Higher Education, Femininity and Fertility: Exploring Lived Experiences of Educated Women in Mazabuka, Zambia

Gift Masaiti and Mweemba Ndonyo
University of Zambia, School of Education,
Author Emails: *gift.masaiti@unza.zm or mweemba.ndonyo@yahoo.co.uk*

Abstract

This study investigated the experiences of women with higher education on fertility rate in Mazabuka district, Zambia. It is based on contraceptive practice and reproduction, transcendence of cultural beliefs and practices that suppress women on fertility control. The study invoked the theory of demand and supply promulgated by Gary and Becker. The interpretive phenomenological research design was utilised. A sample of fifteen educated women, possessing a minimum of master's degree, were purposively sampled. Data was collected through face-to-face interviews was analysed, using Inductive Phenomenological Analysis (IPA) thematic analysis. The findings of the research among others, revealed that the years of schooling had affected educated women's fertility because they postponed marriage and child bearing due to schooling. The study also found that years of schooling had promoted, empowered and given women the independence to an extent that some men were intimidated to marry them. The women were also aware of the benefits, risks, effectiveness, effects and the correct use of contraceptives. Based on the findings, the study recommends, among others, the need for society to be sensitised on the social, economic and private benefits of marrying and having children with an educated woman.

Keywords: Fertility rate, higher education, contraceptives and culture, femininity

Background and context

Fertility is considered as one of the most powerful elements that influences the demographic character of a population. Thus, knowledge about fertility helps in understanding the demographic behaviour, the general social structure, and human condition too (Klasen, 2002). As noted by Brand and Davis (2011), higher education seems to have direct influences on women's career aspirations, labour market choices and experiences, familial roles, and fertility (as in the number of children they have). An objective of Zambia's draft Reproductive Health Strategy was to achieve a lower level of population growth by ensuring improved access to at least twelve years of education for all, especially for girls and women. Demographic health survey data, however, indicates that education levels changed minimally between 1996 and 2001-2 and that the disparity between the wealthiest and the poorest remains great. Throughout this article, the term education implies higher education.

High fertility rates became the major problem in Zambia during the 1990s (Kelly, 1996). In the recent years, fertility has received much attention in research

and policy. The larger part of the debate is on issues surrounding the problem of unprecedented population growth in the world (Mapoma, 2016). Large families, that were once a pre-requisite to assurance of survival of a particular family line or racial group, have come to be seen as an impediment to national growth and development. Zacharia (1995), argues that demography has paid considerable importance and more so in the third world countries where the security of man is under threat from unprecedented increase of human population. However, Zambia's demographic statistics in recent years, have shown a trend of lower fertility rate among highly educated women; a phenomenon that has received little attention from researchers (Mapoma & Masaiti et al 2022). There are many questions and valid realities inclined to issues of fertility and education. For instance, one might have these reflections: Why is high fertility rate a major problem to Zambia? How is population growth an impediment to national growth and development when others have looked at it from an advantage point of view, especially if we think of nations that are struggling with the aging population? What about countries resolved to tax bachelors and spinsters? Or those countries that perceive population growth in terms of economic growth – vis-a-vis taxation, production and consumption just to mention a few. The inclination of this article is basically espoused from a detailed phenomenological account of the views of educated women as relating to fertility in a localised discourse.

Statement of the problem

There is a knowledge gap that exists on the phenomenon of educated women and fertility rate. This gap existed because much of the research on education and fertility has been conducted using empirical quantitative methods and surveys (Mapoma, 2013; Mapoma and Masaiti, 2012; Mapoma and Masaiti, 2012b; Muller, 2013; Vogl, 2015; Lovejoy, 2011; Chicoine, 2016; Miller, 2005). Therefore, no substantial efforts have been made towards qualitative understanding of factors associated with the low fertility especially among educated women. The population of educated women is very small, their voices and plight may have been largely ignored. In addition, ideas derived from people's lived experiences cannot be reduced to quantifiable data, because of the diversity of meanings which individuals hold for different situations (Ray, 1990). By seeking perceptions of these situations, an understanding of the shared meanings of these experiences could only be gained through a comprehensively interpretive phenomenological study to address this knowledge gaps, which existed in relation to the phenomena of low fertility rate among educated women in Mazabuka district in Southern Zambia. Therefore, it was important to document the lived experiences of educated women on their fertility preferences so that there is clear and consistent information, which can help stakeholders to appropriately respond to the challenges, if any, that may affect women.

