, GDP per capita, education expenditure and gender parity index. The following

are analysed mainly against literacy rate of women. This is because these are the factors in which data is available nominally thus making them measurable.

3.3 Research Questions

The following are the questions that the research seeks to answer:

What are the barriers for women in education?

What are the opportunities?

What causes the barriers and opportunities?

How can the barriers be improved?

3.4 Theoretical Framework

Women have a natural inclination to understand and make meaning out of their lives and experiences. But because of their structurally oppressed position in some societies in relation to their male counterparts they sometimes have a warped understanding of social reality as a result of their experiences that serve as a valid site of knowledge construction (Hesse-Biber 2012, 11). This is because people are shaped usually by their 'habitus' (Bordieu 1990) refereeing to what we do, how we behave, use our body etc. all being as a result of our social experiences. Due to our socialisations, usually, we become gendered then we believe that 'women and men are unequal'. Gender and power relations are embedded in those constructions, which continue to exist and change over time through discourse and changes in institutional structures (Weedon, 1992). If traditional gender views persist, inequality thrives from those differences that are usually justified' (Kimmel 2008, 176). In a society like the Gambia where patriarchy operates as an ideology, boys may enjoy an optimistic social environment which is programmed towards their success and independence in life endeavours, unlike girls. Asymmetric division of labour limit women (and girls) largely to the domestic sphere and constrains their educational and career aspirations. In a country in Africa (like Gambia) notwithstanding the fact that values accorded to women differ from one ethnic group to the other, usually feminine traits are less appreciated than masculine traits (Levine 1999; Molla 2013). For this study, I will take a critical gaze of what McNay (2004, 2008) refers to base on Bourdieu's (1990) idea of the 'phenomenology of social space,' a reflexive approach to exploring social reality, a critical relational analysis of how social

structures (social, cultural, political, organisational) can lead to deprivation of individual agency (women's liberation). Thus, to understand the differences in gender is to understand social and cultural reproduction of gender inequality (McNay 2008, 138).

Bourdieu (1990) rightly stated that the understanding of gendered experiences in social relational terms implies that women also perceive the social world as 'the reality of their daily life' through common sense construction thereby influencing the interpretations of their experiences in it. Thus, they usually do not know that there is a problem unless they are informed or unless the values change overtime; because lived experience is studied as it reveals itself to us through narratives (Bordieu 1990). Thus, exploring lived experiences of structural inequality in education, for example, rests on a phenomenological assumption that experiences can become part of consciousness and repress women from excelling. Therefore, this study will look at structure and agency. Thus, how social structures (cultural, social, political and institutional) in the Gambia affect the advancement of women in education or how women use their 'agency' to align with social 'structures' or repress them or how government or society itself has change overtime in this aspect.

3.5 Conceptual Framework

Due to the absence of any apt theoretical framework grounded in the Gambian experience, a very general socio-structural framework is applied which is based on the literature of women in leadership positions or management positions with focus on education and management. The framework is used as a guideline to analyse the barriers and opportunities for the education of women in the Gambia. Two main components of this framework are barriers or opportunities for the advancement of women in education and leadership. Researchers generally agree that for women who aspire for higher education and leadership positions there are usually intended or unintended obstacles (Eagly and Carli 2007, p. 64).

Thus, they put forward theories to explain the unequal representation of women in management, leadership or education roles. The two most common are based on psychological and cultural theories. The psychological point of view is that negative gender stereotype may falter the advancement of women including in education (Eagly and Carli 2007; Heilman 2001; Schein 2001). On the cultural perspective women are faced with several cultural barriers in education from the socio-political, organizational and individual levels (Cubillo and Brown 2003).

This study considers the education of women in the Gambia being affected by socio cultural norms in the society and government policies which perform both positively serving as opportunities or negatively serving as barriers for women in education (see figure 2) below. Enrolment of women into primary education has been as important dimension to measure their education as well as their advancement to tertiary levels. These aspects will be explored to ascertain the barriers and opportunities.

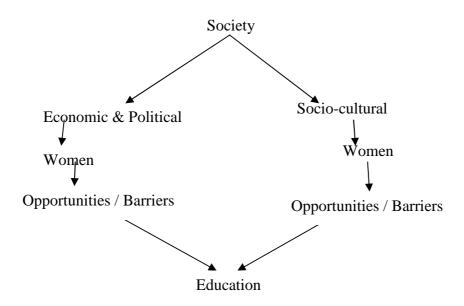


Figure 2: Visual presentation conceptual framework

Source: Authors

3.6 Concept Variables and Definitions

The main variables in the research are gender, education, opportunities, barriers and social structures. There is a close relationship between the variables under study as they immensely affect one another. Education is affected by gender in a patriarchal society like the Gambia. Gender is determined by socio cultural factors which in turn affect women and serve as opportunities or barriers for individual girls and women in pursuing their education.

3.6.1 Education

Basic education could be defined as the background for a continuous lifelong learning and human development on which countries may systematically build upon, and further other levels and types of educations and/or trainings (Jomtien Declaration, 1990). Education in general may be defined as the process of receiving or involving in an enlightening experience

usually in a formal institution with instructions. In this paper, we use education to refer to women and girls access to attend a school or formal institution from age seven and further to be tutored, guided and examined to get a certificate for further progress. There are several theories about education and the debate is intense between educators and sociologist about the function of education. Thus, the three main theories in education that represent these views are factionalist, the conflict theory and the symbolic interactionist theory. The functionalist puts focus on the potential of universal education in serving the needs of society. They see education as a manifest role that conveys knowledge and skills with a latent role of socialising people. One of the main proponents of this theory is Emile Duckheim (Theories of Education, 2016). The **conflict theory** of education asserts that education creates social inequality and it is tool by which the powerful continue to dominate the weak. While functionalist see education as leading to societal progress, the conflict theorist see education as a way of reproducing the status quo (inequality). On the other hand, the interactionist symbolic theorist focuses on the interactions that occur in the classroom scenario. For example, how the expectations of a teachers affect student performance, attitudes and perceptions (Theories of Education, 2016).

3.6.2 Social structures

Structure may be defined as those patterned arrangements which influences better choices or else limits the opportunities available for individuals (women). Thus, in this study, the social structures are those socio-political, cultural, organisational factors that influences positively or negatively the education of women and girls in the Gambia. Bordieu (1990) use the term 'structure' to refer to those aspects that are continuously practice in society and are difficult to change unlike agency. According to structuration theory, human agency and social structure are intertwined; that the repetition of acts of individual agents reproduces or subverts the social structure through embodiment. Therefore, social life is generally more determined by social forces rather than just individual acts. There is usually a social structure which entails traditions, morals, institutions and established ways of doing things. However, that means that they can be changed when people start to replace, reproduce or even ignore them (Turner, 2003).

3.6.3 Agency

Munro's (1998) definition of agency is: the multiple conflicted negotiations of power relations by an individual in a specific context' (224). But the idea of agency itself is not without complexities. In another definition, Munro (1998) defines agency as 'effective action by women against patriarchal oppression'(133), thus demanding women be 'active citizens against their own subjugation' (132) and highlights that comprehending subordination can be very different, subjective and culturally located. Thus, she asserts that it is women themselves who can counter the social structures using their own individual agencies to succeed for example in education.

3.6.4 Gender

Gender refers to the socially constructed behaviour, roles, and activities and attributes that a given society considers appropriate for men and women/ boys and girls at a given time and space and that which dictates the relationships between the sexes. Therefore, in this study, gender will be looked at as how the role of women and men has been constructed in the Gambian context and how that has influenced the education of women. According to Agassi (1989) gender inequality theories may be divided into psychological, anthropological, sociological or economical depending on the society (Agassi, 1989).

3.6.5 Barriers

Barriers may be defined as obstacles. In this paper, barriers refer to those blockades that stop women's progress in their educational success. According to IEA 2015 (Inclusive Education in Action), barriers are those obstacles that prevent people (women) from accessing range of opportunities which limits their participation in society in general. Barriers occur due to attitudes, languages, culture, organisations or support services, power relations and social structures within a society.

3.6.6 Opportunities

There are several definitions for the term opportunity. However, opportunity may be defined as the circumstances that enable one's ability to function effectively. In this research, opportunity is defined as those favourable conditions for the attainment of educational and professional goals for women. Equal Opportunity is explained by William J Clinton (1992) as

a moral right and a good thing for the economy; conversely, adhering to ignorance, discrimination and poverty restrict economic growth. But spending in education, infrastructure, scientific and technological improvements will help to create jobs and wealth, all of which serve as opportunities (Brainy Quotes, 2001-2017).

3.7 Materials and Data

The research reported here forms part of a study on the problems of low literacy for women in the Gambian. This research is done with the use of secondary data from the country under study (The Gambia). The focus will be to look at general country data in the enrolment rates of children (male versus female) in primary schools, their advancement to junior/senior secondary schools and to tertiary education; the Gambia College and the University of the Gambia. Thus, the intention is to assess the level of women empowerment which are, what opportunities available and what barriers have negatively affected women's progress in education.

Combined data from different sources both national and global is used. The data gathered in this research were collected through secondary research. The results were taken mainly from the World Bank data centre on education. Also, UNICEF data centre on the education of children is used. And data from other United Nations agencies like the UNDP and UNESCO and FAO and others. The data centres enable me to get access to statistics on education in the Gambia which is researched by reputable institutions.

On the part of the Gambia, most of the data is collected from the Demographic and Health Survey (GDHS 2013), the integrated household survey (IHS 2010) and the 4th multiple indicators cluster survey (MICS'4 2010) as well as other national progress reports. The GDHS (2013) was conducted by the Gambia Bureau of Statistics (GBoS) together with the Population Secretariat Commission, the Ministry of Health and Social Welfare. It is the first Demographic and Health Survey (DHS) conducted in the country funded by the United States Agency for International Development (USAID) under their global Demographic and Health Survey (DHS) programme. The objective of the survey was to provide comprehensive data on fertility and mortality, family planning, maternal and child health and nutrition, maternal mortality and domestic violence. All of which are indicators necessary to be aware of in any study on women.

The survey covers a nationally representative sample. Also, it was designed to produce estimates of the major survey variables at the national, urban and rural areas, and Local Government Area levels including Banjul municipality, Kanifing municipality, Brikama, Mansakonko, Kerewan, Kuntaur, Janjanbureh, and Basse). In the survey, the sample covered 6,217 households in which 10,233 were women age 15-49 and 3,821 were men age 15-59 were interviewed.

