

CPR COMMENTARY

No. 5 • AUTUMN 2007

গ্রাম-বাংলায় মাধ্যমিক স্কুলে মেয়েদের অংশগ্রহণে প্রতিবন্ধকতা

# Barriers to Girls' Secondary School Participation in Rural Bangladesh



Jennifer Hove



CENTRE FOR POLICY RESEARCH

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IUBAT – International University  
of Business Agriculture  
and Technology  
Dhaka, Bangladesh



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# Barriers to Girls' Secondary School Participation in Rural Bangladesh

**Jennifer Hove**

Bachelor of International Relations,  
University of British Columbia 2000

Master of Public Policy,  
Simon Fraser University 2007

Visiting Fellow,  
IUBAT 2006

## About the Centre

Created in 1999, the Centre for Policy Research is a nonprofit research and educational institution, linked to IUBAT – International University of Business Agriculture and Technology.

Its goals are to identify current and emerging economic and social issues facing Bangladesh; to analyse options for public and private sector responses; to recommend, where appropriate, particular policy options; and to communicate the conclusions of its research in an accessible and nonpartisan form, in both English and Bengali. Publications of the Centre are freely available at [www.iubat.edu/cpr](http://www.iubat.edu/cpr)

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While the centre takes care to assure the quality of published research, the conclusions of individual studies lie with the authors. Conclusions do not necessarily represent the opinion of IUBAT, SFU or the members of the centre's management committee.

## About the Author

**JENNIFER HOVE** Over the summer of 2006, Jennifer worked in Dhaka as part of the Canadian International Development Agency's Students for Development program. While there, she worked with the BRAC University Institute of Educational Development on the CREATE project, an international research consortium on educational access, transitions and equity. The research analyses policy and practice to reduce exclusion in South Asia and Sub-Saharan Africa. Starting in September 2007, Jennifer will be pursuing doctoral studies in Political Science at the University of Toronto.

Design and layout by Nadene Rehnby [www.handsonpublications.com](http://www.handsonpublications.com)

Cover photo, GPS South Galdih School, by Tyler Bryant

ISBN 984-70060-0001-3 | U.S. \$15 | Taka 200

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The author, photographed with children in Uttara, in summer 2006. JOHN RICHARDS PHOTO

## **Acknowledgements**

I WOULD LIKE TO EXPRESS MY SINCERE GRATITUDE TO DOMINIQUE GROSS FOR providing tireless guidance, and for challenging me to produce my best work possible. I also extend my thanks to Jane Friesen for her insightful comments during my defence and to John Richards for sharing his enthusiasm for Bangladesh and for helping to get me there.

To the director and staff of BU-IED I am particularly indebted. Special thanks to Manzoor Ahmed for sharing his vast knowledge of education in Bangladesh. My gratitude also goes to Altaf Hossain and Md. Abul Kalam for their insights and considerable help with the interviews that form the backbone of this project. The facilitators who conducted the interviews are to be congratulated for completing the task, despite the country being at a near standstill due to political unrest in November 2006.

My sincere thanks also to Dr. Alimullah Miyan and to the staff of IUBAT for having hosted me from May to August 2006 when much of this research was conducted. I am also grateful to Jaddon Park for his assistance and friendship while I was in Dhaka and to Janet Raynor for so generously sharing her knowledge of the FSP.

Many thanks to my friends and family for their words of encouragement along the way.

## **Dedication**

To Joel – for your love, support and culinary abilities – all of which sustain me.



**CLOSE QUARTERS:** Crowded classrooms like this one in Manikganj are common. The teacher:pupil ratio in the Manikganj schools of this study ranged from 1:27 to 1:48. TYLER BRYANT PHOTO



## About the Photographs

ACCOMPANYING THIS REPORT, WE ARE PLEASED TO PRESENT A SERIES of portraits of girls and young women in rural Bangladesh. Our sincere thanks to all of the photographers for their generous contributions, and to the subjects of the photos for their inspiration.

**TYLER BRYANT** is a student of Public Policy at Simon Fraser University and has worked in education policy in Bangladesh.

**M.R. HASAN** was born in Bangladesh. He graduated from UBS Film School at the University of Sydney (Australia), and is a documentary photographer and filmmaker.

**JAMES HUNT** currently resides in Dhaka, where he works for an international oil company. His work on four continents has allowed him to explore his passion for travel and photography. He considers Bangladesh a treasure of photo opportunities – a land so full of colour and life he seldom leaves his house without a camera. He enjoys sharing his photo perspectives with all and posts his work at [www.flickr.com/photos/internationalmanofmystery/](http://www.flickr.com/photos/internationalmanofmystery/).

**AHMED SHARIF** works for a multinational company, where his job sometimes helps his passion to travel. Through his lens he tries to capture the beauty of Bangladesh, his mother country. A weekend traveller in most cases, Sharif has visited more than half the districts of Bangladesh. He maintains online portfolios at <http://community.webshots.com/user/asharif110> and [www.flickr.com/photos/desherchobi/](http://www.flickr.com/photos/desherchobi/).

**MONIR-UZ-ZAMAN** is a student of Microbiology at the University of Dhaka. His passion as a photographer is in capturing the fleeting moments that make up the essence of human life, wherever it lies – in nature, daily life, portraits or street photography. More of his work can be seen at [www.flickr.com/photos/bacillus](http://www.flickr.com/photos/bacillus).

## Foreword

I AM PLEASED TO INTRODUCE THIS FIFTH MAJOR PUBLICATION BY THE CENTRE FOR POLICY Research. Through earlier publications, and the present one, the Centre is keeping up its commitment to support research into public policy issues in Bangladesh, and to disseminate publications widely in order to trigger public debate.

Achieving parity in enrolment of girls and boys in the education system is a major goal in Bangladesh. With the support of the Female Stipend Programme (FSP), it has been possible to attain parity at grade six. Thereafter the drop out rate is high among both boys and girls. It is alarmingly high among girls, leading to a very low completion rate for the Secondary School Certificate (SSC) and an even lower completion rate at Higher Secondary Certificate (HSC). The study author is Jennifer Hove, who spent considerable time in IUBAT as a Visiting Research Fellow while studying the issue of girls' participation in secondary schools. The author points to some of the significant barriers to girls' completion of studies and suggests a policy that could significantly improve completion at the SSC level. I thank the author for her contribution.

IUBAT was the first non-government university established in Bangladesh. Since its founding in 1991, it has grown in stature to become a valuable source of intellectual activity in our country. This monograph is another step forward for IUBAT. I hope that, in the years to come, the Centre will serve both IUBAT and our country as a forum for serious, nonpartisan research into economic and social dilemma facing Bangladesh.

I appreciate our deepening cooperation with Simon Fraser University over the decades in developing a quality educational and research institution in Bangladesh. The most vital aspect of this cooperation is the intellectual stimulation provided by the visiting Canadian faculty who visit IUBAT. Their expertise covers diverse subjects, from business to nursing, under the active stewardship of Professor John Richards, who also serves in the IUBAT Overseas Advisory Council. Finally, I thank Nadene Rehnby for her work in preparing this monograph for publication.

Dr. M. Alimullah Miyan  
Vice-Chancellor and Founder, IUBAT

## Foreword

IN TODAY'S WORLD, EMPOWERING WOMEN IS ONE OF THE CRUCIAL ELEMENTS IN successful social and economic development and one of the means to do that is to provide girls with more than just basic education. The Government of Bangladesh showed it is aware of that necessity by implementing a very successful stipend program for girls to enroll in secondary school. However, as Jennifer Hove's study shows, getting girls enrolled is only one step in the process; developing a school environment that helps them complete their studies is as important.

In order to identify what factors would ensure higher graduation rates by girls, Ms. Hove designed interview questions for parents, teachers and girls themselves. Through the kind co-operation of the BRAC University Institute of Education Development, she was able to conduct interviews in four rural schools. Her study finds a strong consensus among participants about the importance of secondary education for girls. However, the lack of suitability of the curriculum, the stringent conditions of the stipend program, families' financial constraints and social pressures all contribute to weakening the commitment to completion. These factors bear more heavily on girls from poor families.

The policy strategies identified by Ms. Hove concern targeting financial support to poor families in order to provide additional tutoring for those students. The study's innovative conclusion is that a reallocation of funds, and not merely additional funds, could alleviate part of the unfair burden on girls from poor families attempting to complete secondary education.

Once again, cooperation between IUBAT and Simon Fraser University has led to an innovative and insightful policy study that provides a challenge to anybody committed to girl's education in developing countries.

Professor Dominique M. Gross  
Graduate Public Policy Program  
Simon Fraser University  
Vancouver, Canada

# Executive Summary

IN 1994, BANGLADESH INTRODUCED THE FEMALE STIPEND PROGRAMME (FSP), a nationwide policy aimed at encouraging rural girls to attend secondary school. The FSP, which provides monthly stipends and free tuition to beneficiaries, has been instrumental in raising enrolment rates among rural girls. However, girls' rates of progression and completion of the secondary cycle (from grades six to ten) remain substantially lower than boys' rates. This study seeks to uncover the main determinants in whether enrolled girls remain in secondary school to completion, or drop out.

The factors that cause some girls to stop attending school can be categorised as the *push out* effects related to poor school quality and the *pull out* effects of poverty, family and social pressures. To account for this distinction, this study reviews girls' education policies in Bangladesh and recent assessments of the FSP. It also includes an analysis of key education indicators and utilizes primary data gathered from group and individual interviews with parents, teachers, and enrolled and out-of-school girls, in four secondary schools and nearby villages in the Manikganj district of rural Bangladesh. Interview responses are categorised and compared to highlight the key school- and family-based factors that both positively and negatively influence girls' school participation.

Interview responses reveal a number of factors determining the probability of a student dropping out:

- The difficulty experienced by many students in meeting the required minimum 45 per cent marks (a condition of the FSP);
- The importance of private tutoring to achieve the stipend minimum mark requirements and learning goals in general;
- The impact of poverty, including the inability to afford private tutoring and devote the necessary time on studies; and
- Family characteristics, including size and low parental education levels.

These issues illustrate that many of the barriers to girls' secondary school participation stem from low socioeconomic condition.



**RURAL LIFE:** In rural Bangladesh rice is life. Everyone works to assure the harvest. JAMES HUNT PHOTO

Thus, in assessing policies to encourage girls' enrolment in and completion of secondary school, this study focuses on disadvantaged girls rather than all rural girls. The policy options assessed are as follows:

1. *Status Quo*: This option – to continue the FSP in its current incarnation – is a benchmark from which to compare the other policies.
2. *Lower FSP Performance Requirement*: This second option maintains all features of the current FSP with the exception of the performance requirement related to exam marks. The minimum marks threshold is reduced from 45 to 40 per cent in half-yearly and annual exams.
3. *Target the FSP*: This third option also reduces the performance minimum requirement to 40 per cent marks, but modifies programme eligibility to target the 30 per cent poorest rural girls enrolled, with regional variation based on poverty maps, female illiteracy and enrolment/attendance rates. Community-based targeting is utilized, along with clear inclusion indicators and simple family questionnaires to document poverty status. Selection of recipients is conducted by headteachers and school

management committees, in conjunction with local NGOs that target the poorest of the poor.

4. *Target the FSP Plus Instructional Support*: This last option is the same as option three, but is supplemented by the provision of instructional support through peer-tutoring. Both girls who have graduated from secondary school and girl students enrolled in higher grades are trained as peer tutors to provide instructional support to stipend beneficiaries.

To analyse how well each option is likely to retain disadvantaged girls in secondary studies, the following criteria are used: 1) impact on school access, 2) impact on girls' learning achievements, 3) impact on overall school improvements, 4) financial sustainability of the programme cost, and 5) stakeholders' response. Based on an assessment using these criteria, I recommend that the FSP introduce poverty-targeted eligibility conditions, while also providing instructional support to stipend recipients to mitigate their difficulty in affording private tutoring. Within this recommendation, monitoring and evaluation are crucial to ensuring financial sustainability, effective targeting and overall success of the policy.

