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Permalink
https://escholarship.org/uc/item/2t48h9jm

Journal
Ufahamu: A Journal of African Studies, 16(2)

ISSN
0041-5715

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Publication Date
1988

Peer reviewed
WOMEN'S PARTICIPATION IN EDUCATION AND NATIONAL DEVELOPMENT: The Dilemma Of Institutional Bias in Kenya

by Margaret Ngau

Introduction

Education is the mechanism by which society transmits knowledge necessary for its survival and sustenance from generation to generation. It can be informal, taking place in the home, at workplace or in the playground. Often it is formalized and is conducted in places and contexts specially set apart for guidance of youth. The youth are trained to acquire knowledge, skills and aptitudes necessary for preserving and defending the basic institutions and values of society, as well as for adapting these to meet changing circumstances and challenges.

In traditional African family settings, girls and boys received their basic education from observation, direct involvement, and instructions from their elders. Their education related to the day-to-day life of their social groups. Education was therefore geared toward preparation of individuals for the performance of their duties, and carrying out their obligations according to the societal norms, values and practices. Consequently, education was tailored for the complementary roles of both sexes.

This paper examines the factors which inhibit equal participation of women in the formal education system, and how this is related to their participation in the activities of economic development and improvement of the family welfare. Provision of educational opportunities is a serious concern of the government of Kenya, as shown by the rapid expansion of school facilities since independence. At independence in 1963, Kenya inherited an economy that was critically deficient in indigenous, high-level, trained manpower. As a consequence, development policies have been dominated by a desire to create sufficient local, highly-trained manpower.
The Bias Of Colonial And Post-Colonial Formal Education In Kenya

When the European missionaries first arrived in Kenya in the middle of the 19th century, they needed semi-literate local people to help them in the lower level bureaucratic tasks, such as teaching of the Bible, clerical duties, tour-guides and domestic workers. They picked young boys to train in the skills required for performing those responsibilities. Formal teaching was focused on the "three R's" reading, writing and numeracy at a very elementary level. Emphasis was placed on character training and vocational skills in order to "civilize" the African and create "good" boys. Initially, girls were not sought as a labor source. The first formal schools in Kenya were therefore for boys only. Right from the beginning, formal education was therefore discriminatory against women. According to the 1969 national census, over 90% of women above 40 years and over 75% of those between 25 to 40 years, had never been to a formal school. Among the younger women of 10-24 years, less than 25% of them had more than standard four education. Out of a total of 3,188,473 primary school age children (5-14 years) 48.8% were girls. However, only 33% of the girls 5-15 years old were enrolled in primary schools, as compared to 53% of boys in the same age group.

The educational policies that Kenya has pursued since independence have resulted in a greater access to schooling for girls, especially at the primary school level. Between 1968 and 1972, the annual growth rate of girls enrollment was 10.3% while that for boys in the same period was 7.1%. However, girls' survival rate in the system is much lower than that of boys. The ratio of girls to boys in the school system tends to decline as they move from one grade to the next. At higher school certificate (Form VI) girls comprised only 22% of the total enrollment between 1965 and 1972. There is usually an annual 10% decrease rate of girls' enrollment and a 10% increase for boys before completing the primary school cycle. This discrepancy can be explained by the fact that school drop-out boys tend to rejoin again at some point, while drop-out girls rarely make a come-back. Community and family circumstances that lead girls to drop-out often have long term effects on the individual, and there is no effort from any institution to encourage the girl to rejoin. A 1982 study on the background of University of Nairobi students revealed that the majority of them were males. Women students were extremely underrepresented in the faculty...
of Science. The majority of female students were registered in the Faculty of Social Sciences and Humanities.  

Recent studies [Eshiwani (1985a), Keino (1985)] have shown that women are underrepresented in the whole education system and that they are underachievers in Science and Mathematics. The opportunities for girls to learn science are limited by a curriculum structure that tends to channel them into social studies subjects. Keino's study on the opportunities available for girls in technical training at the three levels (post-primary, secondary and post-secondary) reveals that women are not only extremely underrepresented in various technical programs, but they are also not enrolled in the same courses as men. Women feature predominantly in the traditional feminine fields of typing, tailoring, and home economics; fields in which employment opportunities are quite limited.  