Another national data utilised is the volume two of the integrated household survey (IHS) of the Gambia (2010). This is volume two of The Gambia 2010 Integrated Household Survey (IHS) report. The survey was carried with the government and its partners and stakeholders to study socio-economic status of households. The data collection for the survey took a whole year and covered 4800 households randomly selected through a Probability Proportional to Size (PPS) basis across Local Government Areas (LGAs).

The report provides important data on household income consumption and expenditure, patterning it at national and urban/rural levels. Also, the study provides Information on education, employment, environment, health and governance. The report is a solid foundation from which reports on education are retrieved and utilized.

Another major national report utilised in this research is the multiple indicator cluster survey (MICS 2010) 4th edition. The Multiple Indicator Cluster Survey 2010 is a nationally representative survey of households, children and women in the Gambia. Its main objectives are to provide up-to-date information for assessing the situation of children and women in The Gambia. Its other objective is to improve data needed to monitor the progress of the Millennium Development Goals. It is conducted by the government in collaborations with UNICEF. Also, there was inter-agency collaboration in which the Gambia Bureau of statistics (GBoS) served as the lead. They include:

Ministry of Health and Social Welfare (MoHSW) (Reproductive and Child Health Unit, Planning Unit, Expanded Programmefor Immunization and National Malaria Control Programme),

Ministry of Basic and Secondary Education (MoBSE)

- Department of Community Development
- Women's Bureau
- Department of Water Resources

- Department of Social Welfare
- Gambia Family Planning Association (GFPA).
- Child Protection Alliance
- Ministry of Finance and Economic Affairs (MoFEA)
- National Nutrition Agency
- National Aids Secretariat

These agencies involve in this survey are the rightful sources of information on women and education in the Gambia. Thus, data from this survey is indeed crucial to my research.

3.8 Analyses and Approaches

In analysing the data, tables, graphs, histograms, and trend analysis of time series data as well as correlation methods of analysis were employed.

3.8.1 Time series analysis

It entails the approach use to analyse time series data to get meaningful statistical results and comprehend other relevant characteristics of the data. Different methods could be applied in forecasting future values based on the observation of the previously available ones. Thus, in this study, trend time series data analysis is employed to show the level of boys and girls enrolments in schools from pre-primary to tertiary and observe how it is increasing or decreasing overtime and verse vice. The focus is shown in the enrolment rates of a twelve-year period (2006-2017). Thus, the analyses of the situation of women will be based on how it is progressing over time or not at the different levels.

3.8.2 Correlation analysis

To make this analysis more focused, we determine the correlations between female literacy rate and fertility rates, female literacy rate and Gross Domestic Product (GDP), female literacy rate and GDP per capita, female literacy rate and gender parity index and education expenditure and age at first marriage for women. These variables chosen for the analyses are proposal intended to explain the hypothesis that fertility rates, early marriages, and poverty are major factors that has negative influence on the education of women in the Gambia.

Surveys carried out in this area has gathered facts and figures and are made available for further studies which has made it possible for the computation of the correlations.

Correlation analysis measures two-directional linear relationship between two variables say Y and X. In correlation analysis, both variables act simultaneously as dependent and independent. The regression model depicting this type of dependence mathematically is represented by a regression function and graphically by a straight line or a trivial curve. The strength of dependence is then expressed as the index of correlation which is found within the interval [-1 and +1] and the Index of determination is calculated as the second power of the index of correlation. The index of determination measures the proportion of variance which is explained by the regression model to the total variance and the type of dependence is represented graphically by a set of regression lines. The Strength of dependence is determined by the coefficient of correlation.

To achieve the research objectives, the determination of the type of relationship that exists between these variables chosen will assert the hypothesis that the variables have either positive or negative influence on the education of women in the Gambia.

The scatter plot is used to show how well a straight line estimate the relationship. This is done by the calculation of the correlation coefficient in Correlation analysis. As mention, earlier the correlation analysis measures directional linear relationship between two variables and both variables act simultaneously as dependent and independent. The correlation coefficient is denoted by r and it tells us how closely data in the scatter plot fall along a straight line. The closer an absolute value of r=1 or closer to 1, the closer that the data are described as having positive linear relationship. If r=-1 then the data set is perfectly but negatively related. When r is closer to -1 then the two variables are said to be negatively related. Where the data sets show the values of r close to zero means there is little or no relationship between them.

The model depicting this type of dependency mathematically is represented by a straight line or a trivial curve and as mentioned the strength of dependence is then expressed as the *index* of correlation which is found within the interval $-1 \le 0 \ge 1$ and the *Index of determination* is calculated as the second power of the index of correlation.

The above procedure is used to determine the type of dependence represented graphically by a *set of scatter diagrams* and the *Strength of dependence* is determined by the correlation coefficient.

The Population Pearson Correlation Coefficient is defined as:

$$p_{x,y} = \frac{cov(x,y)}{\sigma x \sigma y} \qquad -----(1)$$

Where cov is the covariance, σx is the standard deviation of X and σy is the standard deviation of Y. The formula for ρ can also be written in terms of mean and expectation as follows:

$$p_{x,y} = \frac{E[(X - \mu x)(Y - \mu y)]}{\sigma x \sigma y}, \qquad -----(2)$$

since the $cov(x, y) = E[(X - \mu x)(Y - \mu y)$

and the mean $\bar{x} = \mu x$ and the mean $\bar{y} = \mu y$

The sample Pearson correlation coefficient is represented by the symbol r and it is defined

as:
$$r = \frac{cov(x,y)}{\sqrt{\sigma x \sigma y}} - \dots$$
 (3)

Substituting estimates of covariances and variances into the formula based on the sample of data sets which are i = 1 up to n values.

This give rise to
$$r = \frac{\sum_{i=1}^{n} (x_i - \bar{x})(y_i - \bar{y})}{\sqrt{n \sum_{i=1}^{n} (x_i - \bar{x})^2} \sqrt{n \sum_{i=1}^{n} (y_i - \bar{y})^2}}$$
 ----- (4)

Equation (3) can be rewritten as
$$r = \frac{n\sum x_i y_i - \sum x_i \sum y_i}{\sqrt{n\sum x_i^2 - (\sum x_i)^2} \sqrt{n\sum y_i^2 - (\sum y_i)^2}}$$
 --- (5)

Equation (4) can be rewritten in form
$$r = \frac{\sum x_i y_i - n\bar{x}\bar{y}}{\sqrt{\sum x_i^2 - n\bar{x}^2} \sqrt{\sum y_i^2 - (\sum y_i)^2}}$$
 ---- (6)

Where n represent the sample size, y and x represent the dependent and the independent variables respectively. The range of r value, appear naturally in the interval $\{-1; +1\}$. The *Coefficient of determination* is computed as the second power of coefficient of correlation r which is defined as r^2 . When the r^2 is then multiplied by 100 the result in percentage indicates the portion of the explained variance that is due to the relationship between variable X and Y (Higgins, 2005).

To determine the relationship between the sample variables by a scatter plot we assume a linear relationship between x and y. The equation in form of a straight line is expressed as:

$$y = \beta_0 + \beta_1 x, \qquad (7)$$

The parameters β_0 is the y intercept $and\beta_1$ suggest the slope of the line indicating the expected change in the dependent variable. When the independent x variable changes by one unit, the slope of the line changes and expressed a unit change of the dependent variable. Following the equation will be used to ascertain the relations between education of women and how it is negatively/positively correlated to high fertility rates and GDP per capita growth rate. Also how education expenditure is related to age at first marriage.

Following the sample equation, the equation for the determination of the relationship between the sampled variables are specified as follows:

$$flr = \beta_0 + \beta_1 fr - \tag{8}$$

where, $\beta_0 = y$ intercept, $\beta_1 = slope$, flr = female literacy rates (15+) yrs and fr = fertility rate.

$$flr = \beta_0 + \beta_1 gdpr - (9)$$

where, β_0 =y intercept, β_1 = slope, flr = female literacy rates (15+) yrs and gdpr = Gross Domestic Product growth rate.

$$flr = \beta_0 + \beta_1 \text{gdpc} ----$$
 (10)

where, β_0 =y intercept, β_1 = slope, gdpc = Gross Domestic Product per capita

$$flr = \beta_0 + \beta_1 \operatorname{agfm} - (11)$$

where, β_0 = y intercept, β_1 = slope, flr = expenditure in Education as a percentage of total government expenditure and agfm = age at first marriage.

$$flr = \beta_0 + \beta_1 \text{gpi} - (12)$$

where, $\beta_0 = y$ intercept, $\beta_1 = slope$, flr = female literacy rates (15+) yrs and gpi = gender parity index in education. Though correlation does not always mean causality the logic of the causal relationship in the correlation analysis is confirmed in the analytical study of the time series presented. Hypothetically we assert that poverty, early marriages, teenage pregnancies

among others are problems women face in the advancement of their education due to culture, lack of Government policies, partnerships and interventions that positively affect the advancement of women in education.

3.9 Limitations

The qualitative indicators of inequality in education are closely linked with structural factors which are deeply rooted in the organisation and functioning of society, and operate within such key social categories as gender, class, ethnicity and rurality. Therefore, numerical representations such as rates of enrolments which I will utilise are one-dimensional. They are simplistic expression of the problem and do not adequately portray the underlying factors or experience of inequality. This is because even when women manage to continue their study or get employed, they face the patriarchal power relations and biased cultural beliefs shown through gender-based structural inequalities in decision-making, lack of respect and recognition and sexual violence.

Another limitation is the use of secondary data. If the voices of the women could be heard in the research if it was primary, it will give life to the paper by hearing it from 'the horses' mouth. Thus, the experiences of women taken directly from them in their context would have been a better representation of the problem. The use of data from 2006 to 2017 is apt. However, some of the data are not all available or as updated as I would like it to be, thus, there are some gaps in data availability which might not be a correct representation of the real situation right now. For example, the last census took place since 2013. In the study, most of the literature is not from the Gambia because the area is not scholarly widely researched, thus this may overlook the specificity of the area under study. Also, research may include individual bias since there is a tendency for the researcher to construct reality based on own experience in life. The final limitation is data unavailability for some of the information needed for the computation of the correlations and difficulty to analyse some of the factors due to lack of relevant data to measure them quantitatively.