# সার সংক্ষেপ

সাড়া দেশ জুড়ে পল্লী এলাকার মেয়েদেরকে মাধ্যমিক স্কুলে ভর্তিতে উৎসাহিত করার জন্য বাংলাদেশ ১৯৯৪ ইংরেজি সালে মেয়েদের বৃত্তি প্রদান কর্মসূচী (এফ এস পি) চালু করে। এফ এস পি উপকারভোগীরা মাসিক বৃত্তি পায় এবং তাদের টিউশন ফি মওকুফ করা হয়। এই সুবিধাদির ফলে গ্রামের মেয়েদের মধ্যে স্কুল ভর্তি হওয়ার হার বেড়ে যায়। ছাত্রী ভর্তি বৃদ্ধির পরও এই ব্যবস্থায় মাধ্যমিক পর্যায়ে ৬ষ্ঠ থেকে ১০ম শ্রেণী পর্যন্ত ছেলেদের তুলনায় মেয়েদের স্কুলে টিকে থাকার হার উল্লেখযোগ্য মাত্রায় কম। এই গবেষণায় ছাত্রীদের মাধ্যমিক স্কুলে লেখাপড়া শেষ করা বা ঝড়ে পরার নির্নায়কগুলি চিহ্নিত করার প্রচেষ্টা চালানো হয়।

যেসব কারণে কোন কোন ছাত্রী স্কুলে যাওয়া বন্ধ করে দেয় সেগুলিকে দুভাবে ভাগ করা যায়। এর একটি হলো নিম্নমানের শিক্ষা, যা ছাত্রীদেরকে স্কুল ছেড়ে যেতে প্রভাবিত করে। অপরটি হলো দারিদ্র, পরিবার ও সামাজিক চাপ দ্বারা প্রভাবিত হয়ে স্কুল ছেড়ে যাওয়ার প্রবণতা। এই দুইমুখী ধারার প্রভাব ব্যাখ্যা করার জন্য এই গবেষণায় বাংলাদেশে প্রচলিত মেয়েদের শিক্ষানীতি এবং সাম্প্রতিক সমাপ্ত এফ এস পি'র মূল্যায়ন রিপোর্টের পর্যালোচনা করা হয়। এই গবেষণায় শিক্ষার মূল সূচকগুলিও বিশ্লেষণ করা হয়। অন্যদিকে মানিকগঞ্জ জেলার পল্লী এলাকার চারটি মাধ্যমিক স্কুল এবং পার্শ্ববর্তী গ্রামে জরীপ কাজ পরিচালনা করা হয়। সমষ্টিগত ও এককভাবে পিতামাতা, শিক্ষক, স্কুলে পড়া ছাত্রী ও স্কুল ছেড়ে যাওয়া ছাত্রীদের সাক্ষাৎকার গ্রহণ করা হয় এবং এইভাবে সংগৃহীত প্রাথমিক তথ্যের বিশ্লেষণ করা হয়। সংগৃহীত তথ্য থেকে জানার চেষ্টা করা হয় যে কি কি স্কুল ভিত্তিক এবং পরিবার ভিত্তিক কারনসমূহ ছাত্রীদের স্কুলে পড়াশুনা করা বা ছেড়ে যাওয়াকে উৎসাহিত বা নিরুৎসাহিত করে।

সাক্ষাৎকার তথ্য বিশ্লেষণের মাধ্যমে প্রকাশ পায় যে বেশ কিছু বিষয় ছাত্রীদের স্কুল ছেড়ে যাওয়ার সম্ভাবনাকে প্রভাবিত করে:

- অনেক ছাত্রীর পক্ষে ন্যূনতম ৪৫% মার্ক বাধ্যবাধকতার শর্ত পূরণে ব্যর্থতা (ইহা এফ এস পি'র একটি শর্ত)।
- বৃত্তির জন্য প্রয়োজনীয় ন্যূনতম মার্ক ও শিক্ষা জ্ঞানের সাধারণ মান অর্জনে প্রাইভেট টিউশনির প্রাধান্য।

- দারিদ্র্যের প্রভাব, যার মধ্যে রয়েছে প্রাইভেট টিউশনির ব্যয় মিটাতে সামর্থের অভাব ও পড়াশোনায় প্রয়োজনীয় সময় দিতে না পারার ব্যর্থতা।
- পারিবারিক বৈশিষ্ট্য, যার মধ্যে রয়েছে বৃহাদাকারের পরিবার ও মাতাপিতার নিম্নপর্যায়ের শিক্ষা।

এসব বিষয় প্রমাণ করে যে মেয়েদের মাধ্যমিক স্কুলে অংশগ্রহণের অধিকাংশ প্রতিবন্ধকতার মূল উৎস হল তাদের পরিবারের নিম্ন স্তরের আর্থ সামাজিক অবস্থান। অতএব মেয়েদের মাধ্যমিক স্কুলে ভর্তি হওয়া এবং শেষ শ্রেণী পর্যন্ত টিকে থাকার বিষয়ে নীতিমালা মূল্যায়নে, এই গবেষণাতে পল্লী এলাকার সমস্ত মেয়েদের বদলে যে সব মেয়ে অসুবিধাজনক অবস্থানে আছে তাদের বিষয় বিবেচনা করা হয়েছে। যেসব নীতিগত বিষয় মূল্যায়ন করা হয়েছে তার মধ্যে আছে:

১. স্থিতিশীল অবস্থা: এই নীতি অবলম্বনের অর্থ হল যে এফ এস পি বর্তমানে যে অবস্থায় চলছে তাকে চলতে দেয়া। এফ এস পি'র বর্তমান অবস্থানকে বেঞ্চমার্ক হিসাবে ধরে নিয়ে অন্য নীতি বিকল্পের সাথে তুলনা করে দেখা।
২. এফ এস পি কার্যক্রমের বাধ্যবাধকতার মাত্রা শিথিল করা: দ্বিতীয় এই বিকল্প ব্যবস্থায় বর্তমানে প্রচলিত এফ এস পি কার্যক্রমের সমস্ত বিষয়ে ফলাফলের ক্ষেত্রে বাধ্যবাধকতা মূলক মার্কার মাত্রা শিথিল করতে হবে। সান্মাসিক ও বাৎসরিক পরীক্ষার ক্ষেত্রে প্রাপ্ত মার্ক ৪৫% থেকে কমিয়ে ৪০% এ নিয়ে আসতে হবে।



**GARMENT WORKERS:** Young women heading to their workplace in the early morning. MONIR-UZ-ZAMAN PHOTO

৩. এফ এস পি'কে আরো নির্দিষ্ট শ্রেণীমুখী করে তোলা: এই তৃতীয় বিকল্প ব্যবস্থায় একদিকে নূনতম মার্কের মাত্রা ৪০% এ রাখা হবে তবে একই সাথে এই কর্মসূচীর মূল টার্গেট হবে পল্লী এলাকার মাধ্যমিক স্কুলে ভর্তি হওয়া প্রান্তিক পর্যায়ের শতকরা ৩০% ছাত্রী। সব ছাত্রীদেরকে এফ এস পি আওতায় না এনে এই কর্মসূচী শুধুমাত্র প্রান্তিক পর্যায়ের ৩০% ছাত্রীর ক্ষেত্রে চালু রাখা যেতে পারে। তবে কত মাত্রায় প্রান্তিক ছাত্রী এই কর্মসূচীর আওতায় থাকবে তা ঠিক করতে দারিদ্র্য মানচিত্রে প্রদর্শিত দারিদ্রের আঞ্চলিক বৈষম্য, মহিলা নিরক্ষতার হার এবং মাধ্যমিক স্কুলে ভর্তি ও উপস্থিতির তারতম্যের বিষয় বিবেচনায় রাখতে হবে। কমিউনিটি ভিত্তিক টার্গেটিং ব্যবস্থা প্রচলন করা যেতে পারে এবং এর সাথে যুক্ত থাকবে সুস্পষ্টভাবে চিহ্নিত অন্তর্ভুক্তির নির্ণায়ক সমূহ এবং দারিদ্রের স্তর নির্ণয়ের জন্য খুব সহজ পারিবারিক প্রশ্নপত্র। কারা এই কর্মসূচীতে অন্তর্ভুক্ত হবে তা যাচাই করবে হেডমাস্টার ও এসএমসি তবে তারা যেসব এনজিও হতদরিদ্রের নিয়ে কাজ করে তাদেরকে এই যাচাই-বাছাই প্রক্রিয়ায় সম্পৃক্ত করবে।
৪. এফ এস পি এবং শিক্ষাসহায়ক সাহায্য নির্দিষ্ট শ্রেণীমুখী করা: এই শেষ বিকল্পটি তৃতীয় বিকল্পের সাথে একই পর্যায়ের। তবে এই সাথে যোগ করা হয়েছে বন্ধু

টিউটরের মাধ্যমে আলাদা পড়ালেখায় ব্যবহারের বিষয়টি। এই টিউটররা হবে ছাত্রীদেরই সহপাঠি বা উচ্চ শ্রেণীর ছাত্রী। এই সব বন্ধু টিউটরদের মধ্যে থাকবে মাধ্যমিক পাশ ছাত্রী বা উচ্চ শ্রেণীতে পড়া ছাত্রী এবং তাদেরকে পাঠদানের জন্য প্রশিক্ষণ দেওয়া হবে। এই প্রশিক্ষণপ্রাপ্ত বন্ধু টিউটর বৃত্তিদারী মেয়েদের আলাদাভাবে লেখাপড়ায় সাহায্য করবে।

এই চারটি বিকল্প পছন্দ কতটা উল্লেখযোগ্য মাত্রায় সুবিধাবঞ্চিত ছাত্রীদেরকে মাধ্যমিক স্কুলে ধরে রাখতে সহায়ক হবে তা যাচাই করার জন্য নিম্নলিখিত মাপ-কাঠি বেচে নেওয়া হয়েছে: ১) স্কুলে ভর্তির উপর প্রভাব, ২) ছাত্রীদের শিক্ষায় সাফল্যজনিত প্রভাব, ৩) সার্বিক স্কুল উন্নয়নের প্রভাব, ৪) কর্মসূচীর ব্যয় বহন করার মত অর্থ সংস্থানের ক্ষমতা, এবং ৫) যারা এফ এস পি'র সাথে সম্পৃক্ত ও যাদের যাদের স্বার্থ এই কর্মসূচীতে জড়িত তাদের কাছে গ্রহণযোগ্যতা। এখানে উল্লেখিত মাপকাঠি ব্যবহার করে, এই গবেষণায় সুপারিশ করা হয় যে এফ এস পি'কে দারিদ্র শ্রেণীমুখী করে তোলা বাঞ্ছনীয়। একই সাথে বৃত্তিদারীদের শিক্ষা সাহায্যের ব্যবস্থা করা যাতে তারা দারিদ্রের কারণে প্রাইভেট-টিউটরের সুবিধা থেকে বঞ্চিত না হয়। এই সুপারিশ সার্বিকভাবে বাস্তবায়ন করতে হলে যেসব বিষয়ে নীবিড় দৃষ্টি দিতে হবে তার মধ্যে আছে মনিটরীং ও মূল্যায়ন যা আর্থিক স্থিতিস্থাপকতাকে নিশ্চিত করা, কার্যকর টার্গেটিং ও এই নীতির সার্বিক সাফল্যের ক্ষেত্রে অত্যন্ত গুরুত্বপূর্ণ ভূমিকা পালন করবে।

## SECTION 1

# Introduction

EDUCATING GIRLS IS CRUCIAL TO DEVELOPMENT: ASIDE FROM THE INTRINSIC VALUE of education, better-educated women are more productive and have higher incomes; they marry later and have fewer, healthier and better-educated children. One of Bangladesh's significant education achievements over the last 15 years is the realization of near parity in gender of enrolment at both the primary and secondary school levels. Amongst the programmes aimed at getting girls into school, the Bangladesh Female Stipend Programme (FSP)<sup>1</sup> is viewed internationally as a vanguard policy. Implemented nationwide in 1994, the FSP provides monthly stipends and free tuition to rural girls as incentives to attend secondary school (GOB, 2006).

While the FSP has been instrumental in raising enrolment rates among rural girls, girls' rates of progression and completion of the secondary cycle (from grades six through ten) are disturbingly low – albeit the comparable rate for boys are also low. In grades six and seven, boys' dropout rates exceed those for girls, but by grade eight the promotion and retention rates of girls are lower than for boys. By grade ten, boys are significantly ahead of girls in participation in public examinations and promotion to higher secondary school. Moreover, only 13 per cent of girls who

complete the tenth grade transition to the higher secondary grades of eleven and twelve (Ahmed et al., 2006; Mahmud, 2003). In light of these high dropout and low participation rates, one can surmise that there are powerful forces at work within schools, families and the broader society that dissuade girls from staying in school.

The large numbers of out-of-school children in many developing countries is a matter of obvious concern. There is a wealth of literature on what causes children to never enrol in school or stop attending. Educationalists





**TIME AWAY FROM WORK:** These young women live in a shanty alongside a small processing plant, where young women work hard from dawn to dusk. JAMES HUNT PHOTO

tend to group the factors into two categories: the *push out* effects related to poor school quality and the *pull out* effects of poverty, family and social pressures. These forces are certainly at play in rural Bangladesh where poverty creates pressure on girls to abandon school and contribute to family income, where cultural traditions favour early marriage and undervalue women's potential to play a productive economic role, and on the *push out* side, many schools are of inferior quality and poorly staffed. It appears that the *pull out* factors become more pronounced as girls age, such that the stipends no longer offset the opportunity cost of attending school for many girls. Moreover, the FSP requires that girls maintain at least 45 per cent exam marks and 75 per cent attendance in order to receive financial assistance. The reality is that many students cannot maintain 45 per cent marks in all subjects, due to low quality instruction and a poor primary education foundation. The

attendance and minimum marks conditions of the FSP likely disadvantage first-generation learners whose parents cannot provide much support, those who cannot afford private tutoring, and those who are required to contribute to their families' income.

This study of what factors inhibit rural girls' completion of secondary school is of particular interest in light of the FSP, which represents some 60 per cent of the development budget for secondary education. Given the high proportion of resources devoted to the programme, two key policy questions emerge. Does the programme meet its stated objectives? Does it cannibalize resources that could be used to fund much-needed quality improvements for secondary education? (Ahmed et al., 2006) These questions are of relevance to policy decisions of the Government of Bangladesh, bilateral donor agencies, multilateral organisations and international financial institutions such as the World Bank

and the Asian Development Bank. The broader policy ramifications also have bearing on teachers, parents and students in Bangladesh, as well as on policymakers and advocates in other developing countries facing similar challenges in the field of girls' education.

To uncover the main determinants of whether enrolled girls remain in school, I gathered primary data through interviews with four key groups in Manikganj, a district of rural Bangladesh to the west of Dhaka. I conducted group and individual interviews with parents, teachers, and girls both in- and out-of-school in four rural secondary schools and nearby villages. The out-of-school girls are former students who stopped attending school prior to completion despite the availability of the FSP financial incentives. While many studies to date have focused on the experiences of girls in school, the inclusion of out-of-school girls provides insight into the immediate factors that caused them to drop out. Moreover, I use the data from this group, along with interview data from parents and enrolled girls, to identify the issues that put some girls relatively more at-risk than others. The data collected from teachers provides an indication of how those within the education sector view the FSP and the challenges of keeping students in school.