Research findings show that there is a close relationship between educational achievement, employment opportunities and income. Available data indicated a widening gap between rural and urban households in per capita income, stemming from differential access to education especially for women. The problem lies in the difference between the higher educational expansion rate and the low economic growth rate. In Kenya, educational expansion occurred so rapidly and massively that it quickly reached and surpassed the capacity of the economy to provide enough occupations for its graduates. In this situation of high supply and low demand, occupational rewards and status go almost exclusively to those with the highest formal certifications. The tool that is used to select the best few is the country's national examinations, taken at the end of each major cycle of the educational system: primary, secondary, high school, and the university. Education at each level is seen as a preparation for the next stage. This plays against women, who tend to have a very low persistence rate into the upper levels of the system. Table One in the appendix will help to illustrate the double problem of girls' underrepresentation and attrition rate in the upper levels of education in Kenya.  

The Benefits of Education to the Individual and the Society  

Education is believed to provide certain benefits to both the individual and the society as a whole. It provides literacy and the ability to appreciate and contribute to societal goals. Educated workers are equipped with skills and knowledge which are expected to help them
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improve their productivity in the increasingly modernized economies.

In developing countries, education is seen as an agent of socio-economic and political change. As the only perceived vehicle of social mobility, education is expected to help in the redistribution of resources and achievement of the various kinds of equality: social, political and economic. In Kenya the rate of earnings is highly related to the level of educational attainment, especially at the time of entry into a new job. Data show that an additional year of schooling in Kenya yields a 16.4% increase in earnings. A recent study found the average rates of return to education in developing countries is approximately 11% for men and 15% for women. Obviously, education has high social and private returns.

Education plays a key role in enhancing women's ability to contribute to the economic support of their family, especially in this age of industrialization and high technology. With the increasing number of women-headed households, the burden of earning an income and raising a family lies squarely on the shoulders of the woman.

Economic development in Kenya has affected women differently according to their social class and the role they play in the household. If we look at middle and upper class women, we may think that women in Kenya have been making a lot of progress since independence. There are more women in schools, in jobs, and even in very high positions in both the civil service and the private sectors. But this observation cannot be generalized to the majority of Kenyan women, the highest percentage of whom live in rural areas. The situation of rural women has not changed as significantly, and for some of them the situation has become worse. The traditional extended family structure is breaking down, and the trend is towards the western nuclear family. As a result, the usual help from family members which was almost always assured, especially in times of crisis, is no longer easily forthcoming. Now, it is "everyone for himself, and God for us all".

The majority of rural women lack the skills and knowledge and, most important of all, the "paper certification" that is required by employers as the criteria for job selection and allocation. Women in the work force are usually in the low-level, unskilled and semi-skilled jobs, commonly referred to as the "casual laborer class". This job group has neither job security nor benefits, such as medical schemes and retirement pensions, that are the privileges of the permanently employed. Promotion for women, even those in the middle level or above, is very rare. Many employers complain of frequent maternity leaves, absenteeism during family crises (especially child sickness), and
general lack of women's commitment to their jobs. In short, women tend to carry too many responsibilities, and therefore are considered less productive in any one job. Table Two in the appendix shows the rate of women's participation in employment over the last two decades.

Disadvantages Due to Lack of Formal Education

The problems of women in Kenya are very complex, and sometimes it is difficult to give conclusive explanations for their occurrence. This is compounded by the country's many systems of customary law, the inherited colonial modern law, as well as the commonly-held stereotypes about women. While it is generally argued that women hold the weaker competitive edge in society, the illiterate woman experiences a doubly hard life. Women without education are left behind in development. To put it crudely but simply, if the woman is illiterate, then she cannot read the instructions for the operation of a new tool, or for the preparation of a baby formula, and neither can she follow the directions on how to use a doctor's prescribed medicine. If the woman is lucky enough to have any savings, she cannot fill out the necessary forms to open a bank account, or obtain bank credit. Illiteracy creates total dependency on a second party. Although education is not in itself the panacea for women's problems, the educated woman is more likely to become an informed consumer, aware of her own rights, and understand the procedures necessary for obtaining them.

The Kenya Government is concerned about the rapid population growth rate, currently estimated at 4.1%, the highest in the world. Ironically, family planning programs were started in Kenya in 1956, long before any other African country had adopted family planning. In July 1962, Family Planning Association of Kenya (FPAK) became the first in Africa south of the Sahara to be affiliated with the International Planned Parenthood Federation (IPPF).¹² But Kenyan family planning programs are mainly targeted towards women, almost to the exclusion of men. A literate woman may be able to start using birth control pills without the knowledge of an opposed husband. But an illiterate woman cannot become actively involved without the husband's knowledge if she must rely on him (assuming he is literate) for instructions on the use, time, and dates of appointment. Women without formal education tend to live by traditional laws, which often require submissiveness and dependence on a male head of household for all social and economic
decisions affecting the family. Formally, uneducated women have little autonomy to plan and execute decisions without approval, even those that they strongly believe will be of great benefit to their families.