3.10 Hypothesis

Women face problems in advancement of their education due to poverty

Early marriage and teenage pregnancies affects women's education advancement

Government partnerships or interventions affect advancement of women in education

4 FINDINGS

This chapter presents the findings by showing the different ages of education, the participation of both genders from the pre-primary, primary, secondary, tertiary in Gambia College and the University level and how they differ along the line using time series trend analysis. It also shows the results in correlations analysis as a formation to factors that influence the education of women.

4.1 Educational level by age

Table 1: Official educational level by age

School -Age Population by Education Level		
Level	Age	Numbers
Pre-Primary School	3 to 6	257,293
Primary	7 to 12	320,571
Secondary	13 to 18	259,023
Tertiary	19 to 23	171,425

Source: Author with data from UNESCO, 2016

NB: Compulsory education last for 9 years from age 7 to 15 (due to Education for All Initiative)

The table above (table 1) summarises the education system in the Gambia which is 3-9-3-3. This stands for 3 years of early childhood education (ECD) nine years of compulsory uninterrupted basic education (free for every child), three years of senior secondary education and three more years for tertiary education which could either be vocational training, diploma programs, teaching, nursing, public health or agriculture programs at the college or a university for certificates degrees. The pre-primary education is not compulsory and it is more common in the urban areas. The college education is free of charge for citizens but other diploma courses like at the Management Development Institute are paid and for the university about \$1500 is paid per annum. It is clear from the figure that primary education is more widespread than all the other levels of education and tertiary education has the lowest enrolments.

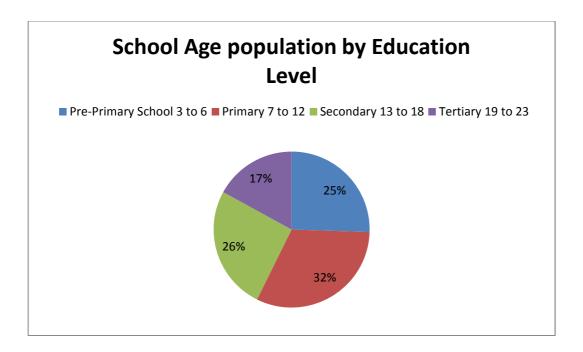


Figure 3: Official educational level by age

The data in the figure 3 shows that 32% of general education enrolment is at the primary level while 17% is at the tertiary level. The pre-primary and secondary are almost the same with 25% and 26% of enrolments respectively.

4.2 Gambia literacy rate

Table 2: Literacy rate

Literacy rate (%)	Total	Male	Female	Year
15-24 years	73.2	75.6	70.9	2015
15 years and older	55.6	63.9	47.6	2015
65 years and older	18.4	29.5	6.4	2015

Source: Author with data from UNESCO, 2016

The literacy rates in table 2 above shows that men have high literacy rate than women and young people are also more literate than older people. The literacy rate for women in the categories 15-24 years, 15 years and older and 65 years and older are 70.9%, 47.6% and 6.4% respectively while the same categories for men are 75.6%, 63.9% and 29.5%.

4.3 Gambia population illiteracy distribution

Table 3: Illiterate population

Illiterate population (1000)	Total	Male	Female
15-24 years	104,448	47,305	57,143
15 years and older	476,007	188,140	287,867

Source: Author with data from UNESCO, 2016

The illiterate female populations are larger than the male illiterate populations with differences of 9,838 for the category 15-24 years and 99,727 for the category 15 years and older. This shows the gap is closing a bit for the younger generation (see table 3).

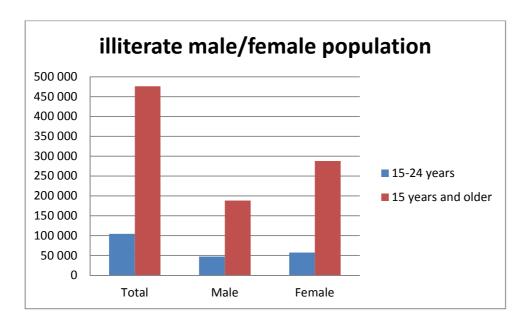


Figure 4: Illiterate population

Source: Author with data from UNESCO, 2016

The histogram shows that there are more female illiterates than males (See figure 4). The illiterate populations for both the older and younger generations are higher in the case of the women than for men. The number of uneducated women for the ages 15-24 years and 15 years and older are 57,143 and 287,867 respectively for men it is 47, 305 and 188,140 respectively.

4.4 Gambia school enrolment rates

Table 4: Pre –primary school gross and net enrolment rates for both sexes

	2005	2010	2012	2011	2015
Pre-Primary Education	2007	2010	2013	2014	2015
Gross Enrolment Ratio					
(%)					
Average	21.1	29.3	31.3	33.9	38
Female	21.3	29.9	32.4	34.9	38.9
Male	21	28.7	30.2	32.8	37.1
Net Enrolment Rates (%)					
(70)					
Average	18.7	26.4	26.7	29.6	33.2
Female	19.1	26.8	27.7	30.6	34.1
Male	18.3	25.9	25.7	28.7	32.4

Source: Author with data from UNESCO, 2016

Table 4 above shows the net enrolment rates of both sexes in pre-primary school. Both in the gross and net enrolment rates, female enrolment rates outnumbered male enrolment rates for all the captured years (2007, 2010 and 2013-2015) although the differences are 1% to 2%.

Pre-primary school enrolment rate by gender 50 **Gross enrolment ratio** 40 30 Female 20 -Male 10 0 2006 2008 2010 2012 2014 2016 **Years**

Figure 5: Pre-primary Education Gross Enrolment Rates

Source: Author with data from UNESCO, 2016

Figure 5 illustrated above, shows that the female gross enrolment rates in pre-primary education is higher than that of boys. The series is produced only with data for the gross enrolment rates in pre-primary education.

Table 5: Primary school gross and net enrolment rates

Primary Education	2006	2007	2008	2010	2011	2012	2013	2014	2015
Gross Enrolment Ratio (%)									
Average	88.5	89.8	87.4	84.4	81.5	84	85.2	85.8	91.6
Female	90.7	92	90.2	85.6	83.1	85.9	86.9	88	94.5
Male	86.5	87.6	84.6	83.2	79.9	82.2	83.4	83.5	88.7
Net Enrolment Ratio (%)									
Average	75.7	73.8	69.6	66.9	68.3	69.9	67.6	67.9	73.1
Female	77.5	76	72.2	68.2	70	72.1	69.8	70.6	76.2
Male	73.9	71.5	67.1	65.6	66.7	67.8	65.4	65.3	70.1

Source: Author with data from UNESCO, 2016

The table 5 above shows that the gross and net enrolment rates for both sexes. In both cases and in all the years, the number of enrolments for girls outnumbered that of boys. Although there are fluctuations in the ratios going back and forth, more females are enrolling than males in primary schools.

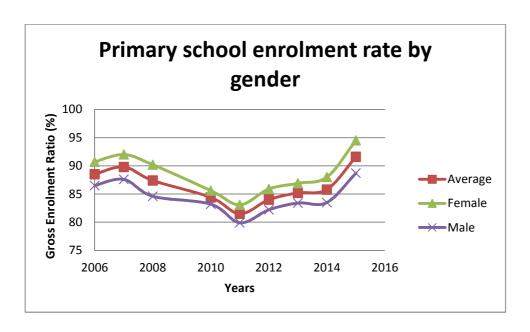


Figure 6: Primary Gross Enrolment Rates

It is clearly visible in the figure 6 that female student numbers are higher (green bar) than that of males. The series is produced with data only for the gross enrolments rates in the table 5.

Table 6: Secondary school gross enrolment rates

Secondary Education	2008	2009	2010
Gross Enrolment ratio (%)			
Average	57.8	58.8	57.5
Female	55.7	57.5	56
Male	60.1	60.2	58.9

Source: Author with data from UNESCO, 2016

Figures in the table 6 above show that the enrolment rates for males in secondary education from 2008 to 2010 are higher than that of females. The difference in percentage ranges from 2% to 5%.

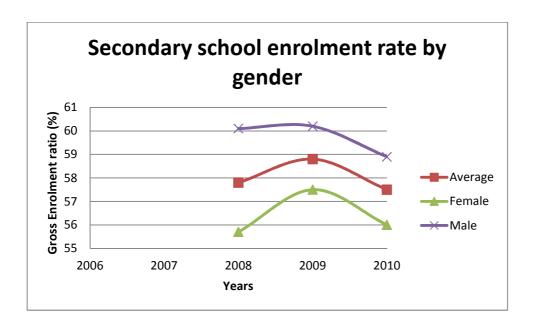


Figure 7: Secondary school gross enrolment rates

In the figure illustrated (figure 7) the male enrolment rates are at the highest bar of the diagram (purple) meaning their enrolment is higher in this case. The figure is produced with the use of gross enrolment rates only in table 6 for the purpose of clarity in comparison.

Table 7: Tertiary education gross enrolment rates

Tertiary Education	2010	2011	2012
Gross enrolment ratio			
(%)			
Average	2.2	3.4	3.1
Female	1.8	2.6	2.5
Male	2.6	4.3	3.7

Source: Author with data from UNESCO, 2016

Table 7 shows that the enrollment rates in higher education are generally low. However, male students still have higher enrollment rates than female students. The enrolment rates for males in 2010 to 2012 are 2.6%, 4.3% and 3.7% respectively. That of the females are 1.8% in 2010, 2.6% in 2011 and 2.5% in 2012.

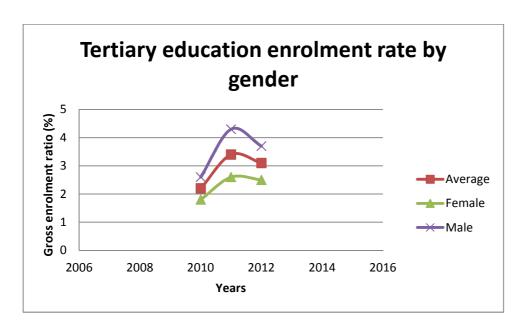


Figure 8: Tertiary education gross enrolment rates

For tertiary education in general, the figure above (figure 8) illustrates higher enrollment rates for male students than females.

4.5 The Gambia School Admissions

Table 8: Gambia College Admissions

2013	2014	2015	Total
940	833	1248	3021
1789	1404	1610	4803
2729	2237	2858	7824
	940 1789	940 833 1789 1404	940 833 1248 1789 1404 1610

Source: Author with data from Gambia College Admissions Office, 2017

The table above (table 8) shows that from 2013 to 2015, male enrollment rates outnumber female enrollment rates. The total enrollment rates within these three years for males is 4803 students while that of the females is 3021 students. This is a ratio of 1:1.5 (female to male).