I categorise the interview data to compare the responses that are unique to one group and the responses shared by all groups. These specific and shared responses help to highlight the relevant factors in schools and at home. I show particular attention to the policy implications of the findings in light of questions that have emerged since the introduction of the FSP. These questions relate to the financial sustainability of the programme, the need for further targeting, and the areas where the

school system as a whole would benefit from quality improvements.

I analyse four policy options: the status quo and three options that would modify the performance requirement and eligibility criteria of the FSP. I assess all four options against five selected criteria: 1) impact on school access, 2) impact on girls' learning achievements, 3) impact on overall school improvements, 4) financial sustainability, and 5) stakeholders' response. Based on this analysis, I recommend that the current FSP be modified to target disadvantaged girls and to provide instructional support to stipend beneficiaries.

This study is organized as follows. Section 2 begins with a review of the literature and empirical studies that have examined the benefits of educating girls. I then summarize the education system in Bangladesh and the national policies that have sought to promote girls' education. In Section 3, I examine the FSP, paying close attention to critical assessments that reveal some of the programme's shortcomings. Section 4 focuses on the differences in learning achievements between boys and girls at the secondary level. In Section 5, I outline my methodology and framework for analysis. I highlight the differences and similarities of the interview questions posed to each of the four groups. Section 6 is an analysis of the interview data. I address the responses and characteristics of each group individually, and then underscore the key areas where they converge or differ. This investigation guides the policy objectives, criteria for analysis and recommendations, which I present in Section 7. In Section 8, I conclude by drawing out those policy issues that I believe to be most relevant to the success of girls in secondary education.



**WORKING AT PATENGA:** These girls are working on the beaches of Patenga. Will they get to secondary school? First, they must complete the primary school cycle. Nearly 90 per cent of boys and girls now enter primary school and about three quarters of children who start actually complete the cycle. AHMED SHARIF PHOTO

## SECTION 2

# Getting Girls into School

THE BENEFITS OF EDUCATING WOMEN ARE UNDENIABLE. THE SOCIAL AND PRIVATE returns to women's education are substantial; better-educated women have higher incomes and fewer, healthier and better-educated children. Evidence from developing countries in Africa, Latin America and Asia supports the importance of closing gender gaps in education in order to advance a host of development goals. Girls' education contributes to poverty alleviation, improved nutrition and reduced fertility (Hill and King, 1993; Schultz, 1993; Klasen, 1999; Barrera 1990; UN Millennium Project 2005). Education also improves women's own health outcomes and life expectancy, their ability to influence family decisions and their likelihood of engaging in formal paid employment (Birdsall and Berhman, 1991; Govindasamy, 2000; Malhotra et al., 2003). So strong are the benefits that many experts are convinced that investment in the education of girls may well be the highest-return investment available in the developing world (Summers, 1993).

Despite these benefits, there has traditionally been an underinvestment in women's education in developing countries, stemming from the reality that many of the benefits are public, while the costs are private (Hill and King, 1993). The private returns to a girl's family typically dominate in deciding whether and for how long families send their daughters to school. Yet many of the benefits of women's education accrue to society in general. For ex-

ample, Hill and King (1993) show that higher gender gaps in education reduce a country's economic wellbeing. Using a sample of over 100 developing countries, they find that, for given levels of female education, labour force participation and capital stock per worker, those countries with larger gender gaps in education<sup>2</sup> will have a GNP 25 per cent lower than those countries with smaller gaps.





**SCHOOL BENEFITS:** If able to attend secondary school, these girls will benefit from improved health, enhanced social status, and greater economic opportunities. M.R. HASAN PHOTO

Other studies focus on lowered fertility and enhanced public health. Relative to women with less than seven years of schooling, the World Fertility Survey suggests that women with more years of schooling have 3.6 fewer children in Latin America, 2.0 fewer in Africa, and 3.1 fewer in Asia (Schultz, 1993). This lowered fertility is due in part to increased contraception use among educated women, a practice that also reduces the spread of sexually transmitted diseases. A recent survey of studies examining the link between girls' education and HIV in Africa finds a convergence among most studies: education has a significant positive impact among young women on knowledge of HIV prevention and condom use (Hargreaves and Boler, 2006).

The direct and opportunity costs of girls' education – both private and social – tend to be recovered fully in increases in market productivity or wage gains of better-educated women (Schultz, 1993; Michaelowa and Waller, 2005). In terms of family health, there is a strong inverse relationship between a mother's level of schooling and the incidence of mortality, morbidity, and malnutrition among her children. In the Philippines, a study of chronic child malnutrition found that maternal education explained differences among children, whereas household income level did not (Barrera, 1990). Maternal education also has a greater effect than paternal education on school enrolment and attendance rates of children (Schultz, 1993). Investing in girls' education is a virtuous cycle: as educated



**GRADE 9 MATH CLASS:** Despite the many benefits of attending school, secondary education in Bangladesh suffers from a lack of trained and qualified teachers. TYLER BRANT PHOTO

girls become mothers, they invest in their own children's education.

These findings reflect the Women in Development (WID) approaches, which see women as *instruments* of development. Introduced to development policy in the 1970s, WID focuses somewhat narrowly on women's roles and their ability to influence development. Development discourse has since shifted away from this thinking towards the Gender and Development perspective, which considers the many spheres of women's lives and broadens the concept of gender roles and activities to include *objectives* of development (Razavi and Miller, 1995). These objectives can be identified by posing the question, "what can development do for women?" rather than "what can women do for development?"

(Raynor and Chowdhury, 2006, p.5). In this context, women's education is a means of advancing such goals as greater empowerment and political participation among women. It also leads to greater influence in household and community decision-making and control over one's body (Malhotra et al., 2003).

### **The importance of secondary education for girls**

Recent studies find that secondary education "has far stronger positive effects on women's own outcomes than primary education does – their health and well-being, position in family and society, economic opportunities and returns and political participation" (UN

Millennium Project, 2005, p.37). Yet secondary school participation remains low in many developing countries, particularly among girls (UNESCO, 2005). With regard to labour market benefits, women derive higher returns to secondary education than do men, whereas returns to primary education are lower for women than for men (Psacharopoulos & Patrinos, 2002; UN Millennium Project, 2005). Higher levels of education similarly increase women's probability of engaging in formal paid employment (Birdsall and Berhman, 1991; UN Millennium Project 2005). Subbarao and Rainey (1995) find that female secondary education also has a substantial effect on fertility and child mortality. In their cross-country study of 65 low- and middle-income countries, they found that doubling the share of girls educated at the secondary level (from 19 to 38 per cent, holding all other variables constant) would reduce fertility from 5.3 to 3.9 children per woman. Infant mortality would similarly drop from 81 deaths out of 1,000 births to 38 (Subbarao & Rainey, 1995; UN Millennium Project, 2005).

Researchers also find that the incremental benefit of achieving higher levels of education has a greater influence on health outcomes than achieving lower levels. Women with more schooling are at less risk for disease and make more use of prenatal and delivery services (Govindasamy, 2000; Malhotra et al., 2003). Female secondary education is more strongly and consistently associated with women's increased household decision-making and control over resources than is primary schooling (Malhotra et al., 2003).

Taken together, these greater benefits from secondary education can be summarized as an increase in "women's ability and freedom to make strategic life choices, a process that

occurs over time and involves women as agents who have the ability to formulate choices, control resources or enact decisions that affect important life outcomes" (Malhotra et al., 2003, p.3). The Millennium Development Goals (MDGs), which attempt to focus international efforts around key objectives, see women's empowerment as vital. Goal 3 calls on the international community to "promote gender equality and empower women," with the specific target of eliminating "gender disparity in primary and secondary education by 2005 and at all levels of education no later than 2015" (UN Millennium Project, 2005, p.xviii).

## Education in Bangladesh

Bangladesh is a populous low-income country with a relatively young population and low literacy rates, particularly among women and the poor. Recent estimates for the population ages over 11 years put female literacy rates at 35.6 per cent as opposed to 47.6 per cent for males (Ahmed et al., 2005). The education system is vast, comprising some 150,000 institutions, 760,000 teachers and 29 million students attending all levels up to university (Ahmed et al., 2007). Education in Bangladesh is further characterized by a high level of administrative centralization, high numbers of first-generation learners and an under-representation of women as teachers. Inequality related to socio-economic status and the rural-urban divide persists, despite system-wide enhancements since 1990.

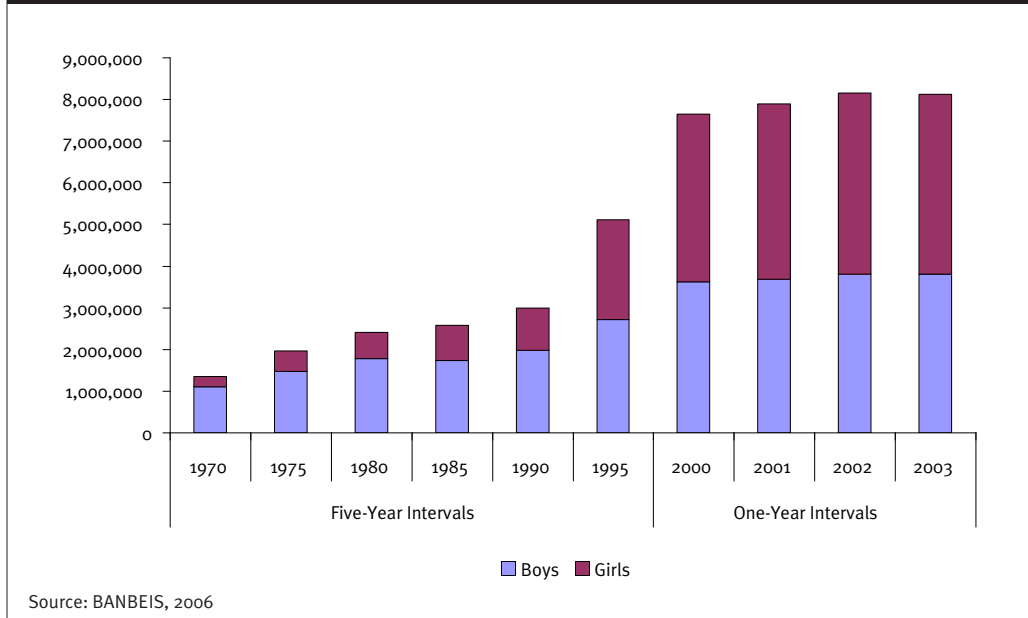
At the primary level, 18 million students are engaged in four broad categories of school: 1) a highly centralized government-run Bangla medium system, 2) a range of non-

government schools, 3) nonformal NGO-run schools, and 4) madrasas combining religious and non-religious instruction. In 1990, at the World Conference on Education for All (EFA) in Jomtien, Thailand, the government of Bangladesh signed on to the global commitment to universalize primary education and “massively reduce illiteracy rates before the end of the decade” (UNESCO, 2006). In line with international EFA initiatives, Bangladesh realized significant increases in primary school participation over the 1990s. Two government programmes were instrumental in advancing EFA objectives: the Food for Education Programme (FFE) launched in 1993 and its successor, the Primary Education Stipend Programme, which came into effect in 2002. Both programmes were found to increase enrolment, attendance and grade progression of primary school aged children from poor

and landless families. Although financial leakage and mismanagement existed with both programmes, they did succeed in bringing children into school (Ahmed et al., 2005). The net primary enrolment rate<sup>3</sup> increased from 82.0 per cent in 1996 to 89.7 per cent in 2004 (Ahmed et al., 2007, p. 9). (Over these years the rate for boys increased from 83.0 to 84.0 per cent, while that for girls increased from 81.0 to 96.0 per cent.) Despite these gains in number of students, serious deficiencies in terms of school quality, learning outcomes and completion remain. Nearly half (48 per cent) of those who enter primary school drop out and fail to complete the full five-year cycle (Ahmed et al., 2007, p. 14).

As in primary education, Bangladesh has achieved significant increases in secondary school enrolment, particularly in the 1990s (see Figure 1).

**Figure 1: Numbers of Students Enrolled in Secondary School in Bangladesh, 1970–2003**





In 2006, net enrolment was reported at 45 per cent of the relevant age group of 11 to 15 year olds, up from 33 per cent in 1998 (Ahmed et al., 2006). Girls' enrolment also increased steadily over the 1990s, reaching some 53 per cent in 2001 (BANBEIS, 2006). It is important to note, however, that gender parity of enrolment does not imply that all children have access to education, but only that girls and boys have access in roughly the same proportions (Ahmed and Chowdhury, 2005).

While net enrolment of 45 per cent certainly represents an important achievement relative to past decades, it implies that 55 per cent of secondary school aged children are either out of school or in primary school. For those in secondary school, instructional quality is low. A recent examination of secondary education identifies key conventional indicators where the system is lacking. Secondary education in Bangladesh suffers from insufficient numbers of trained and qualified teachers, insufficient facilities and equipment, and insufficient numbers of textbooks reflecting a well-planned curriculum (Ahmed et al., 2006).

The organization of the secondary school system likely plays a role in this low quality. Unlike the primary education system, the vast majority of secondary schools are private: including English-medium and Bangla-medium; fee-paying, donor-funded and madrasas. Although the number of secondary schools has grown from under 6,000 in 1970 to over 17,000 in 2003, the share of private schools has remained stable at some 98 per cent (BANBEIS, 2006). The government provides salary subvention for the majority of teachers in the privately run schools; it has not yet achieved reasonable minimum standards in

terms of quality of teaching, core curricula and physical facilities.

