

Rethinking Gender Equity in Education: Stakeholders' Perspectives on CAMFED's Individualized Material Support in Kapiri-Mposhi District, Zambia

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ABSTRACT

This study evaluated stakeholders' perceptions of the impact of CAMFED's individualized material support on educational outcomes and gender equity in Kapiri-Mposhi District, Zambia. Guided by Liberal Feminist Theory, Intersectionality Theory, and Social Learning Theory, the study employed an explanatory sequential mixed-methods design to examine both the intended benefits and unintended consequences of gender-exclusive resource allocation. Quantitative data were collected from a stratified sample of 69 educators and learners and analyzed using descriptive statistics, independent samples *t*-tests, and Chi-square tests in SPSS. Qualitative data from semi-structured interviews and focus group discussions involving district education officials, school administrators, teachers, mentors, and parents were analyzed thematically.

The findings revealed broad stakeholder consensus that individualized material support significantly improved girls' school attendance, retention, and academic focus. However, inferential analysis identified an emerging equity paradox. Independent samples *t*-tests and Chi-square analyses indicated significant disparities in access to learning materials and perceptions of systemic unfairness, particularly among non-beneficiary boys and classroom teachers. Qualitative evidence further showed that rigid gender-based targeting overlooked intersectional vulnerabilities, including rural household poverty, exposing vulnerable boys to increased risks of poor academic performance and school dropout. The study also found substantial institutional dependence on NGO funding, raising concerns about the sustainability of programme gains beyond donor support. Although attitudes toward girls' education had improved, perceptions of exclusion among vulnerable boys threatened long-term stakeholder support.

The study concludes that individualized material support enhances educational participation and retention among vulnerable girls but that sustainable gender equity requires more inclusive, intersectional approaches that address the needs of all vulnerable learners. It recommends adopting an Intersectional Vulnerability Assessment Tool (IVAT) to guide need-based beneficiary selection and strengthening the institutional capacity of the District Education Board Secretary (DEBS) office to institutionalize sustainability mechanisms beyond external donor funding.

Keywords: Gender equity, Targeted support, Intersectionality, Inclusive education, Equity paradox.

INTRODUCTION

Quality education and gender equity serve as foundational pillars for holistic human development and national growth. Globally and regionally, development agendas emphasize the imperative of inclusive education frameworks that recognize and adapt to diverse learner needs. However, the operationalization of educational equity often experiences a structural tension between targeted, group-specific interventions and shifting local demographic realities.

This study evaluates the educational and gender equity outcomes stemming from the Campaign for Female Education's (CAMFED) program of individualized material support within public secondary schools in Kapiri-Mposhi District, Zambia. In this context, individualized material support refers to a goal-directed

project intervention aimed at removing economic barriers to education by providing specific school supplies, uniforms, and financial assistance to designated beneficiaries. Equity in education, as conceptualized in this study, moves beyond equal access to encompass fairness and inclusivity, ensuring that resource distribution remains context-sensitive and responsive to the evolving vulnerabilities of all learners, regardless of gender.

The pursuit of gender equity within Zambia’s educational landscape is deeply rooted in historical efforts to rectify long-standing structural disparities. Historically, women and girls faced pervasive cultural and institutional barriers that severely restricted their academic representation and progression (Butler, 2006). These imbalances trace back to the British South Africa (BSA) Company period, where early missionary education prioritized the training of catechists, teachers, and artisans, roles systematically reserved for men (Chipungu, 1992). This colonial legacy institutionalized a relative educational backwardness for girls that persisted into post-independence Zambia.

To mitigate this gap, successive Zambian governments implemented policies of positive discrimination. Even during severe economic downturns, such as the Great Depression which began in the United States and later affected the global village (Watkins, 2010), Zambian state mechanisms prioritized female boarders by expanding their facilities and relaxing age restrictions to safeguard their retention (Chipungu, 1992). Over the decades, persistent female marginalization prompted the initiation of multiple donor-funded, gender-specific support programs, including FAWEZA, DREAMS, PAGE, GEWEL, and the Keeping Girls in School (KGS) initiative.

While these historical interventions were instrumental in addressing longstanding gender disparities in education, recent national evidence suggests that Zambia’s educational landscape has evolved considerably. Data from the Ministry of Education (2025) and the Examinations Council of Zambia (2023) indicate that girls are increasingly matching or outperforming boys on several educational indicators, including enrolment, progression, and national examination performance. Although these gains represent a significant achievement for gender equity, they also raise an important policy question: Should educational support programmes continue to rely exclusively on historical patterns of disadvantage, or should they periodically reassess beneficiary selection in response to changing patterns of educational vulnerability? This question has received limited empirical attention, particularly from the perspectives of those directly involved in programme implementation

Table 1.1; Enrolment by Sex, Grade and Year (2020-2024)

Grade	Sex	2020	2021	2022	2023	2024	AVG Annual	Percent
All Grades	Male	2,130,643	2,451,612	2,705,036	2,900,203	3,161,778	9.68	9.02
	Female	2,174,583	2574002	2833645	3036302	3,366,202	10.96	10.87
	Total	4,305,226	5,025,614	5,538,681	5,936,505	6,527,980	10.33	9.96
ECE	Male	123,689	159,739	180,819	212,395	309,378	30.03	45.66
	Female	134,927	176,695	198,919	233,534	342,413	30.76	46.62
	Total	258,616	336,434	379,738	445,929	651,791	30.41	46.16
Grade 1	Male	265,064	292,805	316,445	343,078	370,149	7.93	7.89
	Female	278,611	304,224	328,024	352,107	390,902	8.06	11.02
	Total	543,675	597,029	644,469	695,185	761,051	8.00	9.47
Grade 2	Male	256,632	275,080	297,869	314,971	353,160	7.52	12.12
	Female	267,108	286,544	310,464	325,785	370,066	7.71	13.59
	Total	523,740	561,624	608,333	640,756	723,226	7.62	12.87
Grade 3	Male	253,211	258,668	283,672	293,791	339,215	6.79	15.46
	Female	258,604	272,294	296,916	306,043	353,060	7.31	15.36
	Total	511,815	530,962	580,588	599,834	692,275	7.05	15.41
Grade 4	Male	249,137	256,924	281,809	292,805	314,002	5.21	7.24
	Female	255,080	264,086	293,489	302,894	334,187	6.20	10.33
	Total	504,217	521,010	575,298	595,699	648,189	5.71	8.81
Grade 5	Male	232,173	236,971	265,065	272,139	290,154	4.99	6.62
	Female	239,928	246,013	268,945	280,849	305,552	5.47	8.80
	Total	472,101	482,984	534,010	552,988	595,706	5.24	7.72
Grade 6	Male	214,518	225,442	251,958	262,525	277,003	5.83	5.51
	Female	221,006	235,137	257,806	2699,37	289,028	6.16	7.07
	Total	435,524	460,579	509,764	532,462	566,031	5.99	6.30
Grade 7	Male	212,233	201,434	220,821	230,724	245,409	3.13	6.36
	Female	212,465	208,363	227,947	238,573	257,116	4.20	7.77
	Total	424,698	409,797	448,768	469,297	502,525	3.67	7.08
Grade 8	Male	127,583	162,410	183,897	204,286	188,212	9.50	(7.87)
	Female	132,645	178,520	200,203	222,417	205,807	11.03	(7.47)
	Total	260,228	340,930	384,100	426,703	394,019	10.28	(7.66)