The data above is a combined one from all the different schools at the Gambia college which include: primary teachers certificate (PTC) and high teachers certificate (HTC), public

health, nursing, agriculture, catering, ECD (early childhood development) fields. It is important to note that the Islamic education sector teachers are embedded into the PTC education system with two programs known as PTC Islamic and PTC 'Amanah' (an arabic education system offered at Gambia College).

Another interesting fact here is that although generally male numbers outnumbered that of females, female students outnumbered male students in the areas of ECD and catering. For ECD out of a total of 559 students for all three years (2013, 2014 and 2015), 442 students are females while only 117 are males. For catering data only for 2015, with a total number of 85 students, 79 are females and only 6 are males.

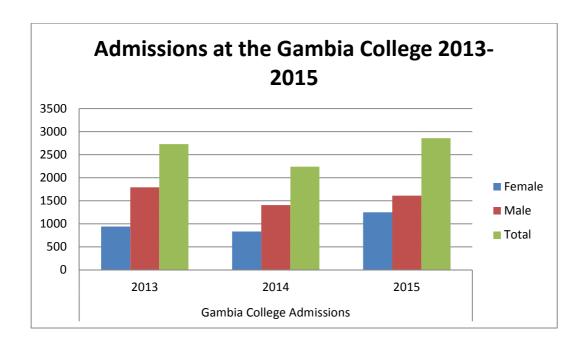


Figure 9: Gambia College Admissions

Source: Authors with data from Gambia College Admission Office, 2017

The histogram above (figure 9) illustrates that although enrollment rates were lower generally in 2014, in all the three years (2013, 2014 and 2015), male admissions outnumbered that of females.

4.6 School Admissions by Gender (UTG)

Table 9: University Admissions by gender

University Admissions	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	Grand Total
Male	900	588	735	663	698	1033	1486	6103
Female	359	259	296	337	330	409	874	2864
Total	1259	845	1031	1000	1028	1442	2360	8967

Source: Author with data from UTG Admissions Office, 2017

Table 9 above shows that at the university level, male enrollment out weighs that of the female enrollments from 2010 to 2017. Thus the grand total for all male enrollments is 6103 while that of the female is 2864 which is a ratio of 1:2 (female to male).

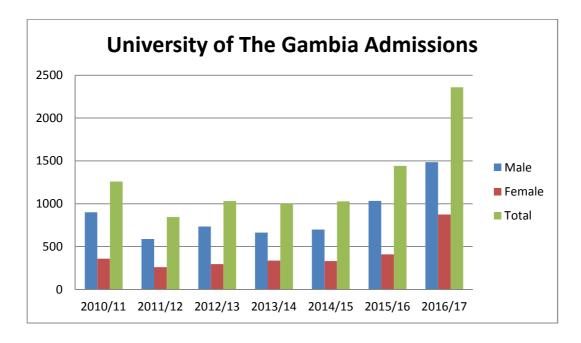


Figure 10: University Enrolment by gender

Source: Author with data from UTG Admissions Office, 2017

The general admission rates in the figure 10above seems to be inconsistent. However, the admission across all the academic years are again higher for male students than females. The schools at the university of the gambia (UTG) from which the data combines includes, School of Education, Arts and Sciences, Business and Public Administration, Medicine and Midwifery, Agriculture, Information Communication and Technology and Law.

4.7 Female Literacy Rate and Fertility Rate

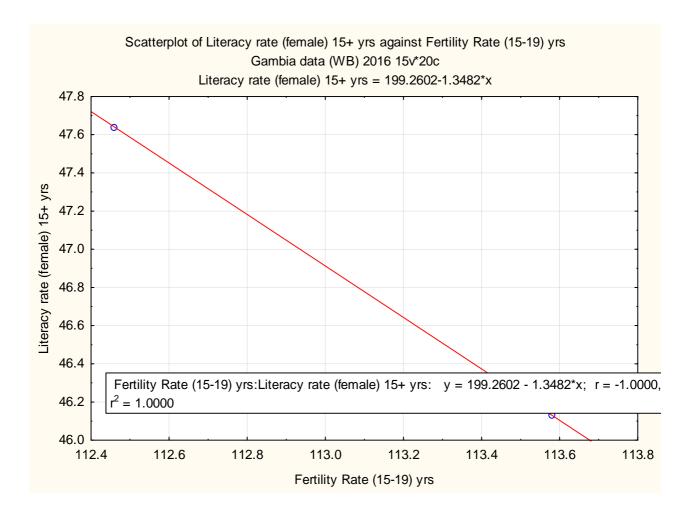


Figure 11: Female Literacy Rate and Fertility Rate

Source: Author with data from WB, 2016

The figure of correlations above i.e. figure 11 clearly shows that there is a strong negative linear relationship between the variables female literacy rate and fertility rate for females.

$$y = 199.2602 - 1.3482 * x$$

The Pearson coefficient of correlations:

$$r = -1.0$$

Thus, the result 1.0, explains totally that there is a strong relationship. However, the negative sign (-) indicates a negative relationship between the variables female literacy rate and fertility rate. Therefore high fertility affects female literacy rate in a negative way, acting as a barrier as results indicated; negative correlation.

Meaning when variable increases for example fertility rate, the other one decreases for example literacy rate and vice versa. Thus, this is very well explainable because the index of determination/coefficient of determination:

$$r^2 = 1.0$$

The coefficient of determination 1.0 here means that 100% of the variability in fertility rate is directly related to the variability in literacy rate; meaning the two variables have a very direct perfect impact on each other.

4.8 Female literacy rate and Annual GDP Growth Rate

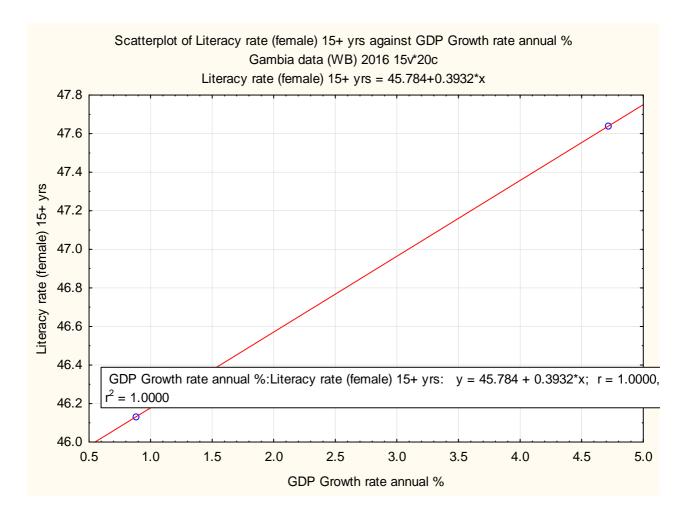


Figure 12: Female Literacy Rate and Annual GDP Growth Rate

Source: Author with data from WB, 2016

Figure 12, above shows a correlation results between the variables female literacy rate and GDP growth rate.

$$y = 45.784 + 0.3932*x$$

There is a strong positive linear relationship between x and y;

$$r = 1.0$$

It means that when one variable increases the other one increases as well. So there is covariance; they vary together. This shows that increase in GDP growth rate is an opportunity or affects female education in a positive way. Meaning when one variable for example GDP growth rate increases, the other variable for example female literacy increases and vice verse.

The strength of the relationship between these variables is well explained by result. The coefficient of determination:

$$r^2 = 1.0$$

This means that 100% of the variability between the variables can be explained; relationship effectivity in one can explain the other.

4.9 Female Literacy Rate and GDP Per Capita relationship

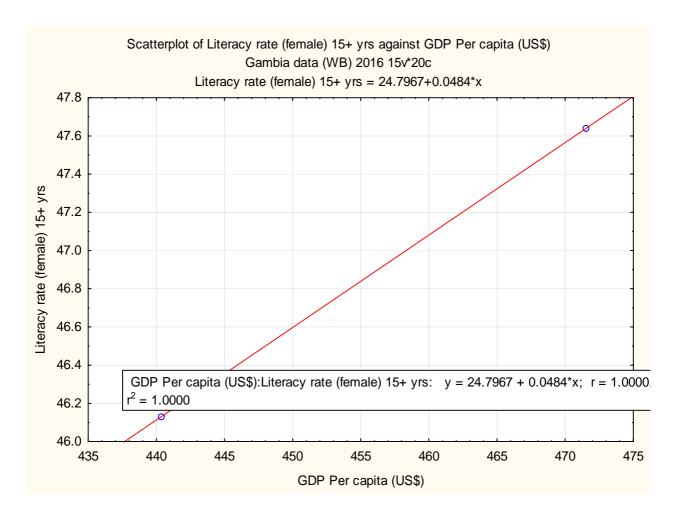


Figure 13: Female Literacy Rate and GDP Per Capita

Source: Author with data from WB, 2016

The figure 13, above (figure 13) shows a correlation results between the variables female literacy rate and GDP Per Capita income having a positive linear relationship.

$$y = 24.7967 + 0.0484 * x$$

There is a strong positive relationship between x and y;

$$r = 1.0$$

It means that when one varible increases, the other one increases as well. So there is covariance; they vary together. This shows that increase in per capita income is a favourable condition, an opportunity (positive) for increase female literacy. In this result for example when GDP percapita increases, female literacy rate increases also and vice verse.

The strength of the relationship can be explained with the coefficient of determination:

$$r^2 = 1.0$$

This means that the relationship can be fully explained (100%) as regards the variability between the variables and how change in one variable is able to explain change in the other variable.