Issues of quality almost certainly contribute to the pattern of few students completing the five-year secondary education cycle from class six to ten. Government statistics report that in 2003 secondary school completion rates, among those who initially enrol in class six, were 19.5 per cent for boys and 13.7 for girls (BANBEIS, 2006). These rates are very low, for both boys and girls.

## **Girls' education in Bangladesh**

There has long been official acknowledgement that education is beneficial for girls in order to make them better wives and mothers. In 1974, following independence, the newly formed government convened the Qudrat-e-Khuda Education Commission to consider priorities for education policy. The commission report conceptualized women's education as being useful in domestic life and in traditional gender roles. The commission linked female education to such outcomes as child care, health and nutrition, and suitable vocations including nursing and teaching (Jalaluddin and Chowdhury, 1997). In the years since, most policies aimed at promoting girls' education have tended to follow these goals, with the more recent emphasis on population control.

Girls' education policies in Bangladesh have recognized that some parents are reluctant to invest in their daughters' education. In a patriarchal system where daughters marry into another family, parents may decide that an investment in their daughters' education is not a sound use of limited resources (Raynor, 2005). This tendency intensifies with poverty.



**PRIMARY SCHOOL FOUNDATIONS:** Having reached gender parity in education, Bangladesh must now turn its attention to gender equality, which depends on classroom practices and teacher attitudes. M.R. HASAN PHOTO

As a result, policies have focused on financial incentives designed to get girls into school. In 1982, the Bangladesh Association for Community Education piloted two scholarship projects to increase rural girls' enrolment in secondary school in the hopes of delaying marriage and reducing fertility levels (Raynor and Chowdhury, 2006). This project later became the nationwide FSP. Programmes to date have been successful on at least one level. Over the 1990s, Bangladesh achieved gender parity of enrolment at both the primary and secondary levels. Arguably, projects have achieved far less in enhancing gender equality of education, a goal embraced by recent international commitments.

Along with the Millennium Development Goals (MDGs), the Education for All (EFA)

Dakar Framework for Action challenges signatories to meet specific targets with regard to gender equality in education. This Framework for Action came out of the World Education Forum held in Dakar, Senegal in 2000. The participants are collectively committed to "ensuring that the learning needs of all young people and adults are met through equitable access to appropriate learning and life skills programmes" (UNESCO, 2006). The Dakar Framework also echoes the MDG target of eliminating gender disparities in primary and secondary education and reaching gender equality in education.

A recent report monitors Bangladesh's progress in meeting the MDG and Dakar goals. The authors first distinguish between gender *parity*, gender *equality* and gender *equity*. As

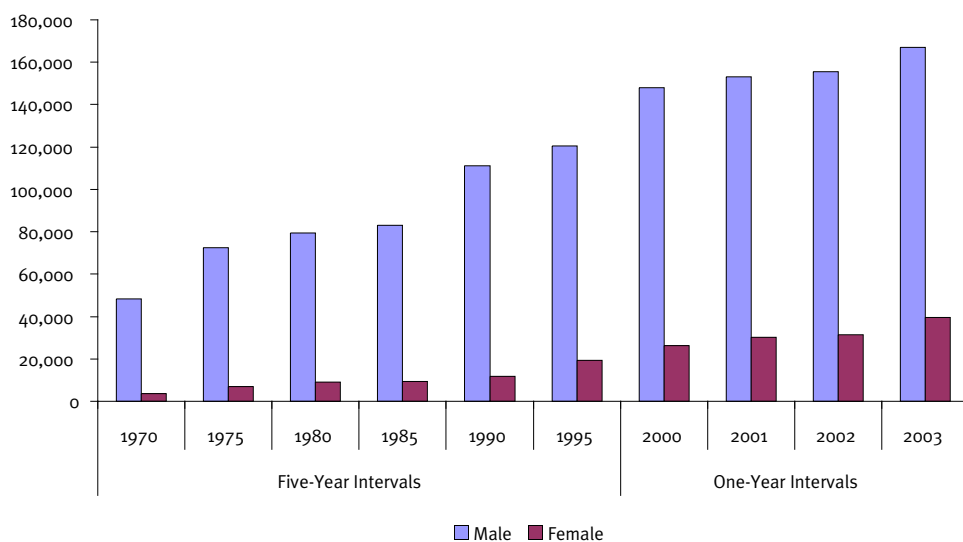
I mention in the previous subsection, gender parity refers simply to quantitative equality with respect to enrolment. Parity is achievable even if the majority of girls (and boys) lack access to education; it only requires that they enrol in the same proportion as boys (Ahmed and Chowdhury, 2005). Gender equality is a more comprehensive concept:

*It embraces parity, but also includes the indicators of outcomes which are manifested in learning achievement and performance of students in school and in public examinations. The questions of balance in enrolment in different subjects, stereotyping of fields of studies appropriate for boys and girls, balanced reflection of gender concepts in the curricular content, and equality in opportunities for further learning or job [prospects] are also elements of gender equality (Ahmed and Chowdhury, 2005).*

Gender equality in education is dependent on classroom practices, school environment, and teacher behaviour and attitudes. Gender equity is a yet broader concept. It defines strategies that emphasize “proactive approaches to cope with the social, cultural and historical ingredients of gender injustice” (Ahmed and Chowdhury, 2005). In practice, education and development programmes deal with these concepts sequentially as they move from gender parity to the more inclusive concepts of gender equality and equity.

Although gender parity has been achieved, education inputs, curricula, learning materials and teaching-learning practices continue to reflect gender biases (Ahmed and Chowdhury, 2005). Arguably, the most important education input – teachers – also exhibits gender disparity, as Figure 2 highlights. The ratio of female to male teachers in Bangladesh is very low, particularly in secondary education. Although

**Figure 2: Numbers of Secondary School Teachers in Bangladesh, 1970-2003**



Source: BANBEIS, 2006

the 1974 Commission report outlined the need to increase the number of female teachers from primary to class ten, progress has been slow. Since 1980, the percentage of women teachers in secondary schools has grown from 10 to 19 per cent, far below the current government target of 30 per cent. Programmes to train female teachers have run into difficulties including community resistance stemming from the impressions that female teacher qualifications are too low and that standards of education will deteriorate (Tapan, 2000).

Analysing recent trends in girls' education and policy responses to promote girls' education, authors of a UNESCO (2001) study argue that policies to promote girls' education should focus on enhancing the quality of education and on "engendering" budget allocations. Within this context, pro-girl policies in Bangladesh require the removal of gender bias in curricula and efforts to increase substantially the number of female teachers, especially at the secondary level. The authors also argue

that, despite advances, the most formidable challenges to girls' education in Bangladesh are poverty, unequal opportunity and lack of competent school management capability, rather than male domination alone. It should be noted, however, that Bangladesh ranked 67 out of 75 countries studied in a recent UNDP Gender Empowerment Index (UNDP, 2006).

For the most part, gender *equality* or *equity* in education – as opposed to *parity* – have yet to be realized. Perhaps this is understandable, since the initial task was to get more girls into secondary school, relying on existing resources within the education system. Nonetheless, girls' learning outcomes are linked to the social and school-based processes that continue to disadvantage girls more than boys. Now, more than a decade after the introduction of the FSP, it is clear that getting girls into a secondary school is not enough. Girls enter but fewer than one in seven is successfully completing the secondary cycle.

# The Female Secondary Stipend Programme

OF ALL THE PROGRAMMES DESIGNED TO PROMOTE GIRLS' EDUCATION IN BANGLADESH, the FSP has received the most international recognition. Although government and donor reports have largely focused on its successes, recent analyses have highlighted deficiencies as well. This section examines the programme's objectives, design, successes and weaknesses.

## Objectives and sponsors

In 1994, the Government of Bangladesh (GOB), in conjunction with donors and international financial institutions, launched the FSP throughout rural Bangladesh to increase the number of girls attending and graduating from secondary school. Specifically, the programme aims to:

- Increase girls' enrolment in secondary school and retain them in secondary education from grades six to ten;
- Assist them in passing the Secondary School Certificate examination to enhance their employment opportunities as primary school teachers, extension workers, health

and family planning workers and NGO workers; and

- Delay girls' marriage.

In the long term, supporters hope that the programme will "enlarge the number of educated women capable of participating in the economic and social development of the country; increase the social status of the female in the community and reduce gender disparity; and create a positive impact on population growth" (GOB, 2006). In the later phases of the FSP, programme personnel also introduced women's empowerment as a desired goal, although this has received far less attention than the other objectives.

The FSP consists of four complementary projects:

- The Female Secondary School Project (FSSP) financed by the GOB, covering 270 *upazilas* (sub-districts) and a further 19 *upazilas* where only madrasas are targeted;
- The Female Secondary School Assistance Programme (FSSAP) assisted by the World Bank (IDA), covering 119 *upazilas*;
- The Secondary Education Sector Improvement Project (SESIP) assisted by the Asian Development Bank (ADB) covering 53 disadvantaged *upazilas*; and
- The Female Secondary Education Stipend Project (FESP) assisted by the Norwegian Agency for Development (NORAD) covering 19 *upazilas* (GOB 2006).

The FSP is an affirmative action programme, available only in rural areas, intended to lessen the inequality between urban and rural Bangladesh. All rural girls are eligible for the monthly stipends and free tuition, if they maintain 75 per cent attendance, achieve 45 per cent marks in term and annual examinations and remain unmarried. The government pays tuition directly to schools, and depending on grade, eligible girls receive Tk.25 to Tk.60 per month paid directly to them in two instalments over the course of the school year. Girls in grade nine also receive a one-time payment of Tk.250 for books and girls in grade ten receive Tk.550 for exam fees (see Appendix A). In 2004, there were over 2 million stipend recipients, representing between 42 and 71 per cent of rural girls in secondary school depending on region (Raynor and Chowdhury, 2006; Ahmed et al., 2006).

The government reports that total project costs for FSSP (from July 2005 to December

2008) will be US\$67.6 million.<sup>4</sup> Total project costs for the second phase of FSSAP (running from July 2001 to June 2007) account for another \$120 million of which the World Bank financed \$100 million.<sup>5</sup> SESIP, the third component of the programme, ran from January 1999 to December 2006 with total project costs of \$85.5 million. The ADB financed \$49.5 million of this total.<sup>6</sup> (It should be noted that both FSSAP and SESIP – now called SESDP – carry out activities related to curriculum development, student assessment, teacher education and institutional development. Total project cost includes all project activities rather than FSP components alone.)<sup>7</sup> With regard to the final project of the FSP, NORAD contributed \$3 million over the third phase of FESP from January 2004 to December 2006. All told, this represents a large investment. The FSP accounts for an estimated 60 per cent of the development budget for secondary education.

## Impacts

In the decade since the introduction of the FSP, researchers and policymakers have investigated its impacts.

### Increased enrolment

Between 1990 (a few years prior to the introduction of the FSP) and 2003, girls' enrolment in secondary school increased from 33.9 to 53.2 per cent (BANBEIS, 2006). It is now slightly higher than that for boys (although boys' rates also increased over the same period). As one of many education initiatives in Bangladesh, this increased enrolment and gender parity cannot be attributed to the FSP





**WHO WILL MAKE IT?** About half of girls in the 11 to 15 age cohort now attend secondary school. But of every seven girls who enter grade 6, only one can expect to graduate with her Secondary School Certificate (SSC). TYLER BRYANT PHOTO

alone. It is widely accepted, however, that the FSP played a major role (Khandker et al., 2003; Raynor and Wesson, 2006). Experts also credit the FSP for indirectly encouraging girls' enrolment at the primary level (Chowdhury et al., 1999; Ahmed and Ahmed, 2002; Raynor and Wesson, 2006).

### **Shifting social attitudes**

Using the FSP as a case study, Raynor (2005) assesses how attitudes have changed since introduction of the programme. She finds that individuals still have differing views about why and for how long girls should attend school. Some Bangladeshis still view education for girls as a luxury, whereas they view it a necessity for boys. For some, educating a daughter is akin to “watering a

neighbour's tree.” When girls' education is seen as a luxury, it becomes normal to weigh other family considerations, including labour needs at time of harvest, childcare, money shortages and fears concerning reputation, as more important. The men and adolescent boys interviewed by Raynor tended to consider girls' education strictly within the context of girls' future roles as wives; they stated, for instance, that girls should not be more educated than their husbands, even if schooling enhances employment prospects. Mothers and adolescent girls, on the other hand, acknowledged girls' education to have wider implications such as independence, better living conditions and increased self-reliance. Despite a range of perceptions, Raynor concludes that the community largely views girls' education in a positive light, while still adhering to prevalent social conventions.



**HARVEST TIME:** This young girl would probably prefer to be in school rather than in the hot sun working on the rice harvest. JAMES HUNT PHOTO

### Programme weaknesses

In their assessment of the evolving objectives of the FSP, Raynor and Chowdhury (2006) caution that international endorsement of the FSP may obscure negative impacts of the programme. The FSP may, for example, have negatively affected school quality since increased enrolment outpaced increases in the numbers of teachers and classrooms. Nor has the FSP significantly improved gender disparities in the teaching profession, treatment within classrooms and achievement (Raynor and Chowdhury, 2006).

Abadzi (2003) and Mahmud (2003) also provide critical assessments of the FSP. Mahmud acknowledges the achievements of gender parity in enrolment and strong com-

munity support, but highlights the weaknesses of quality, financial sustainability and equality. Abadzi points to the partial realization of the dual objectives of increased enrolment and assistance in passing examinations. Although the FSP has increased the numbers of enrolled girls, schools provide little instructional assistance. As she notes, of those girls who survive up to grade ten, less than a third pass the school leaving examinations (Abadzi, 2003, p.15).