Educated women are more likely to learn about family planning through exposure to various types of media. Such women will tend to appreciate the importance of smaller families. With improved infant mortality, child nutrition, and primary health care, the mother will be encouraged to participate actively in family planning. When the woman’s source of income is from her husband, the economic aspects of primary health care of the family often suffer because the mother cannot always purchase what she knows the family needs, ranging from food, clothing, to medical care, and the education of their children.

Schooling delays marriage. When marriage is delayed, parents will start families late and all things being equal, the couple will end up with fewer children. In addition, educated parents are expected to enjoy other benefits such as a good job and a good salary. Educated parents are usually better informed about many social, economic, and political aspects of life. When people are economically productive, national growth improves and family living standards get better. There will be more sources of revenue for social welfare services such as public health and education.

Most job opportunities are found in the urban and sub-urban centers. Urbanization has been shown to have a negative correlation to fertility rates, probably due to people's exposure to information, ease of access to family planning facilities, and high cost of living. But fewer women than men are actively engaged in the country's labor force. The majority of women live in the rural areas, tending to family duties and subsistence agriculture. The double underrepresentation of women in education and the labor force is therefore expected to have a double effect on fertility rate. As illustrated in Table Three in the appendix, women without any formal education have an average fertility rate of 8.1 children per woman. Women without any education but residing in urban areas have an average fertility of 6.0 children per woman. It is also important to note that women in the same category but living in rural areas have the highest fertility rate of 8.3 children per woman. Urbanization exerts a strong influence on family size, but as level of educational attainment increases, place of residence tends to have less of an effect. All women with secondary and above educational attainment have a fertility rate of 3.6 children, while those with the same level of education in urban and rural areas have fertility rates of 3.5 and 4.0 respectively.13
Level and type of educational attainment tends to have a great influence on the level of agricultural productivity. This has important policy implications, since 70-80% of the population is engaged in some sort of subsistence agriculture. In Kenya, as it is throughout Africa, women are responsible for a range of agricultural and domestic tasks. Women may work on cash crops (in regions where such crops are grown), but their main preoccupation is food production for the family. A very high proportion of the food produced in a family farm is consumed in the household. Due to lack of job opportunities in the rural areas, many men have migrated to the urban centers in search of wage jobs. There has been "push and pull" interaction between the rural and urban areas because of the disparity in economic development. Women are therefore the backbone of the country's subsistence agriculture. But the agricultural productivity of women is currently very low. The reproductive labor of the 80% rural population should be seen as an important economic labor activity. Oftentimes, farm reproductive labor is never counted in economic terms, especially if there are no cash returns.

The participation of women in the economic activity is not adequately evaluated because of two factors. First, it is due to the way in which economic activity is defined. Second, it is due to the way in which that activity is measured. For example, to be considered economically active or to be a member of the labor force means you have to produce certain quantities of economic goods which can be traded in the market, which must bring certain quantities of monetary income. In contrast, housework is not considered as work in economic sense because it is unpaid, and accordingly it is not recorded in labor censuses and statistics. Since activities related to housekeeping and looking after the family are not regarded as economic activities, it is difficult to grasp the real nature of the work carried out by women. I see this as one of the reasons why modern farm technology has not been extended to peasant farmers, the majority of whom are women.

Women farmers lack agricultural training and are poorly covered by agricultural extension services. The predominantly male extension workers tend to visit more men farmers than women. This may be explained from two points of view. Traditionally, males are expected to maintain a certain distance from married women. Second, women are less often involved in cash crop farming. Soon after independence, there was a shortage of trained agricultural extension workers, and those that were available only met male farmers who were growing cash crops. Old habits die hard. Many extension projects assume that a husband and wife operate as "farm families", a concept
that emphasizes harmony within the household and ignores the unequal division of labor. As a result, the content and services provided are more appropriate to men's needs (i.e. use of modern farm equipment and fertilizers) than to women's needs (how to use the affordable farm tools more efficiently). Even when a basic subsistence crop such as hybrid maize is promoted, training and inputs are received by male heads of household not women. Further, the development of low-cost agricultural implements has received little emphasis. Apart from the hand plough, the wheelbarrow, and push carts, there is little capital intensive application in the small rural farms. Women continue to use hand hoes and shovels to break the ground, all of which are labor intensive, time consuming and inefficient.