4.10 Government Expenditure and Age at First Marriage

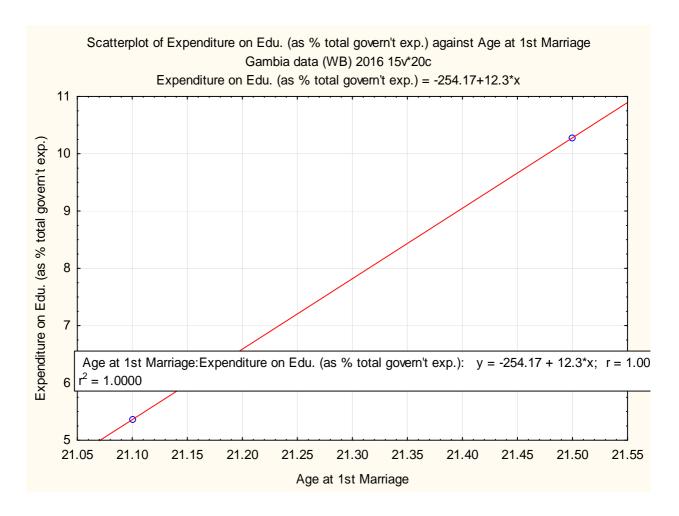


Figure 14: Expenditure in Education as Percentage of Total Government Expenditure and Age at First Marriage

Source: Author with data from WB, 2016

The figure above (figure 14) shows a correlation results between the variable government expenditure on education as percentage total government expenditure versus the age of females at first marriage.

$$y = -254.17 + 12.3*x$$

There is a strong positive linear relationship between x and y;

$$r = 1.0$$

Meaning when one variable increases the other variable increases as well. So there is covariance; they vary together. Therefore increase spending of government on education is seen as an opportunity to reduce early marriages (barrier). Thus in this result, as government expenditure increases, the age at which females get married increases thereby directly reducing incidence of early marriages.

The strength of the relation can as well be explained. The coefficient of determination/index of determination:

$$r^2 = 1.0$$

Thus 100% of the variability in the relationship can be explained.

4.11 Female Literacy Rate and Gender Parity

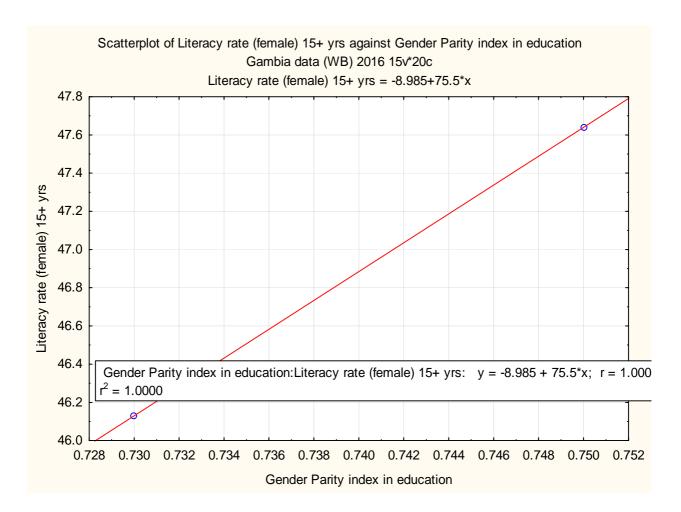


Figure 15: Female Literacy Rate and Gender Parity Index

Source: Author with data from WB, 2016

Figure 15 above shows a correlation results between the variables female literacy rate and gender parity index.

$$y = -8.985 + 75.5 *x$$

There is a strong positive linear relationship between x and y;

$$r = 1.0$$

Meaning when one variable increases, the other one increases too. So there is covariance; they vary together. This results is an indication that when female literacy is high, the gender parity will be high as well that is either 1.0 (equal) or more (in favour of females) but not less than 1.0 (in favour of males).

The strength of the ship can as well be explained. However, sometimes the correlation between variables is high due to the variables measuring the same thing and that is the case here. Gender parity is developed by UNESCO (socieconomic index) and measures access to education relatively (male/female). So, Gender parity index and literacy rate in this case both measures the same thing which is education. therefore they are strongly positively correlated affecting ecahotherin a positive way.

Thus, the coefficient of determination/index of determination is high:

$$r^2 = 1.0$$

This results indicates that 100% of the variability in each variable in this relationship can be explained by the other variable.

5 DISCUSSIONS

This chapter, provides an interactive explainations that deals with the results from the findings. It analyses the results of the time series and correlation analysis based on theories of opportunities and barriers relative to the views from other literatures and studies as a comparison to the achieved.

5.1 A comparison of male and female literacy rate in Gambia

From the findings it is clear that generally men have a high literacy rate than women. The literacy rate for men (table 2) from 15-24 years is 76% while that of the women in this age category is 64%. Also in the age category of 15 year and above, the literacy rate for men is 64% while that of the women is 48%.

The results show that at the begining of the education cycle in the Gambia, the enrollment rates of females outnumbered that of males at the pre-primary school level and at the primary level. In table 4, the enrollment rates in pre-primary school for the year 2007, 2010, 2013, 2014 and 2015 for girls is 21.3%, 29.9%,32.4%, 34.9 and 38.9% respectively, thus outweighing the enrollment of boys in the same years, rates of which stand at 21%, 28.7%, 30.2%, 32.8% and 37.1% respectively.

For the primary school enrollments shown in table 5, the enrolment rates for girls again is higher than that of boys from years 2007 to 2015 with the largest difference in 2015 of about 6% more girls than boys and the lowest difference in 2010 which is about 2% more girls than boys.

When we look at the figures from secondary education (table 6) to tertiary level (table 7), that is where the differences of high male enrolment and admissions than female enrolment and admissions begin. We see a switch from girls outnumbering boys in pre-primary and primary levels, to boys outnumbering girls in secondary and tertiary levels. This shows that as girls continue up the ladder of education, more and more of them drop out of school, thus the female enrollments rates go down. According to UNESCO (2016), from 2006 to 2008, there have been more out of school adolescent girls than boys; a total of 43,343 girls while the number for boys was 41,837. Also, female admissions are lower at the Gambia college and at the university of the Gambia (tables 8 & 9).

The secondary enrollment rates shown in table 6 shows that male enrollments outweigh female enrollments from 2008 to 2010 with the rates of 60.1%, 60.2% and 58.9% respectively while that of females was 55.7%, 57.5% and 56%. With the highest difference being 4.4% in 2008 and the lowest difference of 2.7% in 2009.

For the tertiary education the enrolments are generally low for both sexes, however, the male enrolments are higher than that of the females. In table 7, the male enrolment rates are 2.6%, 4.3% and 3.7% in 2010, 2011 and 2012 respectively. On the hand hand the female enrolment rates in the same years are 1.8%, 2.6% and 2.5% respectively. This shows male enrollment rates in tertiary education almost doubled that of females.

For the Gambia college in particular (table 8) the enrolment ratio of female to male is 1:1.5, with a diffrence of 1782 more male students than females out of a total of 7824 students of those admitted from 2013 to 2015. An interesting fact here is that, although generally male numbers of in admissions outnumbered that of females generally; female students outnumbered male students in the areas of ECD and catering. For ECD, out of a total of 559 students for all three years (2013, 2014 & 2015), 442 students are females while only 117 are males. For catering, data was obtained only for 2015 with a total number of 85 students, of which 79 are females and 6 are males.

For the figures on university enrollment (table 9), the number of female students enrolled are far less than the number of enrolled male students, from the academic year 2010/2011 to the academic year 2016/2017, the total number of enrolled male students add upto 6103 (six thousand one hundred and three) while that of the females add upto just 2864 (two thousand eight hundred and sixty four). Which is a ratio of 2 males to 1 female (2:1).

The question now is why are the female enrollments rates good at the begining of the education cycle (pre-primary and primary) but not so good towards the end of the cycle (secondary to tertiary)?

5.2 Factors that limit women education

In reference to the literature used in this study, factors that limit women education include the psychological factors that put a stereotype on women as regards what it means to be female and the attitudes attached to being one. Lets look at the case of the Gambia college mentioned before; the male students generally outnumbered female students but female students totally outnumbered male students in ECD and in catering. This high enrolment of females in the ECD with a ratio of almost one male to four females (1:4) and Catering with a ratio of 1 male to 13 females (1:13), could be related to the traditional role of women in the Gambian society as childbearers and home managers. For example ECD teachers usually teach and take care of kids between ages 3 to 6, so men are usually very unlikely to be interseted in such careers that are traditionally believe to be feminine. Also catering involves cooking which is highly regarded as a cultural responsibility of women in Gambian households. Therefore, less men are likely to venture into such vocation thereby leading to women outnumbering them. In this situation we can refer to what Bordieu (1990) refers to as habitus which explains those embeded ideas in people that become part of them as result of their environment and socialisation process which they reproduce without even realising it. In this context though, the fact that these women are getting an education at a higher level (college) in a formal institution is crucial. But such believes that women are only good in child care or in being dutiful wives limit women and make them not to be involved more in other areas like science and maths.

5.2.1 The marriage age

Another important thing to consider is the age at which secondary and tertiary education occur. That is the ages between 13-23. What happens around this age that may hinder female attendance of school is that there are several cultural factors that affect womens participation in education in these ages. Focusing on the socio cultural barrier theory, women are expected to get married at a certain age (around 15 to 18 years), according to one study done in farafenni (WHO, 2000). This is changing gradually especially in urban gambia but early marriages and teenage pregnancies have affected the education of the girl child.

Due to women marrying off early, focus is not put on their education in families; because of the believe that a girl will be getting married and leaving the family to the husband's house. In that case, some believe there is no need to invest in them. On the other hand, the male child is seen as an investment in which the money spent will be reproduced in the same family as they usually stay in their fathers house. In the Gambian context, the culture of early marriages; that women should be married at a certain age and the pressure that it comes with, has affected the education level of women as well as misconceptions about family planing due to tradition and religion. All of which has led to high teenage pregnancies, high fertility rates and highcrude birth rates. Thus, this is a cultural barrier (macro socio-political level).

Several facts show girls who go to school up to senior secondary level tend to get married later in life and escape early marriage than those girls who do not go to school or who drop out of school. UNICEF (2016) indicated that child marriage in the Gambia prevents girls from social and economic opportunities which leads to the continuous cycle of poverty as well as increase health risk especially in fistulas, maternal mortality and child mortality, all of which leaves women neglected. The survey mentioned earlier conducted by WHO (2000) in 40 villages around one of the biggest towns in rural Gambia (Farafenni) through the gradual collection of data for about 18 years (1981-1999) shows the mean age at first marriage for women at 15 years for the three major ethnic groups (Mandinka, Wollof and Fula) in the Gambia. Latest figures by UNFPA (2016) shows that more than 40% of women ages 20 - 49 in The Gambia were married before the age of 18 years and 16% of these women got married before they turned 15.

However, the amendment of the children's act on child marriage also took place making the marriage of any child less than 18 years of age illegal and the penalty of up to 20 years for anyone found wanting including the parents and spouse of the child (UNICEF 2016). Thus, in 2016, the government of the Gambia put a ban on child marriage which was an enactment of the 2005 United Nations (UN) amendment bill of the Children's Act and also in line with target 5.3 of the UN Sustainable Development Goals (SDG's) that calls for the elimination of all forms of harmful practices; child and force marriages and female genital mutilation (FGM). This may have great impact on the advancement of women in years to come.