Study objectives

The article was guided by the following objectives:

(i) To solicit the lived experiences of educated women in Mazabuka district of Zambia on how schooling has affected their fertility rate;
(ii) To explore the influence of education towards contraceptive practices and reproductive behaviour among educated women in Mazabuka district of Zambia; and
(iii) To explain how education among educated women has transcended cultural beliefs and practices that suppress women on fertility control in Mazabuka district of Zambia.

Theoretical Framework and Literature Review

The study made reference to the theory of demand and supply promulgated by Gary and Becker (1960). The theory states that in deciding to have children, people make considerable calculations of whether the benefits of having a child outweigh the cost of raising a child. According to this theory, as the cost of raising a child increases, the demand of having children decreases. Parents now lay emphasis on the quality of children as being more important than the quantity of children (quantity-quality trade off). In the literature on family economics in developed countries, the tendency has been to see children as a consumption good, leading *inter alia* to a focus on the 'cost of children' and the 'quantity-quality trade-off' (Becker 1981). In developing countries, on the other hand, children may be regarded as economic assets by some parents, because they are perceived as a source of labour power and old-age security.

Cochrane (1979) argues that earlier economists such as Malthus and his successors have proposed theories about why more education is inversely related with fertility. However, the relationship between education and fertility is much more complex than suggested. Though the pattern most commonly underlying known shows a negative relationship, there are instances where positive relationships are very low and very high levels of schooling have been found. Among the three processes that determine population growth,that is fertility, mortality and migration, fertility has the greatest bearing on the growth of a population. The above information was essential to the current study because it has guided and informed the researchers that the three processes that determine population growth were fertility, mortality and migration, and concluded that fertility has the greatest bearing on the growth of a population and made it possible for the current study to be investigated. However, the information is old and outdated. Therefore, there was need to carry out the research to prove if these trends are still in existence.

A study was conducted by Shirahase (2000), on "women's increased higher education and the declining fertility rate in Japan". It revealed that it is often asserted that the declining fertility rate in Japan is closely associated with the increasing

number of women who receive a higher education. One of the most important findings of this study confirmed that educational background is of great importance in reaching the life stage of marriage, the decision of whether to give birth or not, which is directly reflected in the declining birth rate, is strongly influenced by age at marriage.

Although it has been proposed that men's participation in housework should be promoted to confront the declining birth rate, it appears that the crucial issue of involvement in child rearing is more strongly associated with age than with either values or education (Shirahase, 2000). It can be argued that the presence of a tightly and hierarchically ordered timetable based on age is weakening the influence of socioeconomic factors such as education and work in Japan. Despite the similarities between this study and Shirahase's, the two studies differ to some extent not only from the cultural setting, methodology and implementation frame works, but also in terms of the focus of clientele sample. Shirahase's main focus was on women's increased higher education and the declining fertility in Japan. This study looked at the lived experiences of educated women on fertility in Mazabuka district because it was not known whether the same findings were evident among educated in Zambian women.

Another very insightful study was conducted by Kim (2016) on female education and its impact on fertility. Kim (2016)reported that the negative correlation between women's education and fertility is strongly observed across regions and time. However, its interpretation is unclear. Women's education level could affect fertility through its impact on women's health and their physical capacity to give birth, children's health, the number of children desired, and women's ability to control birth and knowledge of different birth control methods. Each of these mechanisms depends on the individual, institutional, and country circumstances experienced. What was not known about this study was whether these mechanisms could also be applied to Zambian women. In addition, Kim's findings and interpretations where unclear because he focused on a lot of variables at the same time, and the findings observed may change along each given country's economic development process. Lovejoy (2011) revealed that the fertility rates of women can be influenced by improvements in education, increased urbanisation, improvement in health delivery system, a shift in policies and legislation, and a general improvement in the status of women. Education has been seen as one of the reasons why women delay having children. It has been identified that improvement in female education plays a robust role in fertility decline. While fertility rates of women could be influenced by improvements in education, increased urbanisation, improvement in health delivery system, a shift in policies and legislation and a general improvement in the status of women as reported by Lovejoy (2011), it was not clear whether or not the same fertility rates could exist among the educated women in Mazabuka district.