Source: M.O.E. (2024)

Despite these evolving data trends, major Non-Governmental Organizations (NGOs) have maintained static, unidirectional project intervention designs that exclusively target girls. A prominent actor in this space is CAMFED, established in 1993, which operates by eradicating economic barriers through individualized material support, running parallel leadership networks, and partnering with governments to scale up girl-focused retention strategies. In Kapiri-Mposhi District, CAMFED actively implements this model across seven out of twenty-five secondary schools (Kapiri_DEBO, 2023).

While CAMFED's internal project monitoring frameworks consistently demonstrate localized success in reducing female dropouts, independent external evaluations remain virtually non-existent. A significant literature gap exists regarding how such rigidly targeted, gender-binary interventions impact the broader, unassisted school ecosystem within rural Zambian environments. This study directly addresses this empirical gap by conducting an independent, mixed-methods evaluation of CAMFED's intervention in Kapiri-Mposhi. Examining the plight of vulnerable boys alongside the achievements of supported girls is essential to inform context-sensitive, inclusive project programming that prevents the structural exclusion of any learner group.

Although previous studies have consistently demonstrated that individualized material support improves girls' educational participation through enhanced enrolment, attendance, retention, and academic progression, most have focused primarily on beneficiary outcomes. Comparatively little attention has been paid to how stakeholders perceive the broader implications of prolonged gender-specific targeting for educational and gender equity, particularly within contexts where patterns of educational vulnerability are evolving. Furthermore, few studies have examined whether interventions originally designed to address historical gender disparities continue to align with contemporary realities of educational disadvantage. This study addresses these gaps by examining stakeholders' perspectives on CAMFED's individualized material support programme and its implications for educational and gender equity outcomes in Kapiri-Mposhi District, Zambia.

LITERATURE REVIEW

Individualised material support programmes have become a prominent strategy in efforts to improve educational participation among vulnerable learners, particularly girls. Governments and development partners increasingly provide school fees, uniforms, learning materials, sanitary products, and other forms of direct support to address barriers that hinder educational access, participation, and retention among vulnerable learners, particularly girls (Evans, 2024, World Health Organisation (WHO), 2024, United Nations Children's Fund., 2024). Such interventions are largely informed by Liberal Feminist Theory, which posits that historical inequalities have limited girls' access to educational opportunities and that targeted support is necessary to promote gender equity. While substantial evidence demonstrates the positive effects of such support on girls' educational outcomes, less attention has been paid to how these interventions are perceived by other stakeholders and whether exclusive targeting may generate unintended equity concerns within schools and communities.

Research consistently demonstrates that material and financial support can improve educational participation among disadvantaged girls. Pettifor et al. (2016), in a study of conditional cash transfers among adolescent girls in rural South Africa, found that financial assistance contributed significantly to school retention and attendance. The study supports the view that economic barriers remain a major determinant of educational participation and that targeted resource provision can enhance access to schooling. However, the authors caution that material support alone may be insufficient to address broader social and structural constraints affecting educational success. This suggests that while individualized support can improve immediate educational outcomes, its long-term effectiveness depends on the broader context within which beneficiaries live and learn.

Recent studies increasingly advocate for integrated support models that combine material assistance with social and educational interventions. (Sandoy, 2024), in a cluster-randomized trial conducted in Chibombo, Kapiri-Mposhi, and Mkushi districts, examined the effects of economic support, comprehensive sexuality education, and community dialogue. The findings showed that girls who received the combined intervention were more likely to sit for Grade Nine examinations and less likely to experience early childbearing. These

outcomes illustrate how individualized support can contribute to improved educational attainment when complemented by interventions addressing social and cultural barriers. The study also reflects the assumptions of Intersectionality Theory, which emphasizes that educational disadvantage is shaped by multiple, overlapping factors including poverty, gender norms, disability and reproductive vulnerabilities.

This perspective is reinforced by the United Nations Children's Fund (UNICEF, 2024), which argues that educational exclusion is rarely the result of a single factor but is often driven by the interaction of poverty, discrimination, geographic location, disability, and other forms of social vulnerability. UNICEF emphasizes that children experiencing multiple and overlapping disadvantages are more likely to face barriers to educational access, participation, and completion than those affected by a single form of disadvantage. Consequently, educational support programmes should adopt context-sensitive approaches that identify and respond to the diverse circumstances shaping learners' educational experiences. This perspective aligns closely with Intersectionality Theory, which contends that vulnerability cannot be understood solely through gender but through the interaction of multiple social, economic, and contextual factors.

Despite the documented benefits of targeted support, concerns have emerged regarding perceptions of fairness and inclusion. Educational interventions that provide individualized assistance exclusively to one gender may inadvertently influence how other learners, parents, and educators perceive equity within the education system. Equity-oriented programmes are generally designed to address demonstrated disadvantage; however, when support remains concentrated on a single group over extended periods, questions may arise regarding whether the intervention continues to reflect current educational realities. Consequently, scholars have increasingly called for evaluations that examine not only programme effectiveness among beneficiaries but also broader stakeholder perceptions of fairness and inclusion.