Women's participation in non-formal education organized for both males and females is very low, usually less than 50%. For instance, when Bukura Institute of Agriculture was opened in 1974, there were only 30 openings for women compared to 270 places for men. As noted earlier, courses that are organized purely for women have to do with "traditional " female roles, such as, home-economics, secretarial and office keeping, catering, nursing, teaching, and air-hostess. Vocational training for women holds important potential for improving their occupational choice and social mobility. Vocational training is usually related to self-employment opportunities, especially in the informal sector. This is of particular importance to women, whose participation and survival in the formal school system has been shown to be very low.

The Major Constraints to Women's Access to Education and Employment Opportunities in Kenya

In spite of the particular benefits of women's education and training, their participation has been shown to be relatively lower than that of men. The government's policy on provision of school places, and the methods of resource allocation within the family are important factors. The Kenyan constitution rejects any form of discrimination. The constitution holds that: "No law shall make any provision discriminatory either by itself or in its effect". However, there is institutional bias in the allocation of school places, especially in higher education which seems to favor boys. Private demand for education in Kenya depends on the socio-economic status of the family. The per capita income of the family is very important in determining who goes to school and up to what level. In other words, the cost of education both
directly and indirectly exerts a powerful influence on demand for girls' education. Much literature on girls' access to education in developing countries cite school fees as a particular deterrent to education for girls.\textsuperscript{17} If parents must limit the number of children to be sent to school for financial reasons, boys are more likely to continue than girls.\textsuperscript{18}

Demand for education is also highly correlated to the individual's expected rates of return from education. The rate of return depends on the balance between expenditure and expected benefits such as: increased earnings, prestige or personal fulfillment (education for its own right). The private costs of education include: school fees (only primary school education is free), cost of textbooks, stationery, out-of-pocket allowance, transportation to distant schools, uniforms, school contributions, and the foregone earnings or opportunity costs. The latter are very important among the low socio-economic groups. Opportunity costs for the poor will include: household labor, agricultural production, paid wages, and even delayed marriage.

Although research has shown that women tend to have higher returns from education than men, their employment opportunities are fewer in Kenya.\textsuperscript{19} Parents may also have limited demand for girls' education due to traditional marriage practices. When girls marry, they move to their husband's family. Traditionally, the bridegroom and his relatives paid a certain amount of bridewealth to the girl's family, and the two families continued to provide mutual support. Christianity and modernization have interfered with this, especially when the boy and girl are working and living in the urban centers away from either of the two families. The girl's parents will therefore meet the cost of education while the benefits are assumed to go to the husband and his family. Under such circumstances, the girl's education is likely to be seen as an unnecessary expense or even irrelevant to the existing requirements for survival.\textsuperscript{20}

Girls' education is more expensive in Kenya. Girls are overrepresented in the unaided non-government secondary schools and other training institutions. These institutions charge much higher fees than the government-maintained institutions, and parents have to provide textbooks, stationery, and private accommodation. Teenage girls also tend to be more expensive to outfit than boys in that they dress more expensively and their grooming habits are on the whole more expensive. Some girls get easily discouraged or divert their attention to non-academic activities, especially those who yield to "sugar-daddies".
The likelihood of ending with a teenage pregnancy rather than a high school diploma is high. In Kenya there is no program in the school system or even in the community which caters to the needs of teenage mothers. Immediately after a girl is found to be pregnant, she is sent home never to come back, and especially so if she is registered in the government or government-aided schools. Little consideration is given to the conditions that might have contributed to the girl's activities. She is a victim already condemned without trial -- "Of course she should have known better."

The educational attainment level and future aspirations of girls are highly influenced by school and family socialization practices, school curriculum, and the relevance of education to future opportunities. The type of courses taken at any level of education influence future destinations in higher education, training, and employment. In Kenya, the ministry of education prepares a career information guide to be used by teachers in helping students select future careers. It is interesting to note that girls are encouraged to enter the more traditional feminine fields of teaching, nursing, secretarial work, catering, and air-hostess services.