A study by Sujata and Soundale (2011) on epidemiological correlates of contraceptive prevalence in married women of reproductive age group in rural area, revealed that, in spite of availability of a wide range of contraceptives and mass

media campaigns, population control is a distant dream to achieve. It is pertinent to identify the factors responsible for poor contraceptive acceptance. The study was conducted to find out contraceptive prevalence in married women of reproductive age group and to study epidemiological correlates affecting contraceptive practices. While the factors responsible for poor contraceptive acceptance were identified in the aforementioned study, those that influenced educated women's contraceptive on fertility aspects, among educated women in Zambia, particularly in Mazabuka were not known.

Gordon, Bond and Wubshet (2011) conducted a study which focused on 'women's education and modern contraceptive use in Ethiopia'. The findings of the study revealed that wmen's education and modern contraceptive use are two central issues highlighted in the Ethiopian government's current development strategy. While the link between education and contraceptive use has been widely established in the background literature, there are no qualitative studies that explored the lived experiences of educated women on issues of fertility.

Nair, Ashok and Solanke (2016), wrote on contraceptive use among married women of reproductive age group in a rural area of Tamil Nadu, India revealed that good knowledge and favourable attitude of rural couples towards contraception. Contraceptive knowledge and practice was influenced by exposure to family planning messages. While the foregoing information was established on contraceptive use among married women of reproductive age group in a rural area of Tamil Nadu in India, the current study considered influence of education towards contraceptive use among educated women in urban areas of Mazabuka in Zambia.

Islam and Hasan (2016), conducted a study on "women's knowledge, attitude, approval of family planning and contraceptive use in bangladesh". the study revealed that the attitude and knowledge on contraception, and family planning approval has significant effects on the use of contraceptives. The study also revealed that media exposure significantly affects family planning approval, improves the positive attitude to contraceptives, and significantly increases the knowledge on contraception and Sexually Transmitted Diseases (STDs). While this was true for study by Islam and Hasan (2016), the extent to which the women education and mass media influenced the contraceptive use among Zambian educated women was not known.

Mason (2010), carried out a study to 'identify the factors that influenced family planning practices among rural haitian women', the study showed that the majority of women have unmet needs for family planning or child-spacing, which inevitably leads to high maternal mortality. In Haiti, most births occur at home without trained health care personnel, and the country has the highest prevalence of Human Immune Deficiency Syndrome and Acquired Immune Deficiency Syndrome (HIV and AIDS) in the region. Increasing access to reproductive health services, including family planning, to women who want them, is a critical public health concern. The aforementioned information is very pertinent to the current study in that it has shown how family planning or child-spacing, which inevitably leads to high

maternal mortality, were handled, the direction too that the current study intended to uncover but in an urban setup.

Vavrus (2000), conducted a study on the 'relationship between schooling and fertility in Tanzania' which reported that the inverse relationship of women's education to fertility is well documented in most regions of the world. In general, there is a negative association between the number of years a girl spends in school and her childbearing as an adult. It is hypothesised that education has a direct effect on fertility rate through the knowledge, skills, and behaviours imparted through schooling that guide childbearing and childcare practices in adulthood. It is also widely believed that education affects fertility through a number of indirect pathways by delaying the age at first marriage and increasing the practice and efficacy of contraception. Education is also thought to enhance women's autonomy and control over childbearing decisions through more egalitarian conjugal relationships and increased control over economic resources (Jejeebhoy 1995; Mahmud and Johnson 1994; Mason 1984). While this was true for Tanzanian women with regards to the relationship between schooling and fertility, it was not known whether the same trends could be obtained and reported among educated women on fertility in Zambia.

Most of the above reviewed studies, though very insightful, are too general and do not look into the lived experiences of educated women and their fertility in particular. This is a gap, which this study tries to address. It is further noted that literature concerning the influence of culture on fertility among educated women and uneducated women was scanty to almost non-existent.