The issue is particularly relevant in contexts where boys also face educational challenges. Evans (2014) notes that boys in several African settings experience increasing disengagement from education due to pressures to enter informal employment, limited academic motivation, and societal expectations regarding masculinity. Similarly, Jha and Kelleher (2006) argue that educational gender discourse has often overlooked circumstances in which boys experience gender-specific vulnerabilities that affect participation and achievement. More recently, UNESCO (2022a) reports that although gender disparities continue to disadvantage girls in many contexts, evidence from several countries indicates that boys are increasingly experiencing lower levels of school engagement, poorer learning outcomes, and higher dropout rates. The report emphasizes that inclusive education policies should remain responsive to changing patterns of educational exclusion rather than assuming static forms of disadvantage. These findings do not challenge the historical rationale for supporting girls but suggest that educational disadvantage should be assessed continuously rather than assumed. Consistent with this perspective, Gordon (2019) recommends that educational interventions targeting girls should also monitor outcomes among boys to ensure that efforts to promote gender equity do not unintentionally contribute to new forms of exclusion.

The distinction between gender equality and gender equity is central to understanding these debates. Gender equality refers to equal treatment of learners regardless of gender, while gender equity involves the allocation of resources according to demonstrated need. Under an equity framework, differential support is justified when evidence shows that one group faces greater barriers to educational participation. However, Unterhalter (2017) argues that equity interventions require continuous empirical justification. Where educational disparities narrow or shift over time, programme designs may need adjustment to ensure that support remains responsive to actual rather than assumed disadvantage.

Adaptive approaches to educational programming have therefore gained prominence in contemporary development discourse. Patton (2011) argues that effective programmes should evolve in response to emerging evidence and changing contextual realities. Likewise, UNESCO, (2020) emphasizes that inclusive education systems must continually reassess which learners are marginalized and the factors contributing to their exclusion. This perspective highlights the importance of regularly reviewing the targeting criteria and implementation strategies of individualized support programmes to ensure they continue to promote equitable educational outcomes.

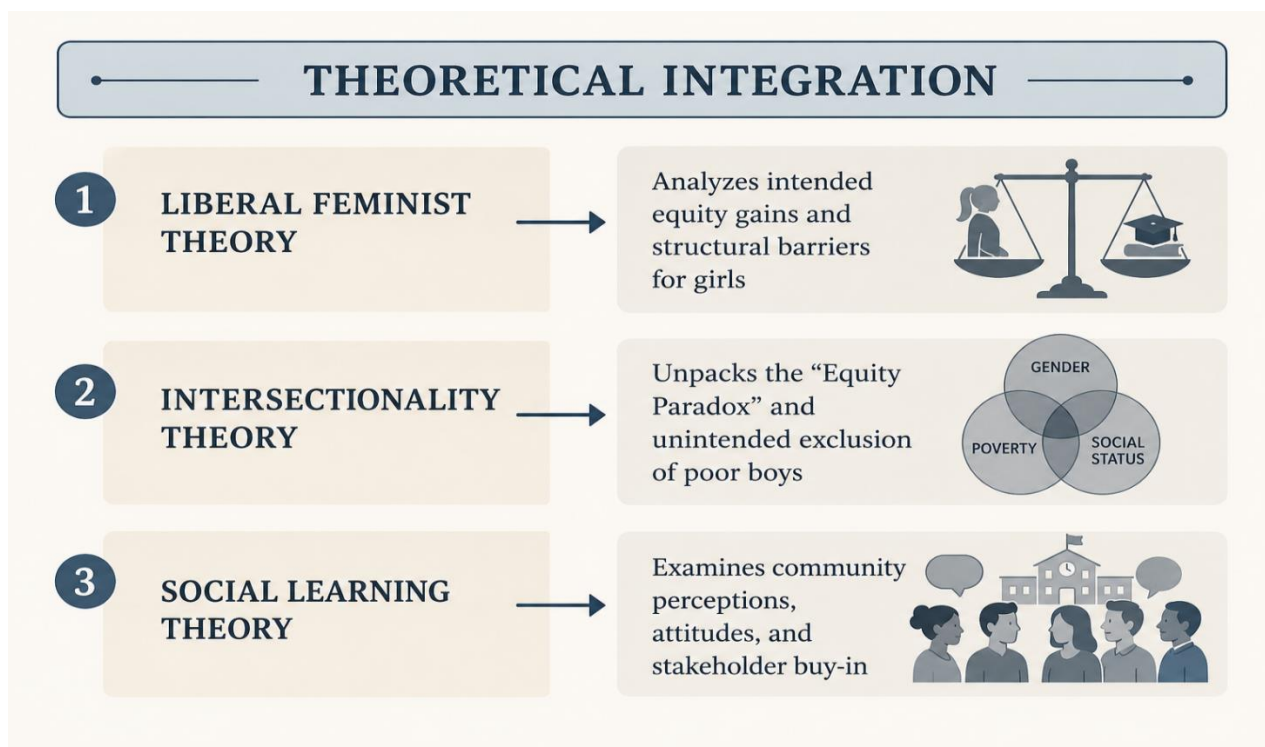
Although existing literature provides substantial evidence regarding the effectiveness of material support in improving girls' educational participation, important gaps remain. Most studies focus primarily on beneficiary outcomes such as enrolment, attendance, retention, and academic progression. Comparatively little research has examined how individualized support programmes are perceived by key stakeholders, including teachers, parents, education officials, and community members. Furthermore, few studies have explored whether such interventions influence broader understandings of gender equity within local educational contexts.

In Kapiri-Mposhi District, where the CAMFED has implemented individualized material support for vulnerable girls over an extended period, understanding stakeholder perspectives becomes particularly important. While existing evidence demonstrates the educational benefits of targeted support, there remains limited empirical understanding of how stakeholders perceive the programme's contribution to gender equity and whether exclusive targeting continues to align with contemporary educational needs. This study seeks to address this gap by examining stakeholders' perspectives on individualized material support and its implications for educational and gender equity outcomes in education within Kapiri-Mposhi District.

Accordingly, the objective of this study was to explore stakeholders' perspectives on the contribution of individualized material support to educational and gender equity outcomes in Kapiri-Mposhi District.