The research into the impacts of the FSP highlights both successes and shortcomings of the programme. While many more girls attend secondary school than before, there continue to be deficiencies in secondary education, to which the FSP may in fact contribute.



## SECTION 4

# Why Do Enrolled Girls in Bangladesh Not Complete?

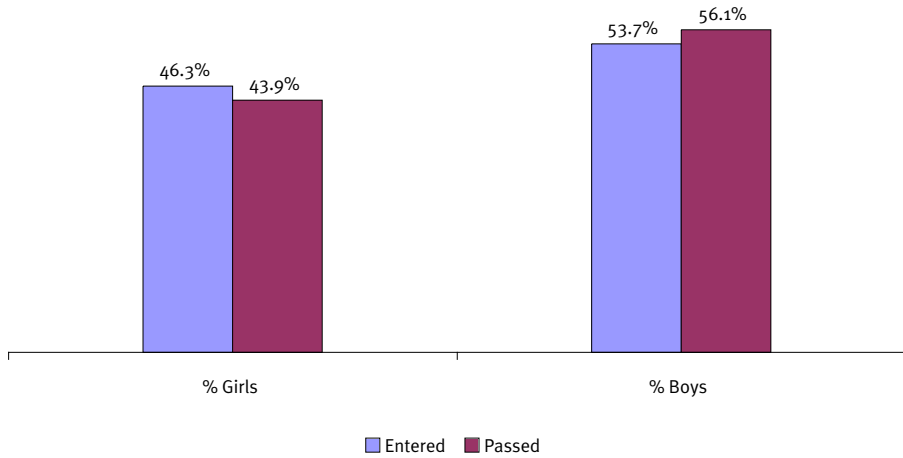
A RECENT REPORT ON SECONDARY EDUCATION IN BANGLADESH HIGHLIGHTS QUALITY of education as the most pressing problem facing the sector, both for students in general and for girls in particular. The report estimates that it takes 15.3 pupil years to produce one male graduate of the five-year cycle of secondary education and 25.1 pupil years to produce one female graduate.<sup>8</sup> Ahmed et al. (2006) also find that girls lag behind boys by 6 percentage points in reaching class ten and by 11 percentage points in passing the Secondary School Certificate (SSC), the public examination required to transition to higher secondary grades. Figure 3 shows a similar pattern. Girls lag behind boys by 7.4 percentage points in terms of students who enter the SSC exam, but by 12.2 percentage points with regard to those who pass.

While SSC entrants represent students who have stayed in school up to class ten, not all students remain in school up to that point. Figure 4 shows the disparities in dropout rates between girls and boys from class six through to class ten. According to government statistics, starting in class eight (at approximately age thirteen), girls begin to drop out of school in greater proportions than

boys do and the gap widens in the later grades. By the end of grade ten, girls' completion rates are substantially lower than boys' completion rates (see Figure 5).

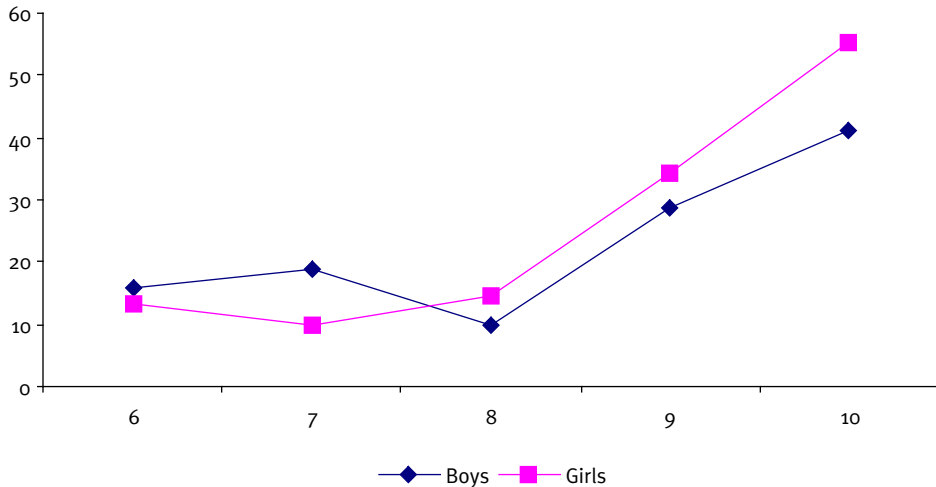
While it is instructive to compare the success of girls and boys in secondary school, it is also informative to look specifically at girls' performance. Figure 6 shows the relationship between girls' promotion and dropout rates for

**Figure 3: Distribution of SSC Entrants and Passes, 2005, by Gender**



Source: BANBEIS, 2006

**Figure 4: Secondary School Dropout Rates, by Grade (6-10) and Gender, 2004**



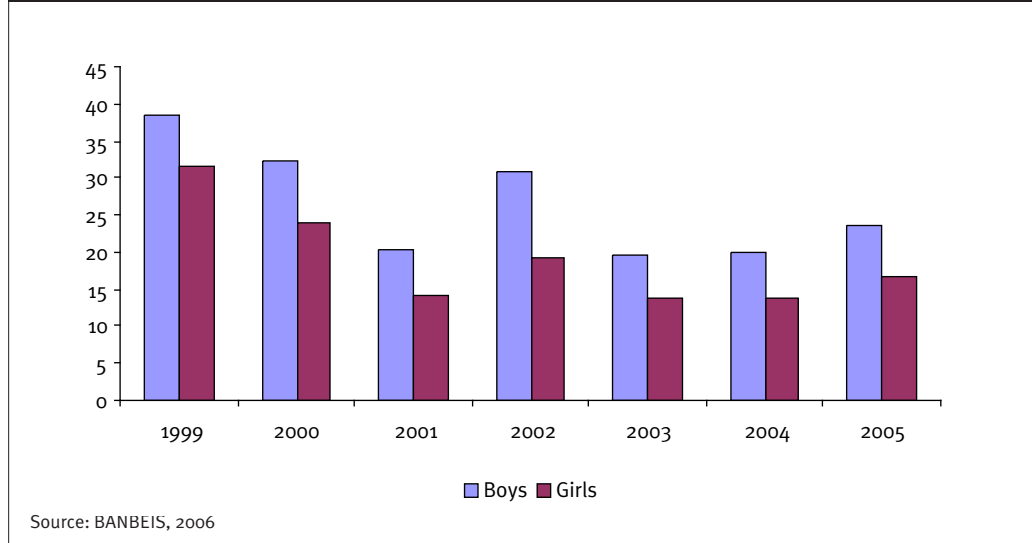
Source: BANBEIS, 2006

Note: Dropout rate is calculated, conditional on the students having completed the previous grade. Among eighth grade students, for example, 9.7 per cent of boys and 14.6 per cent of girls drop out.

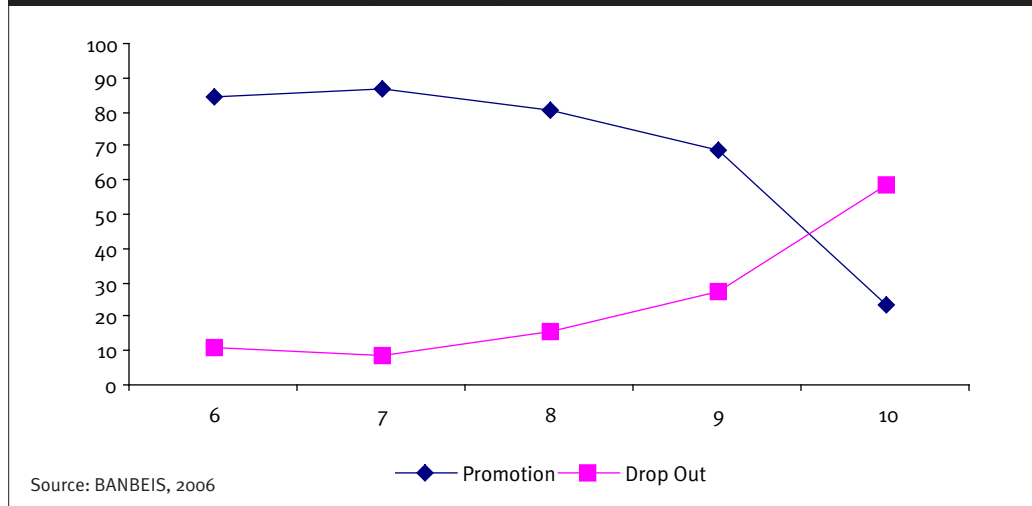
grades six through ten. In the lower grades, girls' promotion rates are strong, with the majority of girls moving on to the next grade. There is a sharp downturn in promotion in grade nine, with a corresponding rise in drop out rates. Two factors are important to note.

First, girls do have the option of repeating grades, although fewer girls repeat than drop out (BANBEIS, 2006). Second, the SSC likely plays a role in girls' promotion, repetition or drop out in the later grades, both with regard to their actual experiences and expectations.

**Figure 5: Secondary School Completion Rates by Gender, 1999-2005**



**Figure 6: Girls' Promotion and Dropout Rates by Grade (6-10), 2003**





**HARD WORK:** This woman, the mother of several children, performs hard manual labour for a few taka a day. Poverty coupled with poor family planning adds to the problem of provision of education. JAMES HUNT PHOTO

There is a qualifying exam in order to be eligible to take the SSC. If girls (or boys for that matter) fail the qualifying exam, then presumably they become more likely to drop out. Even before the qualifying exam, students may feel that their grades are not strong enough to warrant the effort of remaining in grade nine or ten.

These findings illustrate the current inefficiencies of secondary education in Bangladesh:

the high drop out rates imply very large “wasted inputs” per successful graduate from the secondary system. Moreover, these findings suggest the severity of obstacles to girls’ learning and continued study. Even though the government formally recognizes the benefits of educating women and the importance of gender equality in education, there is much that impedes girls’ education.

# Methodology

IN THIS SECTION, I DESCRIBE THE FRAMEWORK FOR ANALYSIS, INCLUDING THE specific features of data collection and questions posed.

## Framework for analysis

I gathered the primary data from group and individual interviews in four rural secondary schools and four nearby villages. Within each, I coordinated interviews with teachers, parents of enrolled girls, the enrolled girls themselves, and girls who stopped attending school before completion. Since not all girls in rural Bangladesh actually receive the stipend (due in part to the eligibility requirements), the students' group includes a mix of stipend recipients and non-recipients. This is also the case with parents and out-of-school girls. The parents' group consists of both mothers and fathers. The teachers' group includes primarily male teachers since only one fifth of secondary school teachers are female, and the vast majority of those are in urban centres. Interviews were conducted in November 2006 with the assistance and coordination of the BRAC University Institute of Educational Develop-

ment (BU-IED).<sup>9</sup> At the time of interviewing, political unrest with respect to the forthcoming national election was severe. (In early January 2007, the military intervened to postpone the election.)

The schools and villages chosen for the study are located in Manikganj Sadar Upazila, a sub-district of Manikganj district, located immediately west of Dhaka. The sample includes two relatively large schools and two smaller ones; all teach grades six through ten:

- Mohadepur Girls High School (240 students);
- Rupsha Wahed Ali High School (co-ed, 1,000 students);
- Dautia Garpara Rahima Hafiz High School (co-ed, 375 students); and
- Garpara M.L. High School (co-ed, 935 students).

Parents and out-of-school girls interviewed are from the following nearby villages (in each

case, we selected villages whose families send their children to the schools above):

- Shimulia;
- Kudalia;
- Dautia; and
- Garpara.

In total, 16 groups participated in the interviews. For each of four schools, there were four groups (teachers, parents, enrolled girls, and girls who stopped attending school). Individual group size ranged from 25 to 40 respondents (Table 1). Such sample sizes do

not allow for general inferences about the entire population. Nonetheless, conclusions are indicative of the issues at play.

## Interview design

Staff within the research and policy department of BU-IED selected and trained the interview facilitators. BU-IED routinely carries out research and data collection used by *Education Watch* (considered to be amongst the premier education research publications in Bangladesh) and by multilateral organizations such as the

**Table 1: Numbers of People Interviewed by School and in Total**

Interview Groups	Mohadepur*	Rupsha Wahed Ali	Dautia Garpara R.H	Garpara M.L.	Total
Teachers	7	13	8	10	38
Parents	8	5	10	6	29
Enrolled Girls	10	10	10	10	40
Out-of-school Girls	7	4	6	8	25

\*Girls-only school

**Table 2: Interview Questions by Category and Interview Group**

	Category	Teachers	Parents	Enrolled Girls	Out-of-School Girls
1	Personal/Family Characteristics		•	•	•
2	Training/Qualifications	•			
3	Reasons for Enrolment		•	•	•
4	Attitudes about School			•	•
5	Attitudes about FSP	•	•	•	•
6	School Quality/ Environment	•	•	•	•
7	Fees/Tutoring	•	•	•	•
8	Curriculum/Girls' Education	•	•	•	•
9	Attendance	•	•	•	•
10	Girls' Retention	•	•	•	•
11	Reservations		•		
12	Future Aspirations		•	•	•



**MARRIED LIFE:** A young married woman near Tangail takes care of her cow amid the village fields. Many women marry early and leave school behind. MONIR-UZ-ZAMAN PHOTO

UN. Two BU-IED experienced staff members managed and assisted the facilitators. As circumstances allowed, the facilitators conducted either group or individual interviews, during which time they encouraged participants to freely express their views. Both facilitators and participants spoke in Bangla.