Methodology

This study utilised an interpretive phenomenological research design with the intention of conducting a direct exploration, analysis, and interpretation. In doing so, of a particular phenomenon emphasising the richness, breath, and depth investigation as experienced and interpreted by the participants in detail (Creswell, 2009). This was a purely qualitative study and data was analysed using thematic approach, Inductive Phenomenological Analysis (IPA). Fifteen participants who were aged forty-five years old constituted the sample size for the study. This sample size comprised educated women in Mazabuka district. The sampling technique used was non probability sampling technique using purposive and snowball sampling. Therefore, a sample size of fifteen participants in this study was appropriate because it was within the data saturation limit as new and first-hand information was obtained and appreciated. All the fifteen women had a qualification of master's degree as per requirement in the study. Having a master's degree was one of the inclusion criteria used in the study. However, this was done with caution of not overlooking other qualifications such as bachelor degrees, diplomas and certificates.

Findings and Discussion

The research led to a number of critical findings in a number of key areas as outlined below.

Marriage Postponement Due to Prolonged Schooling

The study revealed that educated women spent more time in the education system, thereby delaying getting married and bearing children. The women interviewed reported having spent not less than nineteen years in school. This was brought to light when the women emphasised that career planning was the primary explanation for the postponement of marriage and child bearing. This particular response was given by all the fifteen respondents who admitted that they were not ready to get married or have any children before they completing their education. One respondent had this to say:

> Sometimes, you would want to get married and continue with education at the same time. However, the consequences that come with marriage may be too much to bear, hence you reach a point of just resorting to postponing marriage to pave way for a smooth education progression with little or no other interference (Interview, W 3, Sep 2018)

The time a woman would spend giving birth to children and getting educated was one of the major challenges and motives behind marriage and child postponement because both undertakings were time consuming for educated women. Women reported that there was usually a trade-off between the time a woman was going to spend in school and employment and the time she would spend raising children. All the fifteen women interviewed were of the view that child rearing activities took a lot of their time and resources. All of them reported having had to postpone marriage and childbearing to a later stage because they found it beneficial going to school. One participant gave the following reason for delaying marriage and childbearing:

> It is very difficult as a mother to have children and go to school at the same time. You really have to forgo one of the two. As for me I decided to postpone my childbearing a little bit so that I can concentrate on my education. Otherwise it is really a big challenge. There are times you end up going for abortions because you do not want the pregnancy to interfere with what you are doing that is school or work (Interview, W 6 Sep 2018).

This article clearly establishes that educated women postponed childbearing and marriage to a later stage because they spent more time in the education system acquiring the necessary skills and knowledge. Similarly, Güneş (2013) revealed that an extra year of female schooling reduces teenage fertility by 0.03 births, which is a reduction of 33 per cent. This reduction was noted because education delays the age at marriage and birth because of the long period spent in school, heightened awareness towards the ills of early marriage, dangers of early births, better knowledge of contraceptive use, and the higher opportunity cost of raising children. The time women spent on education by women denied them the much

desired opportunities in getting married early and bearing children. Therefore, this article attempts to contribute to the practice of education for development especially for women in Zambia because the findings suggested that educational experiences of these women influence their fertility preferences, autonomy, and sense of independence in decision making.

Higher Opportunity Cost for Child Bearing due to Prolonged Learning

When the participants were asked to state how the years of schooling had affected their fertility, the findings confirmed that women bore less children as a result of being in school for a longer period. Thirteen of the fifteen women reported that they felt that having more children was an expensive option in this modern day. This was because of the income forgone whilst they were pregnant because wages are not only a measure of the value of the mother's time but they also contribute to family income. Women reported that as they finished their studies and began work, they became increasingly aware of barriers against combining motherhood and a career, revising their intentions downwards to sit more in line with reality. For instance, some women said:

> Even after finishing with my studies, I came to the realisation that I need more time to dedicate on my career and bearing more children would come as a compromise…(Interview, W 5, Sep 2018)
>
> After spending more time in schooling, I feel my children should be accorded a quality lifestyle and this can only be made possible if I have very few children. For me in fact a maximum of two children is more than enough…(Interview, W 7, Sep 2018).

There was emphasis, among highly educated women, on the quality being distinct from the quantity of children. This also led to increases in the costs of having children among educated women. The women argued that the direct costs of children, for example child-related expenditures, had continued to rise. Women reported that the market had also put more options before parents because the labour market had become more competitive. Women felt the need to invest heavily in their children, if those children were to be successful in future

To justify this finding, one woman lamented how bad the financial situation was when she got married which later led to the couple getting a divorce because they could not agree on the number of children to have. However, she stood her grounds on the number of children she wanted because she understood the importance of having few children. She said:

> When I got married, my husband and I only had one child because of very bad financial situation at that time and we could not afford to have a lot of children, so I decided on my own to only have one child. My husband did not like the idea of having one child. He was very upset so we had misunderstandings. This made my husband leave and

> divorce me for another woman who could bear him more children that he wanted. I did not even run after him or change my mind about wanting to have more children (Interview, W 1, Sep 2018).