Theoretical And Conceptual Framework

Figure 3.1 gives a synopsis of the theories employed during this study.



Theoretical Framework

This study was guided by Liberal Feminist Theory, Intersectionality Theory, and Social Learning Theory. These theories provided complementary perspectives for understanding stakeholders' perceptions of individualized material support and its contribution to gender equity outcomes in education.

Liberal Feminist Theory, associated with the works of Wollstonecraft (1792) and Mill (1869), argues that women and girls face structural barriers that limit their access to opportunities despite possessing equal capabilities as men and boys. The theory advocates for interventions that promote equal access to education and other social opportunities. In this study, the theory provided a basis for understanding the rationale behind CAMFED's individualized material support and its intended role in addressing historical educational

disadvantages faced by girls. It further guided the assessment of whether such support contributed to improved gender equity outcomes.

The study was also informed by Intersectionality Theory, developed by Crenshaw (1989). The theory posits that disadvantage arises from the interaction of multiple social factors such as gender, poverty, disability and geographical location. It therefore emphasizes that vulnerability cannot be understood through gender alone. In this study, the theory enabled the examination of whether educational challenges in Kapiri-Mposhi District extended beyond gender to include other vulnerable groups, particularly learners affected by poverty, disabilities and rural deprivation.

The study further drew on Social Learning Theory, developed by Bandura (1977) which postulates that attitudes and behaviours are learned through observation and social interaction. The theory provided a framework for understanding how teachers, parents, education officials, and community members formed perceptions regarding individualized material support and gender equity based on their experiences and observations of programme implementation.

The integration of these theories provided a comprehensive framework for the study. Liberal Feminist Theory explained the intended equity benefits of targeted support for girls; Intersectionality Theory broadened the analysis by examining multiple dimensions of vulnerability; while Social Learning Theory facilitated an understanding of stakeholder perceptions and responses to the intervention. Together, the theories enabled the study to examine both the contribution of individualized material support to gender equity outcomes and stakeholders' perceptions of its relevance, fairness, and effectiveness in Kapiri-Mposhi District.

METHODOLOGY

Research Design

The study adopted an explanatory sequential mixed-methods case study design. Quantitative data were collected first using structured questionnaires and analysed using descriptive and inferential statistics. Qualitative data were subsequently collected through interviews and focus group discussions to explain and elaborate on the quantitative findings. The design was considered appropriate because it enabled an in-depth exploration of stakeholders' perspectives on the contribution of individualized material support to gender equity outcomes in education in Kapiri-Mposhi District. Case studies facilitate a detailed examination of a phenomenon within its real-life context (Yin, 2018), while qualitative research enables researchers to understand participants' experiences, perceptions, and meanings attached to social phenomena (Creswell, 2018).

The target population comprised key stakeholders associated with CAMFED-supported schools in Kapiri-Mposhi District. These included school administrators, teachers, parents, mentors, CAMFED officials, and officers from the District Education Board Secretary (DEBS) office. Participants were selected using purposive sampling based on their knowledge, experience, and involvement in the implementation or observation of individualized material support programmes. Purposive sampling is appropriate in qualitative studies because it enables the selection of information-rich participants capable of providing relevant insights into the phenomenon under investigation (Patton, 2015).

Semi-structured interview guides were used to collect data from teachers, school administrators, mentors, the CAMFED official, and the DEBS officer. Focus group discussion guides were used to collect data from parents. These instruments enabled participants to freely express their views regarding the effectiveness, relevance, fairness, and gender equity implications of individualized material support.

Data were analysed thematically. Interview and focus group discussion data were transcribed verbatim, coded, and organized into categories based on recurring patterns and meanings. Themes were subsequently generated and presented descriptively. Thematic analysis was employed because it provides a flexible and systematic approach for identifying, analyzing, and reporting patterns within qualitative data (Braun & Clarke, 2006). The

findings were interpreted through Liberal Feminist Theory, Intersectionality Theory, and Social Learning Theory.

Study Area

Geographical Features of the Study Site

The study was conducted in Kapiri-Mposhi District of Central Province, Zambia. Kapiri-Mposhi is one of the eleven districts in Central Province and is strategically located along the Great North Road and the Tanzania-Zambia Railway Authority (TAZARA) line. Central Province is one of the ten provinces of Zambia, with Kabwe serving as its provincial headquarters. Zambia is a landlocked country situated in Southern Africa and shares borders with eight countries namely Angola, Botswana, the Democratic Republic of Congo, Malawi, Mozambique, Namibia, Tanzania, and Zimbabwe. The country has a total land area of approximately 752,612 square kilometres and a population of about 19.7 million people, according to the 2022 Census of Population and Housing report.

Central Province has a population of approximately 2.25 million people, representing one of the most populated provinces in Zambia. Kapiri-Mposhi District has a population of about 371,000 people, with the majority residing in rural areas. The district covers an area of approximately 18,250 square kilometres and continues to experience steady population growth.

Kapiri-Mposhi occupies a strategic position within Zambia's transport network due to its connectivity through the Great North Road, Zambia Railways, and the TAZARA railway line. The district shares boundaries with Mkushi, Ngabwe, Masaiti, Mpongwe, Chibombo, Chisamba, Kabwe, and Luano districts. Its economy is predominantly driven by agriculture, livestock production, small-scale trading, transport services, and mining activities. The district is well known for maize production and other agricultural enterprises that support the livelihoods of many households.

Despite its strategic location and economic potential, many communities within the district continue to experience poverty and limited access to educational resources, particularly in rural areas. Such conditions have contributed to educational inequalities and have attracted interventions from government and non-governmental organizations aimed at improving access to quality education for vulnerable learners. It is within this context that CAMFED has implemented individualized material support programmes targeting vulnerable girls. Consequently, Kapiri-Mposhi District provided a suitable setting for examining stakeholders' perspectives on individualized material support and its implications for gender equity outcomes in education.

