Investment in female education especially at primary level is increasingly being realized to improve nutritional practices, proper hygiene and management of their households, increased earning and economic productivity as well as improved quality of life for developing nations.

In Kenya, the government has articulated its commitment to providing primary education to all its school age children. But female illiteracy remains a draw back to realizing an ideal equality and universality of primary education. Despite the governments commitment of providing education to all school age children; donor funding as well as self-help activity, Wajir district is still lagging behind as far as girl's accessibility and retention in Primary Education is concerned. No in-depth investigation has been undertaken to find out the reasons for this low access and retention in Wajir. Therefore, this study investigated the socio-economic, socio-cultural and school based factors affecting girls' primary education in Wajir district.

The study involved a sample of 340 pupils (170 males and 170 females) from class seven and eight, 12 head teachers (11 male and 1 female), 72 teachers (36 males and 36 females) and 24 parents (12 females and 12 males). In the sampling of Head teachers, one female Head teacher was chosen because she was the only female Head teacher in Wajir district. It also included the District Commissioner, the District Education Officer, six chiefs and 24 village elders. The data was collected through questionnaire administered to pupils, interview schedules for parents, head teachers, District Commissioner and District Education Officer. Focus group discussions were held with the sampled teachers, chiefs and village elders. The data collected was analysed both qualitatively and quantitatively. From the findings of the study, the following emerged as the main factors influencing girls' access to and retention in primary education in Wajir district:

- School based factors such as distance and location of schools, category of schools, lack of physical facilities, learning environment, staffing as well as safety inside and outside the school.

- Socio-cultural factors such as gender stereotyped roles, negative traditional beliefs, attitudes and practices, patriarchal descent system, religious beliefs, miraa trade as well as nomadic way of life.

- Socio-economic factors, which include high poverty level, child labour, home environment and household chores, parental level of education, occupation and income levels, lack of employment and well as high cost of education.

In conclusion, it is evident that the government has the policy that allows equal access to primary education for boys and girls but due to the aforesaid factors enrolment and retention rates differ in Wajir district.

Taking the above findings into consideration, the study makes the following recommendations.

- There is need to carry out awareness campaigns to sensitize all the stakeholders on the importance of education especially of the girls child.

- It is important to create well-maintained single sex boarding schools. There is need to equip the existing nomadic boarding schools. Girls should be targeted in terms of bursary and sponsorship.
- There is need to create projects and programmes that will increase the family income hence a source of economical empowerment. This will help parents to generate more income to invest in primary education especially for the girl-child.

There is need to enforce the laws that prohibit negative practices such as early marriage, Female Genital Mutilation and sexual harassment.