5.2.2 The child bearing factor

Apart from child marriage, constantly giving birth affects women's opportunities to further their careers. There is a high fertility and birth rate in the Gambia. According to SOWC, (2016) the fertility rate is 5.8 children per woman while the crude birth rate is 42 per 1000 population of women. Although both figures for crude birth rate and fertility rates shows a reduction over the years, the numbers are still great compared to the crude birth rate in Sub Sahara Africa which is 37.6 per 1000 (WB, 2013).

In the Gambia, pregnancy is a common experience for married people. According to the report by WHO (2000) under the previously mentioned survey conducted in Farafenni, more than 93% of married women have reported at least one pregnancy at that time. Thus, the total fertility rate for women at that time (1999) was 6.8. Pre-marital pregnancy is less common.

This is because pregnancy out of marriage is a taboo (unacceptable by society) in the Gambian culture. It is an immoral act that does not match with the Gambian tradition culture and religion and often a disgrace to families whenever it happens. The fertility aspect is further strengthened by the results of the correlations analysis which show that fertility rate and literacy rate are strongly negatively correlated (see figure 11). Meaning when fertility rates are higher, then literacy rates are lower or drop and when fertility rates are lower literacy rates are higher or grows. This is an indication that the education of women is usually very much negatively affected by their child bearing processes.

5.2.3 Lack of family planning and birth control

On family planning, apart from periodic abstinence, birth control is not commonly used by women. Children are seen as a blessing and using contraceptives is sometimes perceived as killing innocent children. It was reported that only about 8% of the women were using birth control (GDHS, 2013). According to the GDHS survey 2013, only about 3% of women were divorced while 2% of women were widows. This is because divorce has a negative connotation in the Gambian society especially for the women folk, thus divorce is highly prevented. So, there is a possibility that some women risk their education and careers to stay in unhappy marriages to maintain their "face" in society.

5.2.4 Poverty

Poverty is definately another factor that affects the state of women's education from the general economic well being of the country, to the expenditure of the state in education and GDP percapita levels. This could be related to the political barrier theory that explains how government, its institutions plans knowing that policies can affect the education of women. The correlations results attest to this fact (figures 12 and 13) as increase in GDP and GDP per capita were bothe highly positively correlated to female literacy rate.

5.2.5 Government expenditure on education

Although the government of the Gambia is gradually increasing its expenditure on education, more is spent on primary education than in secondary education, the expenditure in education stands at 4% (SOWC, 2016). But in 2008 and 2010, the percentage percapita GDP that the government spent in primary education was 15.49% and 20.6% but in secondary education the percentage was 13.9% and 13.23% (WB, 2016). For the total expenditure on education, in

2009, Lower basic enjoyed 53 per cent, for upper basic it was 22 per cent and senior secondary just 10 per cent (PAGE, 2012-2015).

Although government expenditure is lesser in secondary education compared to primary education, ironically the recurrent unit cost of education at secondary level is higher at 3,163 Dalasi (\$74); which is 19 per cent of GDP per capita, 2.1 times the lower basic unit cost which is 1,492 Dalasi (\$34) and represented 9 per cent of GDP per capita. For upper basic, the unit cost stood at 1,791(\$42) Dalasi which represented 1.2 times the lower basic cost and 11 per cent of GDP (PAGE 2012-2015).

The amount government spends in education is also highly dependent on factors like budget deficit and high interest rates. The Gambia has experienced large fiscal imbalances, caused by financial difficulties and policy slippages in recent years in public enterprises. This is because of budget deficit. Due to higher government spending the overall fiscal deficit rose from 4.4% of GDP in 2012 to 11% in 2014 and about 9.6% in 2015. The fiscal deficit is finance in large part by domestic sources due to difficulties in getting external resources as Gambia had cut off relationship with many international donors including EU and its internal economy is not able to fund the budget (UNDP-AEO-The Gambia, 2016). However, the Gambia with the current government (2017) is re-establishing its external relations.

Thus, because of the above, the government's expenditure fluctuates due to these negative consequences in the system. For example, in 2012 when the budget deficit was lower (4.4%), the government spent 4% of its GDP in education but in 2013 when the budget deficit was higher about (11%) the government spent only 2.7% of GDP in education. Consequently, payments of interest on public sector debt increased from absorbing 25% of government revenues in 2013 to 40% in 2015. Because of these fiscal deficits, Gambia went through a huge crisis in balance of payments leading to a decrease in the official reserves of import that covers 6 months in 2012 to 3 months in 2016 (UNDP-AEO-The Gambia, 2016).

5.2.6 Household expenditure on education

Apart from government expenditure, it is relevant to consider how much households spend in education. The total household annual spending on education in the Gambia was estimated at 729 million Dalasi in 2009. This amount represents 2.8 per cent of GDP; higher than the average of 2.1 per cent of GDP for 18 African countries with available data. This happened even though there is a free tuition policy for lower basic public schools, that amount is

funded 46 per cent by household resources. Although Gambian households spend a lower share on textbooks or other teaching materials due to the provision of books by the Government; they spend on expenses including costs on uniforms, school transport share are higher in the country which is at 36 per cent compared to 20 per cent African average (PAGE 2012-2015).

So, even though education might be free, other cost related to it makes it expensive for the poor. Usually, it is the more affluent households in society who enrol more of their children in school and retain them for longer periods; they benefit disproportionately more from government spending on education than the poor. Household expenditure on education shows the extent to which the burden of paying for education weighs more heavily on the poor. It could be observed that even though the rich (quintile 5 – rich 20%) spend more on primary education than the poor (quintile 1 – poor 20%), the burden on household expenditure is heavier on the poor than the rich. It is therefore evident that targeting subsidies will be critical for the attainment of equitable access to education (EFA-Gambia, 2015). Therefore it is safe to say that poverty does prevent parents from sending kids to school as it puts extra burden on them especially the poorest quantile. The poverty rate in the Gambia for those living underone and quarter dollar (\$1.25) a day is 48% while for those living under one dollar (\$1) a day is 36% (Intergrated Household Survey, 2010). The general expenditure on education as percentage of total GDP is low. The highest government expenditure in education in 2010 and 2012 was 4.15% and 4.09% of total GDP. In 2012 it was 2.77% which is low but still better than 1% of GDP spent on education in 2006 and 2007 (WB, 2016).

Expenditure per student is also higher at tertiary level than the secondary. Recurrent unit cost in tertiary education was much higher than the other education levels with unit costs 2.5 times that of the lower basic. Households contribute mainly to upper and senior secondary education, which is since most enrolments are concentrated at these levels of schooling. Lower basic absorbs 29 percent of household education spending, upper basic takes 30 percent and senior secondary 16 percent. The share devoted to higher education is only 9 percent, reflecting the low number of students that pursue their education beyond senior secondary school (EFA-Gambia, 2015).

It is proven that when government spends more on eduction or makes it free for women, the enrollment rates increase. A study conducted in 2012 (Gajigo) shows the impact of one of the scholarships that has influenced the enrollment rates of girls into schools. It is a nation-

wide scholarship program for female secondary students. The program was funded jointly by the Gambian government, World Bank, UNICEF, and the IMF through the HIPC (Highly Indebted Poor Countries) program to help the Gambia reach the MDG targets by reducing gender disparity in secondary school enrolments. The program started in 2000 from the poorest educational regions (4, 5, and 6) and later for the whole education regions (1, 2, 3, 4, 5, and 6). It was for all girls attending government/public middle and high schools. Recently, it is planned to cover even for girls in private senior secondary schools (not implemented yet). The program led to approximately 8 to 9 percentage point increments in enrolment rates for middle/high school female students. This result suggest that removal of school fees made households to increase female primary school enrolments for the hope of a lower future costs (Gajigo, 2012).

Some of the determinants of poverty or level of progress of a country can be the GDP and Percapita income of a country. The correlation results (figure figure 12) support the fact that when GDP annual gowth rate increases and translates to more expenditure in education, the literacy rates for women are very likely to increase. Thus they (GDP and Literacy rate) are very strongly positively correlated. Also (figure 13) shows a strong positive correlation between female literacy rates and percapita income. It is such that when per capita income of a country increases, the literacy rates also increase as evident in the correlations. This shows that if people are generally rich they will not be choosing between male or female children to send to school. The evident is justified by the previously mentioned government scholarship (which started in 2000) for female students. This program was started in rural Gambia because that is where people are poorest because in the urban areas households have better income and females therefore have better opportunities. This is in line with one of the theories of opportunities used in this study that specifies family support as an important factor for female prosperity. Therefore better financial status in family is a better opportunity for women in education.

Another interesting results that the correlations show is the fact that if government expenditure increase, the age at first marriage increases as well (figure 14). In the sense that if government spends more on educating females and give them the opportunities, they will focus more on their career than settling down early to get married. This is very evident as some of the scholarship opporunities for girls explained has made impact andthe age at first marriage is increasing, now at 21 years (WB, 2016). Also many evidences in the Gambian society shows that poor parents marry off their daughters to reduce spending on them and

also to get some money or assets from the bride price. This affects rural girls more withworst case scenarios of vulnerabilities where a poor girl finds it harder to complete secondary education (UNICEF, 2010). This is not only due to affordability but accessibility as well as comfort. This is well explained by the interventions done to improve the situation of girls in schools.

5.2.7 Intervention measures to better women education

According to the EFA (2015) national report, some programs were put in place by the ministry of education for gender parity in order to encourage female enrollment rates, retention and performance from lower basic to senior secondary. It was found out that some girls in the disadvantage areas do not go to school because of the long distance from school to home. Also, there are others who stay away from school when they are on their menstrual cycle as a result of not having efficient pads to use and being comfortable in the school environment, or due to having to finish too many household chores which are seen as the responsibilities of the girl child in most cases. Others are affected by issues of privacy, for example having inseparate toilets with males leading to fear of harassment. Another factor is that there are some families who are not convinced about conventional/western education for their boy but especially for the girl child, some believe western education makes children go astray /uncultured, therefore they only send their kids to Arabic education which can be a 'majalis' (a more traditional quranic education system) or a 'madarassa' (a formal Arabic education system than majalis). The solution was to curb these issues under the Education For All, EFA 2000-2015 (A global movement by UNESCO to curb problems in learning for children), the results from the interventions were positive as explained below:

The Provision of Sanitary Supplies for Girls was crucial. In the past, girls at puberty experience hard times during their menstruations. This is because they find it difficult to cope at school while using the local sanitary pads (portions of clothing or other fabrics) which are inefficient. Thus, they end up absenting and missing out in school. From the study conducted by the Gender Education Unit on the effect of this intervention, the provision of pads to girls in schools has made them feel safer coming to school and attending lessons during their menstruation, as using those pads raised their level of confidence (EFA-National Review, 2015).