Ethical Considerations

Ethical approval for this study was obtained from the Copperbelt University Research Ethics Committee before the commencement of data collection. Permission to conduct the study was subsequently granted by the District Education Board Secretary (DEBS) for Kapiri-Mposhi District, who issued introductory letters to facilitate access to the participating schools. School administrators also granted permission for the study to be conducted within their respective institutions. Written informed consent was obtained from all participants after they had been informed of the purpose, procedures, and voluntary nature of the study. Participants were assured of their right to withdraw from the study at any stage without penalty. To protect participants' privacy, confidentiality and anonymity were maintained throughout the research by assigning codes instead of using personal identifiers. All data were securely stored and used exclusively for research purposes in accordance with accepted ethical research principles

RESULTS AND DISCUSSION

This section presents the findings of the study conducted from June 2025 to December, 2025 on stakeholders' views regarding Individualized Material Support as an Enhancing Factor for Educational Participation and Gender Equity. The findings and discussion are presented before the conclusion.

Table 1: Demographic Characteristics of Participants (n=69)

Variable	Category	Frequency (f)	Percentage (%)
Role	Teacher	55	79.7
	Administrator	14	20.3
Age	25–30 years	20	29
	31–35 years	22	31.9
	36–40 years	2	2.9
	41+ years	25	36.2
Gender	Male	16	23.2
	Female	53	76.8
School Type	CAMFED	37	53.6
	Non-CAMFED	32	46.4
Qualification	Certificate	1	1.4
	Diploma	13	18.8
	Degree	54	78.3
	Masters Degree	1	1.4

Role

The role of participants was an important consideration in this study because the perspectives of these service providers have a significant influence on how educational projects and programmes are planned, implemented, and monitored. Of the 69 participants, 14 (20%) were administrators, while the remaining 55 (80%) were teachers, as presented in Table 1 above. This distribution reflects the hierarchical structure of the education system, where administrative positions become fewer at higher levels of the organisational pyramid, whereas teachers constitute the largest proportion of the workforce at the operational level. Consequently, the predominance of teachers in the study is consistent with the staffing composition of the education sector.

Age

The age of the participants was also considered an important demographic characteristic because it enabled the study to capture a diversity of perspectives across different age groups. As presented in Table 1 above, the largest proportion of participants (25) were aged 41 years and above. This was followed by 22 participants who were between 31 and 35 years of age, while 20 participants were aged between 25 and 30 years. The smallest age group comprised only two participants, who were between 36 and 40 years old. The representation of participants across these age categories provided a broad range of experiences and viewpoints, thereby enriching the findings of the study.

Gender

Gender was one of the key demographic characteristics considered in this study, as it provided an opportunity to examine the perspectives of participants from both sexes. As presented in Table 1, of the 69 participants, 53 (76.8%) were female, while 16 (23.2%) were male. The higher proportion of female participants reflects the staffing composition of the schools included in the study, where female teachers constituted the majority of the teaching workforce. Consequently, the sample was representative of the existing gender distribution within the study setting rather than a deliberate overrepresentation of one gender.

The predominance of female participants enriched the study by providing extensive insights from those who are directly involved in the day-to-day implementation of educational programmes and learner support. At the same time, the inclusion of male participants ensured that diverse perspectives were captured, thereby enhancing the credibility and comprehensiveness of the study findings.

School Type

School type was considered an important demographic characteristic because it enabled the study to capture perspectives from participants working in different educational settings. As presented in Table 1, 37

participants (53.6%) were drawn from CAMFED-supported schools, while 32 participants (46.4%) were from non-CAMFED schools. The relatively balanced representation from both school categories strengthened the study by facilitating comparisons between beneficiaries and non-beneficiaries of CAMFED's individualized material support programme.

Qualification

Participants' professional qualifications were also considered because they influence educators' knowledge, competencies, and understanding of educational programmes and policies. As shown in Table 1, the majority of participants, 54 (78.3%), held a bachelor's degree, followed by 13 participants (18.8%) who possessed a diploma. One participant (1.4%) held a certificate qualification, while another participant (1.4%) had a master's degree. The predominance of degree holders suggests that the study largely captured views from professionally qualified educators with the academic background necessary to provide informed perspectives on the implementation and impact of CAMFED's individualized material support programme. At the same time, the inclusion of participants with varying qualification levels enriched the study by incorporating diverse professional experiences and viewpoints.

Table 2: Reliability Test

Reliability Statistics	
Cronbach's Alpha	N of Items
.853	8

Before the main analysis, the internal consistency of the eight stakeholder perception items was assessed using Cronbach's alpha. The results showed a Cronbach's alpha coefficient of 0.853 (Table 2), indicating good internal consistency among the items. This suggests that the questionnaire items reliably measured stakeholders' perceptions of CAMFED's individualized material support programme. Consequently, the eight items were combined to form a composite stakeholder perception score for subsequent analyses.

Perception of stakeholders on individualised material support in advancing educational outcome and Gender equity.

Table 3:

Item	SD (%)	D (%)	UD (%)	A (%)	SA (%)	% Total Agree (A+SA)	Mean	St.D	Decision
CAMFED support has improved girls' school enrolment	16 (23.2%)	13 (18.8%)	30 (43.5%)	10 (14.5%)	0 (0%)	14.50%	3.07	1.468	Low Perception
CAMFED support reduces absenteeism among beneficiaries	6 (8.7%)	17 (24.6%)	11 (15.9%)	34 (49.3%)	1 (1.4%)	50.70%	3.1	1.073	Low Perception
CAMFED reaches the most vulnerable girls	6 (8.7%)	12 (17.4%)	12 (17.4%)	30 (43.5%)	9 (13%)	56.50%	3.35	1.174	High Perception
CAMFED resources reduce dropouts	6 (8.7%)	12 (17.4%)	10 (14.5%)	30 (43.5%)	11 (15.9%)	59.40%	3.41	1.204	High Perception
Teachers are more motivated to support the girl child	8 (11.6%)	10 (14.5%)	0 (0%)	22 (31.9%)	29 (42%)	60.90%	4.09	0.968	High Perception
Community attitude has changed	0 (0%)	12 (17.4%)	11 (15.9%)	6 (8.7%)	40 (58.0%)	66.70%	4.07	1.204	High Perception
Local schools can sustain gender equity after CAMFED ends	6 (8.7%)	27 (39.1%)	15 (21.7%)	17 (24.6%)	4 (5.8%)	30.40%	2.8	1.092	Low Perception
CAMFED beneficiaries perform better than non-beneficiaries	6 (8.7%)	27 (39.1%)	15 (21.7%)	17 (24.6%)	4 (5.8%)	30.40%	2.96	1.104	Low Perception
Please note: N=69, SA=Strongly Disagree, D=Disagree, UD= Undecided, A=Agree, SA=Strongly Agree, Decision=Weighted Average= 26.70/8=3.34									

The quantitative findings show that stakeholders generally perceived CAMFED support positively. Participants agreed that the programme successfully reached vulnerable girls (56.5%), reduced school dropouts (59.4%), motivated teachers to support girls' education (60.9%), and improved community attitudes toward girls' education (66.7%). The overall weighted mean score of 3.34 suggests moderately positive perceptions regarding the contribution of individualized material support to educational participation and gender equity (Table 3).