In setting up the interview questions, I paid particular attention to raising similar issues with all groups. The questions seek, however, to obtain the views of each group based on its specific experiences (see Table 2 and Appendix B). For example, to the parents I pose questions involving their reasons for enrolling their daughters, and their views on why this is beneficial. I also investigate their aspirations for their daughters, as well as difficulties or reservations they have with sending their daughters to school. To the two groups of girls I ask almost identical questions, including

what they feel is or was beneficial about attending secondary school, whether they feel they could succeed in school, and whether they had any difficulties. To the girls who stopped attending school I ask about their reasons for doing so, and if abandoning school was their own choice or that of others in the family. I assess the role of the FSP through questions as to whether parents would have sent their daughters to school without the programme and whether the stipend requirements are difficult to meet.

Most questions related to school quality are directed to the teachers. Questions focus on the teachers' qualifications, the role of coaching and private tutoring on student achievement, and whether the FSP has led to overcrowding. I also gauge their views on gender equality in education through questions related to girls' schooling, gender-sensitive curriculum and

measures to increase the numbers of female teachers.

The specific questions posed to all four interview groups include:

- Are there things that would make going to school easier or more enjoyable for you/your daughter/girl students? (Category 8)
- Do you feel that secondary education is as important for girls as for boys? (Category 8)
- Do you think the school could do anything to encourage girls to stay in school? (Category 10)
- Do you know any girls who stopped attending secondary school? Why did they stop coming? (Category 10)
- Is there anything about school that you/your daughter/girl students find difficult? (Category 10)

I also ask the parents of enrolled girls and the out-of-school girls for their families' socio-economic status and parental education levels. Throughout the world, socio-economic status and parental education levels are powerful

determinants of school achievement. The responses to these questions help to inform the policy question of whether the FSP should target rural girls from poor families.

## Analytical method

Facilitators transcribed the full interview records and translated them from Bangla into English. To analyse the data, I categorised the full written transcripts and field notes collected from each group and individual interview. In order to compare and contrast the information, I developed categories of responses that generalize participants' ideas and larger themes. I analysed respondents' characteristics and demographics from questions related to socio-economic status, family size, and level of education, and compared them against national statistics and studies that utilize other methods (such as surveys). From this analysis, I highlight the factors within schools, families and society at large that encourage or dissuade girls from succeeding and staying in school.



## SECTION 6

# Data Analysis

AS EXPRESSED BY RESPONDENTS, THE KEY ISSUES THAT (BOTH POSITIVELY AND negatively) influence girls' success in school include the role of private tutoring in learning outcomes, the increases in class size caused by the FSP, poverty, early marriage, and parental education level. Based on the focus group responses, I also analyse in this section the relationship among school processes, family decisions, student outcomes, and national policies designed to keep girls in school.

I deal, in turn, with the perceptions of each of the four groups: teachers, parents, enrolled girls and out-of-school girls. For each group, I report the group response to three broad questions: what is the status of girls within schools, what is the role of school quality and private tutoring, and what ideas do members of the group propose for keeping girls in school. A comparative analysis concludes the section.

### Teachers

First, as Table 3 shows, teacher-pupil ratios vary across the four schools, from an estimated 1:27 in the two smaller schools to 1:48 in the two larger ones. These differences likely

influence teachers' views on instruction and tutoring outside of class time. Furthermore, while the majority of teachers report that they have obtained their Bachelor or Master of Education degrees (B.Ed or M.Ed), most received these degrees after they had started their posts as teachers. According to these teachers, their pre-service training was limited.

On issues related to gender equality in education, half of the teachers (recall that the majority are men) could not think of anything particular when asked what "women's issues" mean to them. Those who could related "women's issues" to the development of equality, the fulfilment of women's rights and the improvement of women's conditions. These same teachers (one group from the girls' school

and the other from a co-ed school) said they believe that gender issues should be included in the curriculum to promote gender equality among the students. However, only 15 per cent of teachers, all from the girls-only school, report having had training on gender issues. None of the teachers in the co-ed schools have gender-related training.

The proportion of female teachers across the four schools varies, from 0 to 44 per cent (Table 3, Row 9). Despite the high variance across schools, all of the teachers support measures for increasing the numbers of female teachers. Two groups mention the difficulty in meeting the government quota of 30 per cent female teachers. One individual explains that many female teachers do not want to come to village schools; another says that the good quality teachers enter other professions or take posts with government primary schools.

### 1) Girls in school

The teachers in the three co-ed schools believe that girls' achievement in school either

matches or exceeds boys' achievement. Interestingly, rather than giving concrete examples, they corroborate with statements that seem to reflect preconceptions or sentiment:

*Girls are more responsible and aware of their future.*

*They want to stand their ground; they are using education as a weapon.*

*Girls do not want to be left behind.*

With regard to the SSC exam, the teachers again report that girls are just as, if not more, successful than boys because they take their studies seriously. One group points out that this is due in part to fulfilling the stipend requirements. These responses do not correspond to government statistics, which indicate that girls both enter and pass the SSC in lower proportions than boys (see Figure 3). Nevertheless, the responses do suggest that teachers view girls' capabilities positively, even in schools where gender equality may be limited.

With regard to the FSP encouraging girls to continue their studies, all teachers take it

**Table 3: School Characteristics**

	Characteristics	Schools			
		Mohadepur *	Rupsha Wahed Ali	Dautia Garpara R.H.	Garpara M.L.
1	Student composition	All-girls	Co-ed	Co-ed	Co-ed
2	Number of students	240	1,000	375	935
3	Actual number of teachers	9	21	13	20
4	Teacher-pupil ratio	1:27	1:48	1:29	1:47
5	Teachers pre-service training**	14%	15%	0%	10%
6	Teachers with B.Ed/M.Ed	86%	69%	75%	70%
7	B.Ed/M.Ed in-service	83%	78%	100%	86%
8	Teachers gender training	100%	0%	0%	0%
9	Female teachers in the school	44%	5%	0%	15%

\*Girls-only school; \*\*Teachers in sample

as a positive sign and believe that secondary education is as important for girls as for boys. However, they have a divided opinion about the impact of the FSP on school reputation. Teachers in two of the schools believe that the FSP has been positive for their respective schools. In their eyes, their schools' honour or reputation has increased, and the programme has enhanced awareness among students and the community about the importance of girls going to secondary school. Teachers in the other two schools disagree, believing that the FSP has not had positive impacts on their schools. In both cases, they state that their schools' annual income has decreased since they do not receive tuition fees from FSP beneficiaries (although the programme is meant to cover these costs). One group also maintains that the programme has been unsuccessful in making community attitudes significantly more positive towards secondary education.

All teachers point to the problem of overcrowded classrooms as a negative impact of the programme:

*A large number of students enrol, which makes it difficult to control classes, to teach effectively and to provide enough attention to all students. Classes are congested and students find it difficult to understand complicated topics.*

Interestingly, only one group of teachers directly identifies large classes as the reason that many students do not obtain the necessary exam marks to receive the stipend and consequently drop out. Teachers from two of the co-ed schools find it worrisome that more girls than boys now enrol in the early secondary grades. According to one, the fact that only girls can receive the stipend has created

a "rebellious attitude among the boys. If the girls can receive the stipend by achieving good marks, then the boys should have the same privilege." This is an interesting commentary on resentment arising from affirmative action policy.

On the question of whether stipend requirements are prohibitive, all teachers believe that the condition of 45 per cent marks is difficult for girls to meet, while the other two requirements (concerning attendance and non-marriage) are not. The majority point to students' weak competencies in primary education skills as a contributing factor to secondary school failure. Teachers from two of the schools also report that students spend too much time on household work, thereby neglecting their studies. Given widespread poverty, "neglect" may imply choice where none really exists. All the same, it is likely true that household work negatively affects some students' studies. Two groups of teachers also point out that many students come from poor families with illiterate parents and thus do not receive study support at home. The teachers from the all-girls school relate early marriage to poverty, since poorer parents are more likely to want their daughters to marry younger. These responses speak to the difficulties in rural Bangladesh of obtaining 45 per cent marks – a seemingly low score.

## **2) School quality & private tutoring**

For many questions on school quality, the teachers provided school-level data. All schools report high enrolment and large class sizes (the largest is 69 students in class six in Mohadepur Girls School). In the co-ed schools, girls and boys are in the same sections,



**THE RIGHT EDUCATION:** Many secondary school teachers feel that the curriculum could be better designed to enhance the economic opportunities of rural Bangladeshis. JAMES HUNT PHOTO

except at Rupsha Wahed Ali High School, where they separate boys and girls in classes six and seven because of heavy enrolment in these grades. From class eight on, boys and girls are in the same classes again. In terms of attendance, Mohadepur reports that an average of 30 per cent of students are absent each day, whereas the other three schools report a much lower estimate of 5 per cent. This discrepancy may relate to factors such as composition of the schools' student bodies. Responses from teachers of the all-girls school suggest that their students come from poorer families, which could cause them on average to be absent more frequently than in the co-ed schools. Interestingly, the teachers from two of the three co-ed schools state that boys miss classes more frequently than girls do.

Teachers from all four schools use similar teaching materials, such as maps, charts and models. None are confident that the curriculum relates well to rural conditions or to their students' job prospects. A teacher from Mohadepur said:

*The subjects are totally unfit for village life. The majority of people here are poor, but the subjects do not provide any direction on how to lift oneself or one's family out of poverty. Math, English and science are difficult for our students. The village depends on agriculture, but these subjects are unrelated to it or to future employment.*

The other teachers echo this sentiment, pointing out that a practical application of

agricultural science or of a trade such as metalworking would benefit their students. A teacher from Dautia Garpara Rahima Hafiz High School again identifies English curricula as being problematic:

*Most of the students are weak in English because of a weak foundation of primary education, so they try to memorize blindly. The current education system is more suitable for urban people than for village people.<sup>10</sup>*

The schools in general lack the capacity to address deficiencies, beyond providing extra classes. Two schools do provide some special coaching for students who are failing, and the same two provide coaching to assist students to pass examinations. Even so, there are other obstacles to good learning outcomes, as is expressed by this teacher:

*Most students come from needy families and cannot spend more time studying than they already do. Just coming to school is a big achievement. Students who get good results in primary school usually go to urban schools to take advantage of the good opportunities there. In comparison, weaker students come here.*

All teachers identify private tutoring as crucial to passing exams and to learning achievements more broadly. Teachers from three of the schools maintain that it is not possible to teach in detail in the classroom, that students do not retain subjects properly from class time alone, and that short time spans prevent teachers from ensuring that everyone understands. In the three co-ed schools, teachers believe that girls and boys receive private tutoring equally. Teachers from the all-girls school state that only a handful of

their students can afford private tutoring since most come from poor families.

### **3) Keeping girls in school**

The teachers most commonly report poverty and early marriage as the key reasons that girls drop out. Two groups of teachers add two related factors: students fall behind in their studies, and they spend too little time studying (either because of work or because families do not recognize the need for regular study). These responses suggest a syndrome of disadvantage as certain girls move toward adulthood. How might schools encourage girls to stay in school? Three groups of teachers believe that teachers need to take a more active role in providing parents with advice. Teachers from the all-girls school believe that schools should direct advice to mothers in particular. All teachers suggest that schools (or the education system) should help at-risk students financially, either by free tutoring, community funds or by incorporation of earning sources into schooling. Interestingly, only one group of teachers identifies better quality education as a measure that would encourage students to stay in school.

Overall, the teachers' interviews reveal that issues of socio-economic disadvantage, the rural-urban divide, and gender disparity are at the core of students' learning achievements at the secondary level. Four points are particularly critical: 1) all teachers deem the curriculum inappropriate for their students, 2) all identify weaknesses that many students face in key subjects, 3) many believe the stipend marks requirement to be too high, and 4) all agree that private tutoring is necessary for good learning outcomes.

## Parents of enrolled girls

The responses of teachers represent the concerns and challenges common within schools; the responses of parents illustrate family decisions and the extent of community support for secondary education. Table 4 summarizes family characteristics of the parents interviewed. Just over half of the

parents (52 per cent) report that both mother and father are educated to either primary or secondary levels. In terms of finances, 80 per cent report that, over the course of any given month, they break even or are financially solvent. The remainder report occasional or repeated financial crises. The average number of children per family is 2.7. Family size for girls in school is substantially below that for

**Table 4: Family Characteristics**

	Characteristic	Distribution
Daughters' grade level*		
	Class 6	3%
	Class 7	50%
	Class 8	6%
	Class 9	20%
	Class 10	20%
Daughter receives stipend		
	Yes	41%
	No	59%
Family size		
	2 children	45%
	3 children	38%
	4 children	17%
	5+ children	0%
Parental education		
	Both illiterate	21%
	Mother illiterate	17%
	Father illiterate	10%
	Both educated**	52%
Financial status		
	Always in crisis	7%
	Sometimes in crisis	14%
	Break-even	59%
	Financially solvent	21%
*Percentages do not sum to 100 per cent due to rounding; **Parents attended school to primary or secondary levels		

girls who have dropped out. Among the latter, the average number of children per family is 4.2. (Compare family size distributions in Tables 4 and 6.) Just over 40 per cent have daughters who receive the stipend and free tuition through the FSP. Also noteworthy is that 40 per cent of participating parents have daughters in grades nine or ten. These parents disproportionately represent families that have successfully kept their daughters in school to higher grades.