The construction of separate toilets for girls is pivotal in schools. It significantly creates a safer environment for the girls. This enables girls to learn in an environment that is safe and supportive, so that, they are less likely to run the risk of being sexually harassed (EFA National Review, 2015).

The Provision of Labour-saving Devices was also essential. There is national effort to support the education of children through local income generating initiatives. Usually this is conceptualised and implemented together with mothers' clubs. The provision of labour-saving devices to these clubs has reduced the amount of time that girls missed out in school because of having to help parents at home for household chores or at the farm. Thus, the time saved using the device is used for doing school home works (EFA National Review, 2015).

Madrassa are Arabic education institutions that are common in the Gambia but not very formalised compared to the conventional system. The ministry of education formally introduced the madrassa system when it was known that that about 15% of the total enrolments in education were from the madrassas. Thus, strategies were mapped out to modernize this sub-sector, bearing in mind their identity to preserve the Islamic values. They added the teaching of the core subjects (Mathematics, Science and Social and Environmental Studies) (EFA National Review, 2015). Arabic is used as a medium of instruction but English is taught using English language. Added to that, madrassa institutions that have fulfilled the recommendable criteria are supported in classroom construction with sanitary facilities and water points, provision of learning materials and training of teachers and management systems improvements. Among the outstanding achievements in this area is the transition of madrassa graduates to conventional schools for further education. According to the PAGE report (2012-2015) enrolments at the senior secondary level doubled from 15,554 to 36,141 with a 3 percent average annual growth rate between 2000/01 and 2009/10 mainly due to the expansion of madrassas. Also, for example the only teacher training college (the Gambia College) offers a program for Arabic teachers as well so that they can take up teaching careers. These led to the replication of best practices like translations from one language to the other vice versa and the implementation of the minimum standards, school development, planning, management systems and process that increase the level of female involvement.

Also, the provision of special scholarships for rural girls is important; as there is a disparity as to the opportunities available to them as compared to urban Gambia. It is a continued support to basic and senior secondary girls' scholarships in Regions 3 to 6. Approximately

15,000 girls already benefited from this activity (by 2015). The girls receiving scholarships were in upper basic (UBS) and senior secondary school (SSS). They represent a third of the country's UBS and SSS female students at that time (2006). The intervention scholarships, supports by payment of school fees and covering the cost of textbooks and examinations cost for disadvantaged girls in UBS and SSS. Consequently, it has reduced the likelihood that girls would drop out of school; leading to Percentage of female enrolment in UBS increasing from 46%t in 2004 to 50 % in 2013. For senior secondary school (SSS) it increased from 42% to 48% in the same time (EFA National Review, 2015).

Since rural areas do not have as much schools as urban areas, following the formulation of the education policy 2004 – 2015, substantial resources have been invested in the construction of public secondary schools in deprived regions and the requirement was at least one school per district. Supporting access to secondary education, particularly for girls in deprived regions is the girl's scholarship trust fund established to address girls' access and retention discussed earlier. The newest education policy valid from 2015-2025 also provides for female education improvements (EFA National Review, 2015).

Finally, in order to measure the level of women in education, it is important to look at the gender parity (figure 15). Results for the correlation between literacy rates and gender parity shows a high positive correlation. Thus if women are educated the gender inequality will reduce and leading to attainment of an equal society. The EFA 2015 report supports this finding. There are indications that those scholarships mentioned before have increased girls' enrolment. All those interventions have contributed to significant progress in addressing gender inequality in education. Thus, the traditional gender disparities most of which were less than GPI of one (1.0) have been eliminated somehow with a Gender Parity Index (GPI) in enrolment of 1.04, 1.00 and 0.91 in lower basic, upper basic and senior secondary respectively (EFA National Review, 2015). Despite all these interventions and achievements, retention and performance of female students continue to challenge the education of girls especially at the higher level.

6 CONCLUSION AND RECOMMENDATION

6.1 CONCLUSION

In conclusion, it is very much evident that from the results and the discussions that at start of the education cycle women outnumber men from the pre-primary and primary. However, the changes from having a high number of females in school start from secondary and continuous to tertiary education level.

Several evidences have shown that many young girls drop out of school just before reaching the secondary level. This is very much associated with them getting married earlier, due to being poor or fertility rate (constantly giving birth). Thus, poverty, early marriages, teenage pregnancies, high fertility rates are some of the most important factors that serve as barriers to the education of the girl child in the Gambia. On the other hand, government programs and policies, partnerships and interventions, increase in GDP growth rate and increase in GDP per capita, family factors which include living in the urban area, family income level and education level of parents are found to be the opportunities that enable girls to pursue higher education.

International collaboration is very relevant because we have seen that through the EFA with UNESCO, WB and IMF, the government has increased dominance in the education sector apart from the several interventions done by the government in collaboration with its partners for female students for example building of toilets, provision of sanitary pads and labour saving devices, the government is able to be involved in building more schools to offset the problems of high school fees offered in private schools which the poor cannot afford.

6.2 RECOMMENDATION

The policy framework does exist for attainment of effective programs to improve the status of women in education in the Gambia. However, the government is limited by resource availability and to some extent the absence of adequate institutional structures to implement the available policies.

Based on experiences in realities in the Gambia and in other countries that have registered progress in education base on research and for the purpose of national development; I will

give these recommendations as appropriate measures to address the socio-cultural, economic, political and institutional factors that affect the education of women in the Gambia.

Many evidences on education research in the Gambia have shown that private school studies perform better than public school students in external examinations. This can be explained by the type of teaching staff in those schools as they are private and are able to attract highly qualified teachers due to their salary scheme. Thus, one of the major issues to address this problem is to attract highly qualified teachers in the disadvantaged areas where girls are more likely to be affected. To attract highly qualified teachers in public schools, there is the need to improve and offer better service conditions for teachers in public schools to attract the right and needed expertise to the career of teaching and get quality students. The salary of Gambian teachers is very discouraging, usually about \$75 to \$100 per month. Teachers should be at the core of quality improvement in education and for better learning to prevail the living conditions of teachers' in hard to reach areas' (areas in very remote villages) should be upgraded and incentives like housing and Professional Development should be provided.

There should be a civil service reform. For many years, there has been a consensus that the Government of The Gambia's civil service have several key capacity weaknesses; which includes, low pay, lack of motivation, and difficulty to maintain technical and professional staff and this greatly affects teachers. The EFA program has been successful in providing hardship allowances to teachers who are posted upcountry and such should be further strengthened by the government to encourage more teachers to go to the rural areas.

Another important solution would be the effective implementation of laws that safeguard women. We have seen that the government has put in place some laws to protect women for example the ban on child marriage and the Women's act but implementation is still lacking. For example, the women Act (2010) came in handy as it provides women in child bearing age enough nursing time of six months with full payment of salary, it is believed that NGO's and other private organisations are limiting women by indirectly not employing them to save cost. More research is needed in this regard.

The type of education can be diversified to increase opportunities. I would suggest that education be necessary but not necessarily only western, for example the education department MoBSE, has started testing literacy using the national languages which are used to read and write for kids at an early age. This is because several researches have shown that

young people learn to read and learn faster in their L1 (local language) knowledge of which makes it easier for them to learnL2 languages (second languages). This initiative is making progress. Such literacy programs done in local languages should be intensified to provide the literacy needs of the local populations especially younger ones at an early age. Education can be made in a way that people can get educated and the value out of it without drastically changing who they are or what they believe in. Another example would be the *madrassa* program which is meant for those who interested in Islamic education. This area should be further strengthened while maintaining their identity. There is a need for job availability for graduates of *madrassa*. This is because the only career opportunity they have after finishing high school is to go to the college and become a teacher. They are very much limited in scope. There should be various career opportunities for them once they complete college education.

The aspect of women being socially segregated should be addressed. As discussed already, girls in The Gambia sometimes fall as victims of segregation with regards to school attendance. Compared to their male siblings, they are either denied going to school or withdrawn from school to get married. This happens at an early age. Due to some of the cultures there are arranged marriages or in worst cases a girl child can be betrothed to someone even before she is matured. Such a practice justified on the premised of culture and religion and create an obstacle for the legal provisions to prevail, although the segregation across gender is diminishing, it continues to be practiced especially in the rural areas. Therefore, government need to put in place the right institutional mechanisms and relevant administrative structures to activate the needed laws for women's advancement. Intensifying of efforts to change attitudes towards girls' education and promote the status of women. A positive view should be portrayed about women's educations as one that contributes more to the development of the society as oppose to the beliefs in the traditional society.

Thus, in the face or such cultures and traditions coupled with poverty the solution would be to eliminate the cost of education for women. The scholarship schemes for girls have worked well and should continue; however, the problem now is also as regards the quality of the education they get, the possibilities to improve the quality of their education and the career choices they make. Due to the culture, if women get educated they tend to choose careers related to nursing, teaching and cooking. They usually study in the arts field and not the pure sciences. Society's idea that mathematics and science are hard subjects and so they are for boys, affect women. They become conservative and self-limiting in their educational

choices. So, the narrative should be changed in society, women should be encouraged to do any field they want without being discriminated. This will work much better if there are obvious female mentors in these areas who can serve as real life living examples for young girls. Therefore, successful female mentors should be put in education institutions or be visible to the populace to serve as an example for young girls.

Also, the government should provide quotas specifically allocated for all girls in science and mathematics at the University of the Gambia. Right now, the government provides scholarships for all girls in medicine and Information Technology at UTG. However, this should be extended to girls in natural sciences like biology, physics and chemistry and to a large extent in the social and political sciences.

The problem of unemployment needs to be tackled. Children need to see success stories of education that ends with gainful employment to serve as a motivation. Thus, at a large scale there is a need to solve the problem of unemployment as it is very likely to serve as a disincentive for sending girls to schools. Jobs should be created for young people. The government might not be able to create all the jobs needed due to high unemployment rates (28%) among young people; however, there is need for the youth to be provided with appropriate quality education that will enable them to be the creators of the jobs.