T-Test

Group Statistics

	Is it CAMFED-Supported or not	N	Mean	Std. Deviation	Std. Error Mean
OverallPerception	CAMFED Supported	37	3.4831	.14482	.02381
	Non-CAMFED	32	2.2422	.57846	.10226

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
OverallPerception	Equal variances assumed	16.481	.000	12.613	67	.000	1.24092	.09838	1.04455	1.43729
	Equal variances not assumed			11.819	34.365	.000	1.24092	.10499	1.02763	1.45421

An independent-samples *t*-test was conducted to determine whether stakeholders' perceptions differed between CAMFED-supported and non-CAMFED schools. The results indicated that respondents from CAMFED-supported schools ($M = 3.48$, $SD = 0.15$, $n = 37$) reported significantly more positive perceptions of the programme than respondents from non-CAMFED schools ($M = 2.24$, $SD = 0.58$, $n = 32$). Because Levene's test indicated unequal variances ($F = 16.48$, $p < .001$), the results from the "equal variances not assumed" test were used. The analysis revealed a statistically significant difference in stakeholders' perceptions, $t(34.37) = 11.82$, $p < .001$. These findings suggest that stakeholders in schools benefiting from CAMFED's individualized material support perceived the programme much more favourably than those in schools that had not received the intervention

The observed difference in perceptions may be attributed to the direct experiences of stakeholders in CAMFED-supported schools, who have witnessed improvements in areas such as girls' enrolment, reduced absenteeism, teacher motivation, learner retention, and community support. In contrast, respondents from non-CAMFED schools may have had limited exposure to these programme benefits, resulting in less favourable perceptions. This finding highlights the importance of programme exposure in shaping stakeholders' views regarding the effectiveness of educational interventions

Difference in Stakeholder Perceptions by Gender

T-Test

Group Statistics

	Gender of the respondent	N	Mean	Std. Deviation	Std. Error Mean
OverallPerception	Female	53	2.9528	.70848	.09732
	Male	16	2.7578	.85570	.21393

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
OverallPerception	Equal variances assumed	3.443	.068	.919	67	.361	.19502	.21222	-.22857	.61861
	Equal variances not assumed			.830	21.584	.416	.19502	.23502	-.29293	.68297

An independent-samples t -test was conducted to examine whether stakeholder perceptions differed by gender. Levene's test for equality of variances was not significant ($F = 3.44, p = .068$), indicating that the assumption of equal variances was satisfied. Consequently, the results for equal variances assumed were used. The findings revealed no statistically significant difference in stakeholder perceptions between male and female respondents, $t(67) = 0.92, p = .361$. The mean difference was **0.20** (95% CI = $-0.23, 0.62$), suggesting that both male and female participants held comparable perceptions of CAMFED's individualized material support programme. This finding implies that gender did not significantly influence stakeholders' views regarding the programme's contribution to educational participation and gender equity outcomes.

Difference in Stakeholder Perceptions by Age

ANOVA

Overall Perception

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.759	3	.920	1.718	.172
Within Groups	34.793	65	.535		
Total	37.552	68			

one-way analysis of variance (ANOVA) was conducted to examine whether stakeholder perceptions of CAMFED's individualized material support programme differed across age groups. The analysis revealed that there was no statistically significant difference in the overall perception scores among the four age categories, $F(3, 65) = 1.72, p = .172$. This finding indicates that stakeholders' perceptions of the programme were generally comparable across different age groups. Consequently, age did not significantly influence respondents' perceptions regarding the effectiveness of CAMFED's individualized material support programme in promoting educational participation and gender equity outcomes.

The quantitative results indicated that stakeholders generally held moderate perceptions of the programme, with significant differences observed between respondents from CAMFED-supported and non-CAMFED schools, while age, gender, role and educational qualification did not significantly influence perceptions. To better understand these findings, qualitative evidence from interviews and focus group discussions was analysed. The qualitative findings illuminate the lived experiences of stakeholders and explain why participants perceived the programme in the ways reported in the quantitative analysis.

During interviews and focus group discussions, participants consistently reported that individualized material support reduced financial barriers that prevented vulnerable learners, particularly girls, from attending school.

The majority of the Participants (70%) highlighted that CAMFED's support has significantly strengthened learners' motivation and academic discipline. They explained that the assistance provided, particularly the assurance of continued sponsorship up to tertiary level, has boosted children's morale, with many promising to work harder to secure their educational future. Previously, financial constraints and a lack of school requisites contributed to absenteeism and social challenges; however, CAMFED's intervention has reduced these barriers and encouraged consistent school attendance. Mentor one from CAMFED Beneficiary School said:

Girls are particularly vulnerable due to their biological nature, and some adults take advantage of their innocence and their lack of basic school necessities. In exchange for these essentials, girls may be coerced into exploitative situations, which often result in early pregnancies. (*Mentor 1*)

One mentor noted that, amongst the CAMFED beneficiaries, only 2 learners consistently miss school. One girl, a grade 10 pupil, comes from a child-headed home where the breadwinner, the elder brother, is a welder.

“This girl usually misses school once or twice every week.” Said the mentor. The other girl lost her parents, and she is reported to be staying with relatives who leave her at home when they go to work to take care of the children.