### 1) Girls in school

Participating parents say they enrol their daughters in secondary school to help them to be better educated, to ensure that their daughters' lives are more prosperous than their own, and to increase job prospects. They all view secondary education to be as important for

girls as for boys, most commonly for reasons related to future employment prospects. These responses point to parents' perceptions of the value of education: both to ensure literacy (which they often link to self-reliance) and to promote the economic development of Bangladesh. All parents state that they would have sent their daughters to school with or without the FSP and would continue to do so if the programme was stopped. The actions of the 59 per cent whose daughters do not receive the stipend reinforce this statement.

The majority of parents would like their daughters to be well educated and self-reliant in order to earn respect and to help their family by getting "a good job" in the future. Others mention the hope that their daughters accomplish more than the parents have or that their daughters secure a good marriage. Again, it is interesting to note the implicit link the parents make between education and social

**Table 5: Characteristics of Enrolled Girls**

	Characteristic	Distribution
Girls' grade level*		
	Undeclared	25%
	Class 6**	0%
	Class 7	17%
	Class 8	37%
	Class 9	40%
	Class 10	7%
Receive stipend		
	Yes	50%
	No	50%
Receive private tutoring		
	Yes	80%
	No	20%
*Grade levels in 25 per cent of the cases inferred from stipend responses, since amounts are grade-specific; **Percentages sum to 100 per cent of those who declared their grade level.		



status. They all would like their daughters to complete secondary school; some parents view this as a means of increasing their daughters' chances of marrying into a "good family." Many parents would also like their daughters to go on to university, although they are markedly less hopeful about this prospect. The reality is that opportunities for tertiary education are slim in rural areas.

With respect to marriage, 34 per cent of parents state that their daughters can study as much as they want before any marriage arrangements take place. Twenty-eight per cent would like their daughters to pass the SSC exam prior to marriage and another 21 per cent would like their daughters to obtain their Higher Secondary Certificate (HSC) before marriage. The vast majority of parents expect to pay dowry when their daughters marry, although most add that they do not like the dowry system. According to one mother:

*I do not support giving or receiving dowry, but we will still have to pay if we find a good groom for our daughter.*

Some 86 per cent believe that their daughters' education will allow them to pay a lower dowry, since girls' education is in general valued. Only one father expects to pay a higher dowry. He will support his daughter to study as much as she wants, which means that she will be older when she marries.

## **2) School quality and private tutoring**

For the most part, parents approve of the learning environment offered by the schools that their daughters attend. They find the

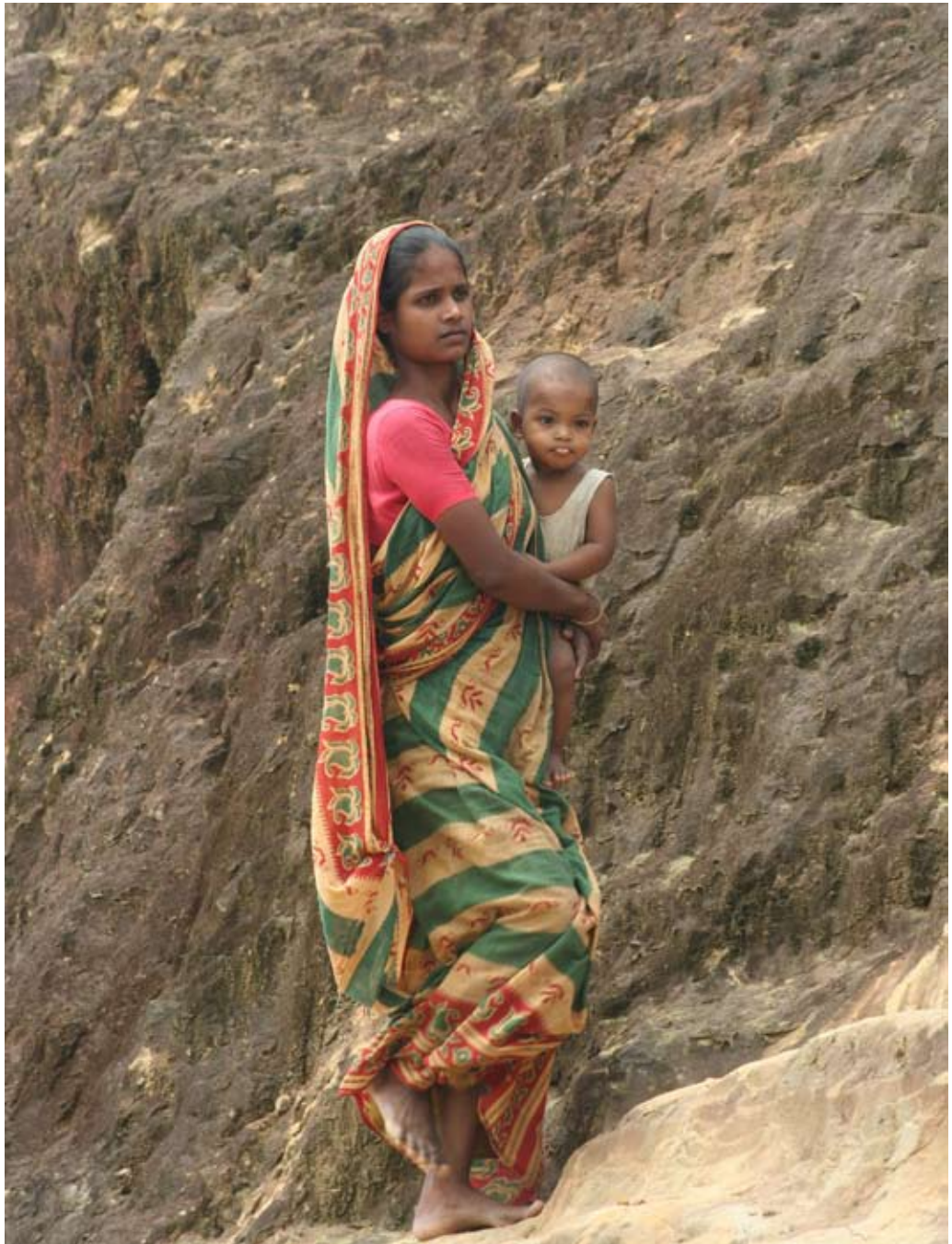
teachers to be helpful and encouraging. They are also satisfied with the quality of teaching their daughters receive, although 24 per cent believe the teachers could improve or apply more pressure on the students. The vast majority (97 per cent) believe that the subjects their daughters are learning are practical. Some 55 per cent say the subjects correspond to job prospects and social conditions. Another 28 per cent report that the subjects will help their daughters to work, to educate their own future children, and to be aware of sanitation and common diseases.

Over half of the parents (59 per cent) say they are involved in school decisions and activities, most commonly on a flexible basis or when invited by the school. The others either do not feel their participation necessary, or cannot find the extra time. Most parents report that the schools run smoothly, free from problems of management or administration. One mother disagreed, identifying this problem:

*Parents who have money are important in the administration committees. The others do not receive much attention.*

Given this comment, which incidentally corresponds to other research (Ahmed et al., 2006), it is probable that schools do not incorporate a plurality of viewpoints into their decision-making.

All parents recognize the importance of private tutoring to ensure their daughters' success in school. They arrange private tutoring, with costs per child ranging from Tk.150 to Tk. 600 per month depending on grade. Where parents also have sons, they report paying the same for sons as for daughters, adjusting for student grade.



**CARING FOR CHILDREN:** A young woman and child near the Hobigonj gas field area, Sylhet. MONIR-UZ-ZAMAN PHOTO

### 3) Keeping girls in school

None of the parents report any reservations in sending their daughters to secondary school. Likewise, most have no concern related to their daughters' safety, although one group of parents is fearful of their daughters crossing a busy highway and of occasional disturbances from "bad boys." Individual households are one to two kilometres from the children's schools. Because of illness, guests or "accidents of nature," 41 per cent report that their daughters miss school two to three days per month. For the most part, parents do not believe that this is harmful to their daughters' studies. With regard to household work, 93 per cent expect their daughters to help their mothers with cleaning, cooking and/or tending livestock.

The parents are divided as to whether the stipend requirements are difficult to meet. Twenty-four per cent believe that the conditions are not prohibitive; 35 per cent believe they are not difficult *if* students study regularly; and 28 per cent believe it is difficult for girls to obtain the required marks in English and mathematics. Almost all (97 per cent) know families whose daughters enrolled in high school but subsequently dropped out. They identify a "syndrome" of factors leading inexorably to a girl dropping out: poverty, too much household work, academic weakness, and early marriage. Most state that their school did not take any steps to encourage girls to stay in school.

The distinction between families whose daughters either stay in school or drop out is important. Clearly, the parents interviewed are committed to education. Two additional pieces of information are revealing: 1) the majority of participating parents report stable financial

conditions, and 2) they all can afford private tutoring. Participating parents value education for traditional reasons, such as ensuring a good marriage or the potential to help the family. Other reasons, such as helping girls to find jobs, are less frequently mentioned.

### Enrolled girls

As Table 5 shows, participating girls range in grade level from class seven to class ten. Half receive the stipend, and four fifths receive private tutoring. Since most participating girls are in grade eight or higher, they are able to lend insight into the factors that encourage girls to stay in school to later grades. In light of accelerated dropout rates starting in class eight, the experiences and viewpoints of these girls in higher grades are crucial for this study.

#### 1) Girls in school

In general, participating girls are very positive towards schooling and the value of education. The majority report that they wanted to keep learning after primary school, to become better educated, and to make their lives better. Other girls say they want to earn respect, and improve the condition of their families and their job opportunities. All girls state that their parents support their studies and continue to encourage them.

All believe that they would have attended high school with or without the financial support provided by the FSP. The family decisions among the girls who do not receive the stipend support this assertion. The majority of girls believe that the minimum marks requirement of the FSP is difficult to meet. Four in eight believe it is problematic to obtain 45 per cent;

three in eight believe that the conditions are reachable *if* students can afford private tutoring and can study regularly; only one in eight believe that the conditions are not onerous.

All girls would like to continue their studies up to the level of SSC and HSC (Higher Secondary Certificate). However, they are split on whether they would like to study beyond the HSC level. The division does not carry over into views about employment. All participating girls would like to work, most commonly at the professions of teacher, doctor/nurse or businessperson/banker. In terms of how education will improve their lives, responses fall into the following categories: 1) it will allow me to educate my own children, 2) it will make me aware of health concerns, 3) it will improve my job prospects, and 4) it will allow me to become self-sufficient.

## **2) School quality and private tutoring**

How will secondary education help later in life? The girls most commonly report that schooling is useful for reading and writing, performing monetary calculations, teaching siblings and children, and with health, housekeeping and family work. None of the girls specifically link their education to their job aspirations. With regard to participation in school activities, all girls report that they feel comfortable asking and answering questions in class, and that they enjoy extra-curricular activities such as cultural programs, sports events, debates and quizzes. They also strongly believe they can do just as well in school as boys.

In terms of instructional support, 80 per cent of the girls receive private tutoring, mostly from their school teachers. They attend tutoring sessions frequently, between 12

and 24 days per month. Tutoring helps with their studies, the girls state, for three general reasons: private tutoring helps them to learn in more detail; it is particularly necessary for mathematics, English and science; and class instructional time is often too short to understand course material.

## **3) Keeping girls in school**

Participating girls also responded to questions as to whether school could be easier or more enjoyable for them. The most common responses relate to better school facilities and measures to make lessons easier to understand. Some state that it would be helpful to issue the stipend more frequently (instead of in two instalments over the year), and for schools to provide food. For reasons of illness, guests, travel, “accidents of nature” and household or field work, a quarter miss two to three days in a month; another quarter miss three to five days. Most of the girls who miss over three days in a month do not receive the stipend.

All girls still in school know of other students who dropped out because of poverty, academic weakness and early marriage. In order to encourage girls to stay in school, they believe that the FSP should reduce the mark requirement, and that schools should provide financial assistance and better advice to parents. These responses again suggest there are student characteristics – many related to family background – that bring about divergent school experiences. Participating girls illustrate two such characteristics: 1) the majority come from families able to afford private tutoring, and 2) half report that they never (or very rarely) miss school.

## Out-of-school girls

In general, the out-of-school girls come from relatively disadvantaged backgrounds (see Table 6). Family sizes are large – 76 per cent come from families of four or more children – and their parents' education level is low. Nearly half (40 per cent) have two illiterate parents, and only 16 per cent have two parents educated to either the primary or the secondary level. The majority (76 per cent) also report that their family was in occasional or repeated financial crisis when they attended school.

The majority of the girls (72 per cent) are unmarried. Of those married, 71 per cent were married the same year they stopped attending school or one year later. Among these girls, 64 per cent had stopped attending school by class eight. The five girls who remained in school up to class ten cite failing the SSC qualifying exam as the reason they dropped out.

### 1) Girls in school

When asked why they wanted to attend high school, 76 per cent report that they wanted to continue their studies. Some also mention that other students motivated them, that they wanted to “do something good” and that they wanted to help their families. All of the girls view secondary education as equally important for girls and boys. Their parents also encouraged them for the most part. One girl recounts the following:

*My parents used to encourage me, but there are many children in my family. My parents were not always able to feed us properly. My mother was sad most of the time and sometimes told me to stop*

*studying. My father never said anything like this.*

This response reveals a contradiction that must have been apparent to all of them: although their parents supported them in their studies, other factors – often out of their parents' control – worked against their continued attendance. Seventy-two per cent of these girls did not receive the stipend. Of the 28 per cent who did, 57 per cent remained in school up to class nine or ten. All believe they would have attended high school with or without the FSP, suggesting that the absence of FSP income did not directly contribute to their leaving school. Nonetheless, the majority consider the 45 per cent minimum mark condition to be prohibitive due to weakness in mathematics and English and the inability to afford private tutoring.