The education system in the Gambia has led to high unemployment rates because people rely more on the government to create jobs which I believe is due to incompetency in the education system. The education curriculum should be reviewed to provide graduates with the needed skills and expertise needed by the society and the ability to venture into formal or informal sectors of economic activities without directly relying on the government. Whatever way education is attained, what is important is the quality of the education; which can be subjective depending on what quality mean to us.

However, a quality education is one that will increase one's knowledge, make them viable members of the society and provides them with expertise to be employed or become employers. There are several materials needed to ensure quality; having right environment, guidelines, lower teacher student ratio, sufficient classrooms, textbooks coupled with family support for children is necessary for success. Rapidly changing societies need young graduates from school with more than just a school leaving certificate but the ability to analyse facts in relation to their environment and the outside world. There are none already made viable jobs for primary or secondary school graduates. Therefore, further education

should be pursued to increase better chances for opportunities. Young people especially girls, should be educated to become critical analyst to evaluate and create solutions to problems through creative and critical thinking.

The main educational institutions, vocational training centres should have a great link with the market/labour force. It is very important for institutions like The University of The Gambia, the Gambia College and other vocational training institutes to be relevant to the needs of the market. These institutions should be able to provide graduates who will be readily absorb into the job market. Thus, there should be strong collaboration between the academia and the economic sector/market. These two bodies cannot be totally independent to solve the problem of unemployment. There is a need to effectively align them together to supplement each other.

The vocational sector should be re-strategies. In the Gambia, vocational and skills education are usually perceived as meant for those who are losers in the normal education stream. There need to be a re definition of vocational education as a respectable and needed education system for the advancement of a country. In the Gambia women are involve in vocations in the areas of tailoring, hairdressing or chefs. However, the vocational aspect especially apprenticeship is not well structured or formalised. More vocational institutions are needed because most of the people who drop out of school could have a second option as well as those who choose vocation as their path way. However, it is important not to undermine the vocational training area as that which is meant for losers. In today's globalized economy a good mastery in science, mathematics, and language skills from at least secondary education level are necessary for vocational education. Another thing need in this direction is public – private partnerships. Out of school girls missing an education could get second chance of lifelong learning through trainings offered by partners that combine general education and skill training.

Another important aspect to improve the education of women is to inculcate in them as early as possible, some of the most important human values for self-determination. For example, civic education should be made a mandatory subject for students to be involved in; earlier in their school life which will help them to be assertive, bold, know their rights and the rules safeguarding their country. That will help them to embrace and be familiar with aspects of democracy and know their human rights in the society. It will also help them to get ready for leadership positions in the future. So, school democratisation process is a necessary condition

to prepare girls for the future, to participate in leadership, to have a clear vision, to be involved in community service and team works thereby building the ability to coexist and serve as future role models for other girls to emulate as well.

The above could be further strengthened at the national level. There should be a children's parliament in which a special quota should be represented by girls, for example a percentage of nothing less than 50%. This will at an early age give a sense of responsibility to the girls who would become leaders and who could continue to inspire other girls as well. Also, it will serve as a platform for the children to be able to express themselves, know their problems and seek solution in partnership with the government.

There is a need to address the issue of child labour. EFA Results have shown that domestic chores at home sometimes prevent girls from going to school. Added to that, sometimes is the economic responsibilities place on poor girls by their families. These usually include working on the farms, selling of vegetables, fruits, etc. in the streets or markets. Poor families usually use their children on the farm for agriculture but they also involve them in petty trading at a very young age. This sometimes puts girls at the risk of abuse and exploitations which sometimes further marginalised them. It is essential for the public to understand the problems of child labour especially for females as it puts them at a vulnerable status at a very young age. To consolidate this issue in the face of increase unemployment and poverty will be challenging. Obviously, there is a huge task to encourage the poor about the future benefit of schooling rather than the immediate visible benefit that is seen right away when they involve their child in economic activities. Sensitization campaigns should be done by the education ministry in collaboration with the local leaders of especially village heads as well as religious leaders.

Poverty at the national or individual levels should be minimised to improve women's education. The main impediment to school attendance for girls in The Gambia is poverty. Poverty has been either a directly or an indirectly influencing school attendance. Such a choice is more likely to affect girls than boys in view of the existing dichotomy in roles across gender. To reach out to girls who drop out of school, there is need for concerted efforts aimed changing attitude formal education. to general, and girls' education in particular. Poverty Survey also established that household economic status is an important determinant of school attendance. Research after research has shown that children of those in the upper quintile (20%) are most likely to go to school including their female children than those children from the poorest quintile (40%) and obviously, the poorest quintile is huge than the richest quintile. This shows that family income is very essential in determining literacy. Therefore, general drop of poverty rates and increase in per capita incomes and upper quintile percentage may go a long way in addressing the problems faced by women in attaining education. Studies have shown that those in the lower quintile are mainly from rural areas especially from the poorest parts while those in the upper quintile are usually from urban areas.

It is proven that women in the urban areas get married late and give birth to fewer children in the Gambia than those in the rural areas. Thus, small family sizes are a contributing factor, because if people have less kids they are more like to be able to take care of them than when they have many. Therefore, the issue of family planning and child spacing should be encourage in the society to improve the situation. The education status of mothers according to the last survey (2013) also matters as girls given birth to by educated mothers are more likely to go to school and complete their schooling. Therefore, it is cognisant that once we have many educated women/mothers in society, we would have more educated girls as well.

Another aspect that can help reduce the burden on women is to include ages 0-3 years in early childhood education. This will serve as an opportunity for educated women who already became mothers to be employed or further their education. Such will provide women a safe place to leave their kids while at school or at works thereby serving as a security for them to continue advancing in their education and career. This can be further strengthening by organisations who wish to have mothers back at work sooner by having within their vicinities a place to keep babies with professional nannies who will take care of the mother while the mother does their job and check on their babies and nurse them occasionally. This will go a long way in addressing female educational and employment problems because some women are educated but due to child care they either cannot further their education or work.

Added to that, to reduce cost, government should implement nutrition programs that will provide food for children at all levels in schools especially in rural areas. It is tough for a hungry child to get an education. Government needs to collaborate more with the World Food Program who are already involve in food provision programs in the country.

Another solution to increase literacy for women would be to increase Adult Literacy and Non-Formal Education programs. Such programs can provide participate with basic knowledge needed to run a small business efficiently.

To address and reduce the various myths and misconceptions regarding girls' education, there is a need to intensify and increase subsidies and more scholarships for women especially to the poor and deprived regions. Since research has shown that performance is lower in the rural areas, government needs to immediately increase salaries for teachers who go to up country to teach in hard conditions. One of the reasons why the urban areas get better performance pass is because most people have private teachers and can access organised study groups which are paid. Government should therefore, provide extra classes for girls in disadvantaged regions so that they can learn more and pass better. Also, as the EFA report has shown that provision of labour saving device is pivotal, government should continue such programs so that girls can have more time to study at home instead of using all their energy on household chores.

Proximity to educational facilities is a barrier to education. This aspect also affects more people living in rural areas where educational facilities are not that many and are far away from most households. The government of the Gambia should continue to build more schools in the rural Gambia to provide access to girls through proximity. This also has a safety aspect as most parents in the rural areas are very likely not to allow their girl children to walk for long distances to pursue an education for fear of them being harassed on their way to school. This is very important because when children walk for long distances to go to school apart from risk of being harassed on lonely roads, they also reach at school tired and so are less productive in class. The donkey cart initiative used in the EFA registered success, however, this can be further strengthened by the construction of good roads and infrastructure in the rural areas that will enable convenience and fast transportation back and forth from school with the use of school buses.

To top it all, the solution to reducing the barriers for women in education and increase the opportunities for them should be multi-dimensional and multi-faceted if it is to be effective. There is a dare need for active participation of all stakeholders including parents, communities, businesses, NGOs, private sector, religious bodies together with the government and international bodies to improve the education status of women and increase relevance. Involving the religious leaders is key, the Gambia is a religious country and people usually listen to the views of the religious leaders therefore, their involvement is very crucial especially in diminishing some of the myths about female education.

Recommendation for Further Studies

Recommendation for Further studies on this issue should be to research the role of NGO's or other private establishments in creating an enabling environment where women are not discriminated during the employment process; mainly because of the fear that once they get pregnant, the NGOs must pay them their salary by law while they are on maternity leave for six months. It will be crucial to research about the different ethnic groups and their approach to female education. This is because there are certain surnames in the Gambia related to certain tribes whose members are almost always educated regardless of whether they are in the rural areas or urban areas, whether they are male or female or whether they are rich or poor. This will shed more light on some of the contributing factors that limit women and that have not been covered in this current study.

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8 APPENDIX

8.1 Literacy Rate and Fertility Rate Descriptive Statistics

	Descriptive Statistics (Gambia data (WB) 2016)				
Variable	Variance	Std.Dev.	Coef.Var.		
Literacy rate (female) 15+ yrs	1.140050	1.067731	2.277341		
Fertility Rate (15-19) yrs	1.587366	1.259907	1.093375		

8.2 Literacy Rate and GDP Growth Rate Annual Descriptive Statistics

	Descriptive Statistics (Gambia data (WB) 2016)				
Variable	Variance	Std.Dev.	Coef.Var.		
Literacy rate (female) 15+ yrs	1.14005	1.067731	2.27734		
GDP Growth rate annual %	11.70376	3.421076	96.74988		

8.3 Literacy Rate and GDP Per Capita Descriptive Statistics

	Descriptive Statistics (Gambia data (WB) 2016)				
Variable	Variance	Std.Dev.	Coef.Var.		
Literacy rate (female) 15+ yrs	1.140	1.06773	2.27734		
GDP Per capita (US\$)	2898.232	53.83523	10.55800		

8.4 Literacy Rate and Gender Parity Index Descriptive Statistics

	Descriptive Statistics (Gambia data (WB) 2016)				
Variable	Variance	Std.Dev.	Coef.Var.		
Literacy rate (female) 15+ yrs	1.140050	1.067731	2.277341		
Gender Parity index in education	0.000200	0.014142	1.911099		

8.5 Government Expenditure on Education and Age at First Marriage Descriptive Statistics

	Descriptive Statistics (Gambia data (WB) 2016			
Variable	Variance	Std.Dev.	Coef.Var.	
Government Expenditure on Education (% GDP)	1.388484	1.178339	39.22895	
Age at 1st Marriage	0.080000	0.282843	1.32790	