The findings here seem to suggest that highly educated women are more likely to exercise the "quality-quantity trade-off" of their children. All the fifteen educated women interviewed saw the benefit of their schooling in terms of self-defined achievement and success. This finding is in tandem with a 2014 report on fertility of women in the United States, which reported that changes in fertility are important because recent research suggests that women's childbearing is related to their rates of employment, their educational attainment, and their economic well-being. Martin (2000), also examined the growing trend of delaying fertility of women beyond the age of 30 years. His findings were that women who delayed child bearing were more educated. He further argues that fertility delay is a consequence of career building demands and the high costs of quality child care, with both factors becoming less insurmountable as the woman's career progresses and earnings grow. As a consequence, the competition between work and family roles in the early adult years causes births to be confined to the later adult years.

Higher Education and Financial Benefits

The women expressed the belief that being educated gave them a better stand in the family and also a better financial position to take care of the children. The women interviewed emphasised that they had to make sure that they were able to support themselves financially so that in case their spouses died, they would be careful not to put themselves at the risk of dependency upon any man or family. This was evident from the responses such as:

> Life nowadays has changed. Some time back, women were so dependent on men for everything but its not the case anymore. Education is all we have now for our own financial stability. (Interview, W11, Sep 2018).
>
> I need to ensure that I am able to fend for my children on my own without being dependent on a man because men of nowadays cannot be relied on. When I attained higher education, I provided myself a great opportunity for being independent financially and that works well not only for me but my children as well (Interview, W 9, Sep 2018).

The women emphasised that it was economically rational to take a break from childbearing. They acknowledged that they wanted few children with high human investment such as education and health rather than more children with minimal capital investments. To support this statement, one woman made the following remarks regarding the financial position due to being educated :

> With this social economic status of our country, I thank God that am educated and am able to take of my child. Personally I feel one or two children per woman are enough (Interview, W 4, Sep 2018).

This study found that all the fifteen educated women reported having experienced financial benefits, arguing that being educated gave them a better standing in the family and also made them capable of taking care of their socio- economic demands for children and families especially financially related obligations.

This finding of the study is in line with Muller (2013) who revealed that most highly educated women world over have experienced higher social and economic mobility, which led to them preferring smaller families and made them find good jobs that provided them with better satisfaction alternatives than having more children. Such alternatives include companionship, recreation and creative activities. More educated women were more spontaneously in job market; get better wages and used time to raise children. Similarly, educated women in the study acknowledged that they wanted few children with high human investment such as education and health rather than more children with minimal capital investments. This is simply because having one or two children made life and motherhood easier for them to handle and be able to concentrate on other undertaking such as school or work.

Higher Education, Spouse Selection and Fertility Choices

From the research findings, it was evident that educated women preferred to get married to well-educated men, who were in full support of all their decisions. Ten out of the fifteen women acknowledged that it was important to get married to men of their same level of academic qualifications or above. This point was brought about as ten of the participants stressed that despite them being educated, there was a natural differentiation between men and women that required the man to be the provider and protector and the woman to be the helper. The women reported marrying educated men and using that to their own advantage by advancing in education and market employment to the extent that these social institutions are now characterised by a high degree of gender equity..

Emphasising the above finding, women narrated how their husbands were so caring and encouraging even during their years of schooling. One woman also added her voice saying:

> For me and my husband, education has always been part and parcel of our lives. Immediately after my husband and I got married, I personally told him that I did not want to get pregnant any time soon. I did this because I wanted to fulfil other duties as a working woman too before I could think of raising children. He then encouraged me to do my master's degree while he did his PhD. We decided to focus on our education first and career before having children. So we went to America, were we were both studying at the same time, me with my masters and him with his PHD (Interview, W 2, Sep 2018).