At home and at school, male and female children are socialized differently. While boys are encouraged to role-play as drivers, mechanics, police, doctors, pilots and engineers, girls play mother, nurse, and teacher. This tendency is encouraged by school book publishers who use pictures and role-play stories illustrating the same social attitudes. Due to the attitudes and values acquired through this socialization process, girls aspire to the amount and type of education that will prepare them for the roles they are expected to play in society. In Kenya, as elsewhere, teachers particularly at primary level are predominantly women, but it is the men who dominate the higher levels of the profession and its administrative structures. The role model provided is one of female subordination, which is entirely in keeping with the context of desired modern sector employment by girls.

Boys are expected to look after their parents in their old age. On the other hand, girls' labor satisfies the immediate and more urgent need for household survival. Parents will encourage their son's rather than daughter's education in order to increase his ability to provide for their future support. Land in Kenya is becoming scarce, and parents have little else to leave for their sons for inheritance, so education is the only alternative. The competition for educational opportunities is stacked against girls in Kenya.
Recommendations

The question of women's advancement in Kenya cannot be resolved by simply increasing educational opportunities for girls. Women's education has its basis in culture, and women's roles in society are culturally defined. To change women's status in society, we have to change people's attitudes towards women. This is crucial, because the way the "significant others" (parents, teachers, bosses, husbands, and peer groups) look at women influence the way women perceive themselves.

A concerted effort of resocialization both at non-formal level of cultural beliefs and practices and the formal school culture is needed if women stereotypes are to be overcome and more gender integration to be achieved. It is important for curriculum developers to reevaluate the current pre-primary and primary school content and methods of teaching. Investigate the textbooks and the interaction between the teacher and the pupil: the behavior and attitudes the teachers reinforce in their male and female pupils.

At the secondary school level, the existing technical and vocational training programs should be revised so as to reconcile the demands of the labor market with the need to provide knowledge which is useful to the individual in adult life, and with the principle of non-discrimination between sexes. Hence, the purpose of education should be to provide students of both sexes equal opportunities for any type of work.

The tool that is perceived as most efficient for cultural and attitudinal changes in society is education. Therefore, what is needed is a change in the policy of school distribution and increase of girl's places in the government-aided schools, provision of bursaries for girls from poor families, and a concerted effort to encourage girls from poor families to participate more in the courses that were formally the domain of boys. Let all children be exposed to all available opportunities, and encourage choice on merit rather than on gender. It is necessary to establish policies and define some high-priority substantive aspects where action should be concentrated and resources channelled to promote the advancement of the least favored groups. Special attention should be given to the rural areas since it is there most girls face educational difficulties.

Formal equality of access to education and training, though a necessary first step, is not enough to fulfill the intention of equal participation. Barriers raised by convention, socialization, segregated institutional structures and informal practices remain important.
Behavior is greatly influenced by role stereotype, which the system itself helps to perpetuate. One result of the continuing inequality of education is that girls are particularly hard hit by youth unemployment, owing to the narrow range of their training.

The government policy on school curriculum should be changed to include subjects that are directly related to the daily life needs of the youth. Currently, the school curriculum does not cover important topics such as sex education, population growth, adolescent fertility, and the problems of the school dropout and the school leaver. These topics are crucial in today's society, and they need to be covered either within the realm of other subjects, such as biology, geography, home economics and family life education, or a new subject should be created to incorporate them. However, due to lack of space in an already-full school time-table, the first alternative is probably the most feasible at the moment. In order to make sure the topics receive the seriousness they deserve, the examination council should create a question from these topics every year until they have the right momentum and the schools place equal emphasis on them when teaching.

Women in other parts of the world have become increasingly concerned about the problems that affect their fellow women. Kenyan women, whether educated or illiterate, rich or poor, urban or rural, need to cooperate more in working out programs that would be of benefit to all women and to the society at large. Women need to find the means to be more supportive of each other. For example, women in Kenya could establish youth centers to teach girls and boys some of the aspects of life that are not catered to at school.