A mentor from another school reported that one girl has shown remarkable improvement as a result of the support received from CAMFED. She now comes to school on time, maintains better personal hygiene, and has recorded positive changes in her academic performance across nearly all subjects. Her confidence has truly been ignited, reflecting the transformative impact of the programme. He said:

CAMFED support has significantly helped many girls who would otherwise struggle with school. One girl who used to be absent regularly is now a consistent attendee thanks to this support. I feel good about this program and hope it continues to reach as many vulnerable girls as possible. (*Mentor 2*)

Participants further noted that because distribution dates for materials are not always communicated in advance, beneficiaries deliberately stay in school to avoid missing out, which indirectly improves attendance. As one mentor was quoted:

The distribution of learning materials by CAMFED is not communicated to beneficiaries in advance. CAMFED staff arrive at the school unexpectedly and provide materials only to those on the list who are present on that particular day. If a beneficiary is absent, the items are returned, and the learner receives them only during a later distribution round. This practice encourages learners to attend school regularly to avoid missing out on essential support. (*Mentor 3*)

These narratives suggest that stakeholders perceived individualized material support not merely as financial assistance but as a mechanism for increasing educational access among vulnerable learners. Participants believed that the programme reduced economic constraints that had previously contributed to absenteeism and school dropout.

These findings are consistent with Liberal Feminist Theory, which argues that gender inequalities arise primarily from unequal access to opportunities rather than differences in ability. By providing uniforms, school fees and learning materials, CAMFED reduced structural barriers that disproportionately affect girls, thereby promoting equal educational opportunities.

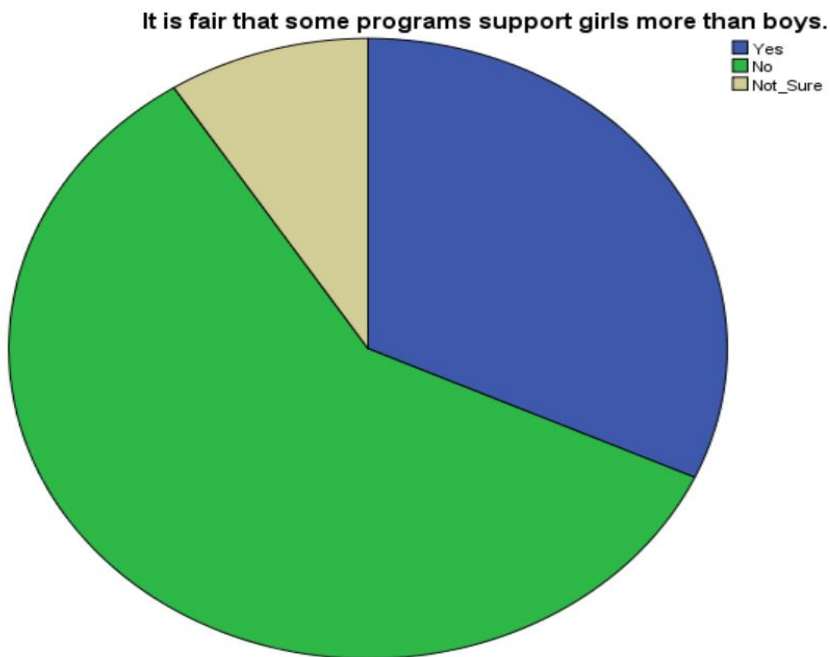
The present findings are consistent with previous empirical evidence demonstrating the positive influence of financial and material support on girls’ educational outcomes. Pettifor et al. (2016) found that conditional cash transfers among adolescent girls in rural South Africa significantly improved school attendance and retention by addressing financial barriers that often contribute to school dropout. Similarly, Sandøy et al. (2024) reported that girls who received a comprehensive package of educational support were more likely to sit for the Grade Nine national examinations and were less likely to experience early childbearing than those who did not receive the intervention. These findings lend further support to the argument that targeted educational support programmes promote educational participation and gender equity by reducing household economic constraints and enabling vulnerable girls to remain in school.

Perceived Gender Inequities and Exclusion in Support Provision

A second major theme emerging from the study was concern regarding the exclusivity of girl-focused support.

Although stakeholders acknowledged the benefits of CAMFED interventions, many questioned the fairness of providing support exclusively to girls. Statistical analysis revealed significant differences in perceptions of fairness across groups, with many respondents indicating that programmes supporting girls more than boys were increasingly perceived as unfair. As depicted in the table below.

Figure 1: Participant's Response of fairness of Gender specific support



Qualitative findings further revealed concerns that vulnerable boys experiencing poverty, poor academic performance, and limited household support were excluded from assistance despite demonstrating significant educational needs. Stakeholders suggested that educational vulnerability was no longer determined solely by gender but by a combination of factors including poverty, family circumstances, disability, and geographic disadvantage.

During FGDs and KIIs, participants reported that while CAMFED support has positively impacted girls' education, boys in the community often feel sidelined, even when they are equally or more vulnerable. Many boys, particularly those from single-parent households, take on responsibilities such as fetching food, which sometimes leads to missed school, yet they do not benefit from material support programs. Participants noted that although boys are included in peer education and mentorship initiatives, they are excluded from the tangible assistance provided to girls, creating feelings of discrimination and tension among learners.

Boys reported feeling disappointed and overlooked during the distribution of materials, especially on days when CAMFED staff visit the school and speak to learners about the importance of gender equity. They expressed frustration that, while these visits highlight fairness and inclusion, the actual support provided appears to focus solely on girls, leaving boys feeling excluded and discouraged. (School Administrator)

We have reached a point where the girl child is highly motivated, well-equipped, and attends school without fail. However, in the very same classroom, the boy child is sitting without a pen, wearing a torn uniform, and eventually dropping out unnoticed because no NGO looks his way. School Administrator.

Furthermore, school policies, such as providing sanitary pads exclusively to girls, reinforce this perception of unequal treatment. Overall, these findings suggest that while gender-targeted interventions address girls' vulnerabilities effectively, they may inadvertently neglect the needs of boys, highlighting a gap in equitable support provision. During a FGD at a non-CAMFED intervention school, a teacher observed that;

While CAMFED is not active here, a similar organization, Bakhita, is currently providing aid exclusively to girls, mirroring the CAMFED model. This approach is contributing directly to gender inequality by systematically excluding vulnerable boys. It is truly disheartening to see that children in dire need are denied essential help simply because of their gender (*guidance Teacher*).

Participants observed that girls generally perform better academically than boys, and they identified several contributing factors. Teachers and administrators noted that girls are more likely to share their challenges and

consult teachers freely, which allows them to receive timely academic support, whereas boys rarely seek help and often lack role models. Additionally, boys are not given targeted attention to address their specific learning needs.