Further, this research paper revealed that thirteen out of fifteen women interviewed; had some level of autonomy in the house and were free to make their own decisions especially on fertility choices. Women stated that they had the rights in the house to make a decision and also to decide when they wished to get pregnant. The women exhibited considerable economic independence, access to resources, freedom of movement, and decision-making power with respect to fertility preferences. Two out of the fifteen women, however, noted that despite having had the autonomy to make their own decisions, they would communicate to their husbands who would give them the approval or disapproval of their decisions. Spousal communication is considered a strong indicator of power relations between couple. To authenticate this finding, one woman had this to say:

> Education has really liberated me I feel am independent and the freedom to make my own decisions whether my husband supports me or not. There are a lot of certain abuses in these relationships but if you get educated, you can really withstand the pressure because you what is good for your wellbeing (Interview, W 7,Sep 2018).

The study also revealed that all the fifteen women interviewed were very confident that education gave them some sense of authority and empowered them to make decisions on the number of children they wanted to have. This finding is in agreement with Shirahase (2000) who conducted a study on Women's increased higher education and the declining fertility rate in Japan and reported that the most important findings of this study was that educational background is of great importance in reaching the life stage of empowerment among women because they would be exercising their rights in decision-making processes and acquisition of life time skills and knowledge. The acquisition of these relevant life time skills would help them make the decision of whether to give birth or not, which is directly reflected in the declining birth rate. This was reported on the premise that education had empowered many women economically which promoted independence among them. The study revealed that breadwinning continues to be central in marriage and also contributed to marital stability because educated women showed a consistent tendency to marry men who were also highly educated. Women reported that they preferred to marry highly educated men because it was easy for an educated man to easily understand dynamics of a modern family and to also respect their fertility choices. The findings are not in line with findings on a study conducted in India by Dyson and Moore (2008), which looked at the impacts of women's education in India, during that country's "green revolution," which was a time of rapid growth in agricultural production during the 1960s and 1970s, although the study revealed out that literate women commanded a premium dowry in the marriage market even when the return to female education in the labour market was not observed. Educated men sought to marry educated women because of the higher quality care such wives would

provide to any future children. Findings show that children with literate mothers studied for more hours than those whose mothers were illiterate. The authors concluded that the demand for schooled wives, during that period, was mainly due to the potential returns to these women in raising better-educated children at home in addition to their financial help due to employment in the labour market. This particular view is also in line with the theory of demand and supply promulgated by Gary and Becker (1960), which underpinning this research suggests that if cost of raising children goes up, the demand to have more goes down.

Educated Women's Perception towards Men

The study also established that highly educated women had the greatest likelihood of not getting married after the completion of school life. Five women out of the fifteen women narrated that they got married later because they could not find a confident, educated and bold man to marry them. Because of this delay in finding a suitable suitor, they could not have a lot of children because they were almost approaching menopause. The women explained that because they stayed longer in school, and became empowered and independent, they intimidated some men who desired to propose love to them. In addition to the women's voices, it was discovered that when women engaged in paid work, it strengthened their voice in the home and ability to influence household decision-making. This led to conflict in the home, especially if women earned more than men, or women's employment was coupled with men's under-unemployment. To justify this statement, one woman lamented how men in the house can be intimidated by a woman's success as follows:

> Men feel very intimidated and think you want to take over their role in the house or challenge them especially if you are more educated than them. Autonomy in my house is a very big challenge, when you say something in the house the first reaction you will get is that because you are educated you think you can make decisions and rules. Even people won't look at you as a mere concerned parent who wants the best for the children (Interview, W 7, Sep 2018).

The findings of the study suggest that some men are intimidated by educated women. Because when women are very educated, they become independent and empowered. In most cases men are scared to propose love or marriage to them. The participants added that sometimes it was not education that had led to them postpone marriage but men were scared to approach them because of their higher education qualifications. The finding is not in line with Kim (2013) who examined gender specific changes in the total financial return among people of prime ages, thirty-five to forty-four years old in 2013. Kim (2013), observed that the number of highly educated women exceeds the number of highly educated men on the marriage market at the moment. Kim also found out that women are more likely to be married to less educated men and men are getting the benefits from women's

progress. Because of the combined facts that husbands are less educated than their wives than before, and the returns on earning for men has stagnated. Some husbands' contribution to family income has decreased while that of some wives has increased.