Since women play an important role in society, women's programs should seek to provide them with skills and knowledge that would make the execution of these tasks less demanding and more efficient. At the same time, since a considerable portion of women's subordination has been traced to their lack of financial autonomy, women's programs should also seek to provide them with marketable skills that would enable them to enter the market economy through the production and sale of goods. Finally, since women at present (especially in rural areas) carry heavy family responsibilities, future programs would have to consider the provision of supportive services to enable poor and overworked women a chance to participate in non-formal and formal educational activities. For example, a community child care service might go a long way in freeing women's time to meet immediate reproductive and educational activities. Such projects should be geared to women's lack of mobility, time constraints, and child care responsibilities.
Middle class women, both with and without formal education, should take the lead in liberating their fellow poor and lowly educated women. Education and/or wealth gives women a certain degree of autonomy not enjoyed by those without. Leadership is one important skill required by rural and poor women in their self-help activities. Hundreds of "Women's Self-Help Groups" are currently facing dissolution due to poor management and lack of good leadership. Middle and upper class women in Kenya could help by offering to improve their living conditions. Comprehensive community projects both educational and economical, will go a long way in raising the living standards of the poor. The challenge is to both the government, as well as to individuals and groups that are in any way capable of contributing assistance.

Although certain types of knowledge and skills are beneficial to women, one should not lose sight of the fact that poor women need financial resources more than anything else. One way to serve this need is for financing institutions to extend credit to women's groups that show potential for investing loans in both farm and non-farm activities that raise their incomes and enable them to repay the loans. It is here hypothesized that if credit schemes are combined with new knowledge and skills, the benefits for women and hence the household would be greater.
### APPENDIX

#### TABLE I

**ENROLLMENT OF STUDENTS AT HIGHER SCHOOL CERTIFICATE 1965-1972**

<table>
<thead>
<tr>
<th>Yr Entered</th>
<th>Sex</th>
<th>Form V. Intake</th>
<th>No. Finish. Form VI.</th>
<th>Dropout</th>
</tr>
</thead>
<tbody>
<tr>
<td>1965</td>
<td>M</td>
<td>897 79.4%</td>
<td>233</td>
<td>14.9%</td>
</tr>
<tr>
<td></td>
<td>F</td>
<td>232 20.6%</td>
<td>188</td>
<td>19.3%</td>
</tr>
<tr>
<td>1967</td>
<td>M</td>
<td>1280 78.9%</td>
<td>1108</td>
<td>13.4%</td>
</tr>
<tr>
<td></td>
<td>F</td>
<td>342 21.1%</td>
<td>281</td>
<td>17.8%</td>
</tr>
<tr>
<td>1969</td>
<td>M</td>
<td>1607 77.7%</td>
<td>1563</td>
<td>2.7%</td>
</tr>
<tr>
<td></td>
<td>F</td>
<td>461 22.3%</td>
<td>447</td>
<td>3.0%</td>
</tr>
<tr>
<td>1971</td>
<td>M</td>
<td>2272 77.3%</td>
<td>2238</td>
<td>1.5%</td>
</tr>
<tr>
<td></td>
<td>F</td>
<td>669 22.7%</td>
<td>623</td>
<td>6.9%</td>
</tr>
</tbody>
</table>

**SOURCE:** Ministry of Education Annual Reports, 1965-1972
### TABLE 2

**EMPLOYMENT OPPORTUNITIES BY SEX IN KENYA**

<table>
<thead>
<tr>
<th>Year</th>
<th>Sex</th>
<th>No. Employed</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1966</td>
<td>Male</td>
<td>Missing</td>
<td>86.0%</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>Missing</td>
<td>14.0%</td>
</tr>
<tr>
<td>1982</td>
<td>Male</td>
<td>852,000</td>
<td>81.45%</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>194,000</td>
<td>18.55%</td>
</tr>
<tr>
<td>1985</td>
<td>Male</td>
<td>827,000</td>
<td>80.2%</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>204,200</td>
<td>19.8%</td>
</tr>
</tbody>
</table>

**SOURCE:**

### TABLE 3

**TOTAL FERTILITY RATES BY EDUCATIONAL ATTAINMENT AND URBAN-RURAL RESIDENCE OF WOMEN, 1974**

<table>
<thead>
<tr>
<th>Category</th>
<th>None</th>
<th>STD.1-6</th>
<th>Std.7-III</th>
<th>FIV or Above</th>
</tr>
</thead>
<tbody>
<tr>
<td>All</td>
<td>8.1</td>
<td>7.9</td>
<td>6.3</td>
<td>3.6</td>
</tr>
<tr>
<td>Urban</td>
<td>6.0</td>
<td>6.1</td>
<td>4.4</td>
<td>3.5</td>
</tr>
<tr>
<td>Rural</td>
<td>8.3</td>
<td>8.3</td>
<td>7.8</td>
<td>4.0</td>
</tr>
</tbody>
</table>

NOTES


4. Ibid.


15. Margaret A. Lycette, Improving Basic Opportunities for Women in Developing Countries, (1986).