During FGD, the boys themselves reported that time spent on games, engagement in intimate relationships requiring financial provision for girlfriends, and taking on piece work to support household needs contribute to missed school and lower performance. Interestingly, one participant (Mentor) noted that boys tend to perform better during the primary section, suggesting that the divergence in performance emerges in later school years, likely influenced by these socio-economic and behavioral factors. These insights highlight the complex interplay of behavioral, social, and structural factors affecting boys' academic outcomes and underscore the need for gender-sensitive interventions that support both girls and boys.

While CAMFED's targeted support for vulnerable girls aligns with the principles of gender equity by addressing historical and structural barriers to girls' education, it raises important considerations from an intersectionality perspective. Intersectionality recognizes that vulnerability arises from multiple and overlapping factors, including poverty, disability, orphanhood, and geographic location, in addition to gender. Consequently, the exclusion of equally vulnerable boys may limit the programme's ability to address the broader spectrum of educational disadvantage experienced by all vulnerable learners.

The findings of the present study are consistent with the observations of Evans (2014), who argued that gender-specific educational support should be carefully contextualized, particularly in settings where boys also experience significant educational challenges. Evans noted that, in several African countries, boys are increasingly disengaging from education due to pressures to enter informal employment, low academic motivation, and prevailing societal expectations surrounding masculinity. Similarly, Jha and Kelleher (2006) contend that gender discourse in education has often overlooked situations in which boys experience gender-specific vulnerabilities that adversely affect their school participation and academic achievement. These perspectives suggest that although targeted interventions for girls are essential in addressing historical gender disparities, educational programmes should also recognize and respond to the needs of vulnerable boys whose educational opportunities may be constrained by intersecting socioeconomic and cultural factors

Stakeholders Perceived Community Attitudes and Sustainability as Critical Determinants of Gender Equity Outcomes

A third theme concerned changing community attitudes and the sustainability of educational gains.

Stakeholders reported that CAMFED support had improved community perceptions regarding the value of girls' education, increased parental support, and strengthened learner aspirations. Many participants indicated that mentorship and role modelling contributed positively to girls' confidence and educational engagement.

However, participants also expressed concern regarding programme sustainability. Teachers and school administrators generally lacked confidence in the ability of local schools to sustain gender equity gains once external support ended. Across stakeholder groups, most respondents disagreed that schools possessed sufficient capacity to maintain current outcomes independently.

The findings further highlighted fears of dependency on donor support and concerns regarding the long-term institutional capacity of schools. Stakeholders emphasized the need for stronger local ownership, continuous community sensitization, and broader stakeholder involvement to sustain educational gains.

These findings can be interpreted through Social Learning Theory (Bandura, 1977), which posits that attitudes and behaviour are shaped through observation, modelling, and social interaction. Stakeholders observed that CAMFED's support and mentorship activities helped normalize girls' education and positively influenced community attitudes. At the same time, perceptions of exclusion among boys demonstrated how educational interventions may unintentionally shape social meanings and attitudes regarding fairness and inclusion.

CONCLUSION AND RECOMMENDATIONS

This study explored stakeholders' perspectives on CAMFED's individualized material support programme and its contribution to educational and gender equity outcomes in Kapiri-Mposhi District. The findings demonstrate that the programme has made a significant contribution to improving girls' educational participation by reducing financial barriers, enhancing school attendance, increasing learner motivation, and fostering more positive community attitudes towards girls' education. However, stakeholders also raised concerns that the exclusive targeting of girls may unintentionally overlook vulnerable boys experiencing similar socioeconomic disadvantages in these ecosystems.

These findings support the argument advanced by Unterhalter (2017) that equity interventions should remain responsive to changing social realities rather than relying exclusively on historical assumptions of disadvantage. Similarly, Intersectionality Theory suggests that vulnerability cannot be adequately understood through gender alone but through the interaction of multiple social and economic conditions. Consequently, educational interventions that continue to prioritize one category of learners without periodically reassessing changing vulnerability patterns risk overlooking emerging forms of educational disadvantage.

Importantly, these findings do not suggest that girls no longer face educational barriers or that girl-focused interventions are no longer necessary. Rather, they underscore the need for educational support systems to adopt adaptive and context-sensitive targeting frameworks capable of responding to evolving patterns of vulnerability within specific local contexts.

The findings of this study suggest that educational equity should be understood as a dynamic rather than static concept. As patterns of educational vulnerability evolve, interventions grounded solely in historical gender disparities may require periodic reassessment to ensure that support reaches all learners experiencing disadvantage. Consequently, future educational programming should move beyond binary targeting towards evidence-based, context-responsive models that uphold both gender justice and broader social inclusion.

Recommendations

Based on the findings, the following recommendations are proposed:

- **Adopt Vulnerability-Based Targeting:** CAMFED should consider expanding its support framework to include all vulnerable learners, regardless of gender. This would enhance inclusivity and align the program with the 8th National Development Plan's principles of "leaving no one behind."
- **Establish an Intersectional Vulnerability Assessment Tool (IVAT) for Beneficiary Selection:** To move from a gender-binary model toward a more equitable framework, it is recommended that CAMFED and the District Education Board (DEBS) adopt an IVAT. Based on the Intersectionality Theory discussed in Chapter 3, this tool replaces gender as the sole primary qualifier with a weighted scoring system that recognizes overlapping disadvantages. The proposed tool should evaluate potential beneficiaries, both male and female, against a 'Vulnerability Matrix' including the following weighted indicators:

Economic Status (40%): Household income levels and caregiver employment status.

Social Status (20%): Orphanhood or child-headed household status.

Physical/Educational Barriers (20%): Distance from school (over 5km) or presence of a disability.

Academic Risk (20%): History of inconsistent attendance due to lack of materials.

Suggestions For Future Research

Future research should explore similar gender-focused initiatives, such as the KG Partnership, to assess the broader impact of gender-specific support on male disengagement in education. Furthermore, longitudinal

studies are needed to track the long-term career outcomes of CAMFED beneficiaries compared to their non-supported peers. Longitudinal studies may further examine the long-term psychosocial and educational implications of gender-targeted interventions on both beneficiaries and non-beneficiaries

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