Higher Education and Exposure of Knowledge on Different Family Planning, Prenatal Care and Child Health

When the participants were asked to state the influence of education towards contraceptive practices and reproductive behaviour, the following findings were revealed: It became clear that education influenced women's acquisition of knowledge about contraceptives and allowed them to easily adapt to modern family planning methods, as they become more aware of and more knowledgeable about the benefits, risks, effectiveness, effects and the correct use of contraceptives and other family planning methods. This contributed to having a lower fertility rate.
All the fifteen women in the study admitted that they had learnt different ideas of their desired family size from school, community and through exposure to mass media. For example, they would read a lot of magazines and articles and also watch television programmes on women's health and listen to the radio. All the fifteen women interviewed showed high levels of understanding and knowledge about contraceptives. Contraceptive knowledge was measured on the basis of which family planning methods more educated women had heard of. Women were initially asked to name any family planning method they knew, and how they knew about each of the contraceptives they mentioned. The responses they gave showed that the level of knowledge among highly educated women demonstrated how important schooling was to them because it enlightened and exposed them to so many ways of understanding issues of fertility through the process of acquiring the much needed and valued educational qualifications. One participant stated that:

> I know about family planning methods because of the media, I read a lot of magazines on women's health. I also go to the clinic and tell them I need something to use that is easy and with less complications or side effects. The people at the clinic would give me something but if the side effects are unbearable, I actually go back and get something different. (Interview, W 10, Sep 2018).

The study further revealed that education enabled these women to have better access to new information, enhanced their ability to learn new technology and improved their bargaining power in the household. All the fifteen women interviewed admitted having to adapt from one family planning method to another. The women showed high levels of contraceptive acceptance. This came to light when all the fifteen participants interviewed admitted to having had to change from one contraceptive method to different methods. One woman noted the following:

> I read a lot especially if I want more information about a particular type of contraceptives I usually google and I find out more about it. Even when I visit the clinic and the doctor prescribes something for me, I would have had already researched and read about the medication way back. If I do not like the medicine it is easy for me to change and get another type (Interview, W 7, Sep 2018).

The study also revealed that the women who were interviewed, were aware of the effectiveness or side effects of the type of contraceptives that they were using. For example, all of them had challenges of using contraceptives. This meant that they were well informed of the side effects of using contraceptives. This was explained on the premise that most of the women had seen no use in continuing using any contraceptives, since they had side effects. In addition to this, women reported that they had other alternatives to use besides contraceptives. They had the information at their fingertips and they started using different methods of family planning since they were well aware of the benefits. To support this finding, one woman had this to say:

> I am not using any contraceptives because I did a Bilateral Tubal Ligation (BTL). I had a lot of challenges with contraceptives and I ended up having laparotomy (meaning a surgical procedure or incision into the abdominal cavity for diagnosis in preparation for major surgery). I personally feel if you are done having children it is better to have a BTL. Even men can go for vasectomy to help their wives overcome these bad side effects (Interview, W 3,Sep 2018).

The study findings suggested that educated women easily adopted modern family methods. All the fiften women agreed that they had changed from one contraceptive to another, especially if there was a new contraceptive and the one they were using had a lot of side effects. This finding is in agreement with Fikree *et al* (2001) who conducted a study on what influences contraceptives use among young women in urban squatter settlements of Karachi, Pakistan. The findings of his study are in line with the findings of this study because both studies discovered that women who reported using modern contraceptives were significantly more likely to be literate and were exposed to an urban environment.

It was further established from the findings of the study that all the fifteen women had knowledge about the benefits and challenges that come with using contraceptives. For example, on the benefits of using contraceptives, the women understood the need to use them because they wanted few children. On the other hand, the women were alive to the challenges of using contraceptives because they all complained that they had terrible side effects resulting from the prolonged usa of contraceptives. Most women had stopped using contraceptives because of the same challenges. This finding is incongruent with Bbaale, Mpuga and Rwanda (2011) who carried out a study on female education, contraceptive use, and fertility in Uganda which revealed that female education, especially at the secondary and

post-secondary levels, increases the likelihood of using contraceptives and reduces fertility. This same argument is echoed by Casterline and Sinding (2000) who emphasised that there is a huge association between increasing women's education and increasing usa of contraceptives as contraceptive use was seen as pivotal to protecting women's health and rights, impacting upon fertility and population growth, and promoting economic development particularly in much of sub-Saharan Africa.

The study also revealed that all the women interviewed expressed knowledge of pre-natal care and child health and they had great confidence that they had that information which was very helpful to them. This finding is in agreement with Lovejoy (2011) whose results show that education can influence the fertility rates of women. Education can influence fertility through the vast knowledge of prenatal issues, improvements in education, increased urbanisation, and improvement in health delivery system, a shift in policies and legislation and a general improvement in the status of women. Women in the study admitted that they learnt different ideas of their desired family size from school, community, and through exposure to the mass media.

Educated Women's Attitudes towards Cultural Beliefs and Practices that Suppress Women on Fertility

It is more common for children in any society to observe the family formation patterns of their parents or the community around them and through the transmission of values and preferences. This is the effect of cultural values at play. Preferences expressed are likely to be influenced by the social norms and family building behaviour prevalent at the time. When participants were asked how their education had transcended some cultural beliefs that suppressed women on fertility, the following findings were recorded: Education helped women develop courage to cope with a heavily engraved cultural society, education gave women autonomy to make their own decisions on their fertility choices lastly, education enabled women to withstand pressure from society on having many children.

The findings of the study suggest that education is a transformer of attitudes. Schooling's role in attitude formation goes far beyond the enhancement of conceptual reasoning and may lead to crucial transformations in aspirations and, eventually, to questioning traditional beliefs and authority of structures. Education transformed educated women's attitudes and values from traditional way of thinking towards modern way of thinking about fertility and thereby enhancing modernisation, which is essential and reliable to regulate fertility in Zambia.

The findings of the study established that education among women has transcended cultural beliefs and practices that initially suppressed women on fertility. Educated women's life styles allows them to participate in decision making processes and accords them opportunities of making choices, which was unheard of in past because the husband was the only one allowed to make important decisions in the family. This finding is in line with Bhandari, Shrestha and Thakuri (2013)

who argued that education changed the cultural aspects of women, especially those who were educated because it made them become involved in decision making and enhanced good inter-spousal communication. This was because all the women interviewed reported that they had their own lives to live, therefore, this prompted and gave them all the rights to exercise their choices and rights to live life according to their beliefs and modern choices. This showed high levels of independence and autonomy among the educated women.

Education and Women's Ability to Withstand the Society on Fertility Matters

The study further revealed that in some instances women did not want to have many children but culture and society influenced them in wanting to have more children. This came to light when five of the participants recalled receiving negative statements from their community in line with issues of child birth. This entailed that society was used as a mirror through which people could reflect and make their decisions based on what was deemed normal. For instance, in every society, child bearing was appreciated and cherished and this was mandated as an obligation for women to bear children regardless of their status. One woman stated:

> So in Zambia generally if you have no child there is some stigma attached to it. If you have a few children, there is still some stigma and if you have more children you will also be affected. If you have children of the same sex, it is still a problem. So now that I only have one child, people are always telling me that I need to have another child in case something happens to my child, (silence) (Interview, W5, Sep 2018).

This finding is in tandem with the 1996 data from the Zambia Demographic and Health Surveys (DHS), which reported that one of the indirect applications of education is to empower women with decision-making and counteract cultures and norms that are associated with high numbers of children due to increased fertility rate. The findings indicate that raising women's education levels improves their economic opportunities, increasing the value of their time and, in turn reducing their desire for large families. This came to light when the participants recalled receiving negative statement from society regarding child birth.

Conclusion

The information presented in this study gives a picture of experiences of educated women in Mazabuka district of Zambia and their fertility preferences. Though this study was conducted in one district with a relatively small purposively selected sample, it might be possible to generalise to the whole country, especially when we examining the kind of rigour applied when using Inductive Phenomenological Analysis (IPA) thematic analysis. Based on the data and opinions of key informants, general lessons learned are identified. From the study, it can be concluded, therefore,

that education has an effect on the fertility preferences of women. The findings suggest that women postpone marriage and childbearing due to prolonged years of schooling. The findings also suggested that education, especially higher education, allowed women to easily adapt to modern contraceptives and other family planning methods. Therefore, higher education according to the study findings suggest that higher education attainment among women helps them transcend cultural beliefs and practices that suppressed women on fertility as it made women autonomous.

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