The aspirations of the out-of-school girls suggest that they realize their limited education restricts their opportunities. Most would like to earn money, help their families financially, and educate their own children. These girls all believe that having attended secondary school – even though they did not graduate – will help them in life, since they can read and write, keep track of monetary dealings, tutor, and better understand health issues. These girls also believe it is important to earn money to supplement their (future) husband's income. They see this as critical in order to achieve financial security. Of the married girls, all have their own sources of income: they raise poultry, cultivate vegetables and sell milk or handicrafts. The majority of these married girls also report that their families paid dowry. Most report that a lower dowry was necessary in light of their above-average education.



**Table 6: Individual and Family Characteristics of Out-of-School Girls**

	Characteristic	Distribution
<b>Current age</b>		
	13 years old	16%
	14 to 16	44%
	17 and over	32%
<b>Married</b>		
	Yes	28%
	No	72%
<b>Grade at time of drop out</b>		
	Class 6	16%
	Class 7	32%
	Class 8	16%
	Class 9	16%
	Class 10	20%
<b>Received stipend</b>		
	Yes	28%
	No	72%
<b>Received tutoring</b>		
	Yes	52%
	No	48%
<b>Family size</b>		
	2 children	0%
	3 children	24%
	4 children	32%
	5+ children	44%
<b>Parental education</b>		
	Both illiterate	40%
	Mother illiterate	24%
	Father illiterate	20%
	Both educated*	16%
<b>Financial status</b>		
	Always in crisis	64%
	Sometimes in crisis	12%
	Break-even	12%
	Financially solvent	12%
*Parents attended school to the primary or secondary levels		

## 2) School quality and private tutoring

All participating out-of-school girls believe that girls can do as well in school as boys. They report having participated in school activities and having been largely at ease with respect to asking or answering questions in class. However, whereas half of the enrolled girls state that they miss no days of school in a month, 68 per cent of the out-of-school girls report having missed between two and five days per month when they attended school. The reasons given include illness, guests, and household and field work. One can assume that the greater number of days missed among this group had a negative impact on their learning outcomes. Just over half of the girls report having gone to private tutors (as shown in Table 6 on page 53). Girls who did not receive tutoring state that their families could not afford the costs.

## 3) Keeping girls in school

Whether they benefited from private tutoring or not, the majority of girls report that mathematics and English were their most difficult subjects. They believe there are measures that could have made going to school easier or more enjoyable. The three most common answers relate to special coaching, making secondary education free, and teaching trades so that students can earn money while in school. Eighty-four per cent report that they dropped out of school because of poverty; the remaining girls stopped attending school because of marriage. Fifty-six per cent say it was their choice to stop coming to school. However, all report that their families' financial troubles influenced their decision. Of the girls

who said it was not their choice, their families, most often their fathers, made the decision.

By extension from their personal experience, they all believe that schools can take steps to encourage girls to stay in school. The two most common suggestions are special coaching and provision of better advice to parents. Mentioned almost as frequently are measures that relate to financial support, such as helping girls to earn money while in school, offering unconditional stipends, and providing food in schools. These suggestions expose the difficulty in unravelling the interconnected factors at play: school policies are no doubt important, but so too are issues related to families' socio-economic status. Students from such families are relatively more at risk for four main reasons: 1) it is harder for them to meet the requirements for retaining the stipend, 2) they are unable to afford private tutoring, 3) they are frequently absent from school, and 4) they come from families with lower parental education.

## Conclusions

A number of conclusions emerge from questions where respondents either differ or agree. Without exception, all four groups believe that secondary education is equally important for girls and boys. They also take it as a positive sign that more girls than before are pursuing secondary studies. The teachers, however, are split as to whether they think the FSP has been positive for their schools. All four groups are divided on the requirements to maintain the stipend. Many view the condition of 45 per cent minimum marks as prohibitive; even those who think it attainable admit that private tutoring is necessary. The importance





**ON THE ROAD TO HIGHER LEARNING:** Of these girls on their way to school, how many will still be enrolled next year?  
MONIR-UZ-ZAMAN PHOTO

of private tutoring enters into the discussion another way. The parents report that they pay between Tk.150 and Tk.600 *per month* for private tutoring. The FSP issues a stipend of between Tk.150 and Tk.360 *twice a year* to eligible girls. (Over an eight-month school year, this is equivalent to Tk.37.5 to Tk.90 per month.) Girls from poorer families face additional financial disincentives. If they do not achieve 45 per cent marks and lose the stipend, their families must then pay exam fees and tuition costs.

Poverty impedes learning in other ways. Teachers and parents disagree about the extent to which student absences and household work negatively affect studies. However, to the extent major non-school obligations on girls matter, poorer girls were at a disadvantage. The participating out-of-school girls come from poorer families than enrolled girls and were absent more frequently when they had attended school. The financial characteristics of the participating parents (whose children are attending school) suggest that they are

richer and do not need their children to do as much household work.

The teachers also disagree with the parents and students as to whether the subjects taught in secondary school are practical. Although all groups see the value in education, the teachers would like the curricula to have better links to poverty alleviation and the needs of rural people. This comment about the curriculum is similar to the responses of parents and students related to teaching trades and helping students to earn money while in school. The employment aspirations of enrolled girls add an additional dimension to this question. In light of their ambitions to become professionals, a streamed system supporting both academic and vocational studies would address the various needs of students more effectively than does the current system.

The responses gathered from each of the four groups highlight issues that will influence

the policy analysis that follows in the next section. In summary, these are:

- The difficulty experienced by many students in obtaining 45 per cent minimum marks, due in part to a weak foundation of primary education and in part to their inability to afford private tutoring;
- The importance of private tutoring both to meeting the stipend requirements and to learning achievements in general;
- The questionable suitability of the curriculum with regard to poverty alleviation and job prospects;
- The additional impacts of poverty on education, including the probability of early marriage and the diversion of students from studies; and
- The identification of at-risk students based on such differences as family and parental characteristics.

# Policy Analysis

GIVEN THAT I INTEND TO ANALYSE EDUCATION POLICIES AS THEY AFFECT BOTH school-based and system-wide processes, this section incorporates individual, family, classroom and school outcomes. As the previous section shows, girls' secondary school outcomes depend on a host of factors. National policy directions, school processes and family characteristics all influence the experiences of girls in school. In order to account adequately for this complexity, I address separately each of the following: policy objectives, policy options, criteria for analysis, assessment of options and final recommendations.

## Policy objectives

Low socio-economic status creates a syndrome of barriers to girls' secondary school success. In light of the strong linkages among barriers, the following objectives focus on at-risk girls rather than on all girls of secondary school age.

### 1) Continued growth of participation

Secondary school enrolment among girls has remained largely constant since 2000 (BAN-BEIS, 2006) and therefore policies designed to keep girls in high school should encourage continued increases in enrolment rates, especially among disadvantaged girls.<sup>11</sup>

### 2) Improved learning achievements

This objective focuses on lowering girls' dropout rates (particularly in grades eight to ten), improving exam results and enhancing completion rates. Educational inputs such as teachers, teaching-learning practices and curriculum are important to consider in conjunction with learning outcomes. Improving school quality is thus very much a part of this objective. Improved learning achievements in grades six to ten have strong positive implications for girls' successful transition to higher secondary and for poverty alleviation among girls as adults.



**OPPORTUNITIES TO LEARN:** These girls may well be on their way to private tutoring sessions – if their parents can afford the fees. TYLER BRYANT PHOTO

### 3) Enhanced equality and empowerment

Having accomplished gender parity, policies should now focus on gender equality in education, as well as girls' ability to control their own future and to exert influence in the private and public spheres. Again, school processes are central to this objective, as is the potential for schools to take a transformative role in their communities. This objective also considers whether policies aggravate or lessen socio-economic disparity.

Clearly, there is more than one objective to pursue in design of education policy. Although it is useful to consider each objective individually, I recognize the interaction among them and other relevant factors such as student characteristics. Overall, the objective is to encourage at-risk girls to enrol in and complete secondary school in order to enhance their

status in society and employment prospects. However, as the forthcoming policy assessment demonstrates, choice of policies involves trade offs in realization of objectives.

### Policy options

Although I have formulated alternatives to address the problem of at-risk girls' limited participation in high school, the success of these policies depends in part on other measures, such as continued increases in the numbers of trained and qualified teachers, continued improvement to primary education, and possible curriculum revisions at the secondary level. Curriculum revision may, for example, mean a better reflection of gender concepts and the inclusion of trades/vocational teaching. In the current system, separate schools,

which mostly cater to boys, predominate in trades' education.

Some respondents (among enrolled and out-of-school girls) mentioned that providing food at school would encourage girls to attend. I exclude this option, since it is unlikely that either the government or donors would support it. The objection would be the high cost and difficulty of management. The government discontinued the primary Food for Education Program due to its cost-ineffectiveness. Distributing food required a more complex system than is needed with cash transfers.<sup>12</sup>

In addition, the policies discussed here do not directly address early marriage or population control for two reasons. They may indirectly do so by making school completion more attractive. The first reason is that respondents place early marriage within a much larger pattern of poverty and disadvantage, something that education policy cannot directly tackle. Second, the interviews suggest that the majority of parents already prefer to defer marriage and keep their daughters in school if able. It is worth noting that the median age of first marriage among girls has been increasing over time. Among women aged 45 to 49, it is 13.9 years old; whereas for women aged 20 to 24, it is 16.0 years old (NIPORT, 2005). Nor do the options directly address low attendance rates. Especially among disadvantaged students, low attendance likely contributes to unsatisfactory learning outcomes. I assume that attendance rates will be improved if stipends are easier for disadvantaged girls to retain.

Finally, all participating respondents identify poverty as either the main reason or a contributing factor for girls dropping out of school. Accordingly, I assume that the selected policy options should include financial incentives.

### **Option 1: Status quo**

The first policy option is for the FSP to continue in its current incarnation. The key features to remain unchanged are as follows:

- Coverage in 461 rural *upazilas*;
- Qualifying conditions: 45 per cent minimum marks in half-yearly and annual exams, 75 per cent attendance, and remaining unmarried;
- Eligibility: all girl students, provided that they meet the above qualifying conditions;
- Financial incentives: set stipend rates issued twice a year and free tuition; and
- Financing arrangements: programme components and sponsors unchanged.

### **Option 2: Lower FSP performance requirement**

The majority of respondents interviewed for this study conclude that many girls have difficulty in obtaining 45 per cent minimum marks. This second policy option maintains all features of the current FSP with the exception of the performance requirement related to exam marks, which is reduced to 40 per cent in half-yearly and annual exams.

The lowering of the performance requirement to 40 per cent corresponds to the current Primary Education Stipend Programme. This option recognizes the low quality education in many rural schools and the existing disparity between students who can and cannot afford private tutoring.

### **Option 3: Target the FSP**

Interview respondents suggest that the FSP requirements largely preclude access by

disadvantaged girls, who are more likely to be first generation learners whose parents cannot provide support and who come from poorer families unable to afford private tutoring. This option targets girls relatively more at-risk through the following elements:

- Regional coverage, financial incentives and financing remain unchanged;
- Qualifying conditions of 40 per cent minimum marks in half-yearly and annual exams, 75 per cent attendance and remaining unmarried;
- Eligibility modified to identify the 30 per cent poorest rural girls, with regional variation in eligibility based on poverty maps, female illiteracy and enrolment/attendance rates;
- Community-based targeting with use of inclusion indicators and simple family questionnaires to document poverty status;
- Selection of recipients by headteachers and school managing committees (SMCs) in conjunction with local NGOs able to target the poor; and
- Increased emphasis on monitoring and evaluation to ensure effective targeting.

At least initially, this option would target the 30 per cent poorest rural girls enrolled in secondary education. It would not reach many ultra poor families since their children are not likely to attend secondary school. The option does recognize disadvantaged students within rural schools and, as with Option 2, it acknowledges the factors that prevent many girls from attaining 45 per cent marks.

The Primary Education Stipend Programme (PESP) is a useful comparator since it is a poverty-targeted programme. Recent studies

find, however, that the PESP does not target the poorest students effectively, due to eligibility criteria, selection mechanisms and a lack of monitoring and evaluation (Ahmed et al., 2005b). I have therefore proposed stricter targeting mechanisms than those of the PESP.

First, since the incidence and severity of poverty varies across rural Bangladesh, the eligibility benchmark of 30 per cent provides a guideline rather than a strict cut-off. Specific targets should be sensitive to regional differences. They may be determined based on poverty maps and such factors as female illiteracy and the enrolment and attendance rates of disadvantaged girls. This will help to prevent both under-coverage (where deserving girls are excluded) and leakage (where girls who may not need the stipend are included).<sup>13</sup>

I envision that Option 3 would make use of indicators such as 1) mother selling labour outside of homestead, 2) families with no land ownership, 3) families without productive assets, 4) food/financial insecurity, 5) absence of male income earner in household, and 6) large family size. These indicators correspond to the types of indicators used by BRAC in order to understand poverty dynamics within a region and to target poorer families (Matin and Sulaiman, 2006). The PESP identifies recipients based on such characteristics as being children of day labourers or sharecroppers. It is likely that the PESP targeting can be improved. It is important, therefore, that programme personnel develop inclusion indicators with input from poverty specialists and test them against baseline surveys in selected regions.

Option 3 utilizes two mechanisms aimed at reducing improper targeting. First, in addition to clear inclusion indicators, families would be required to fill out a simple questionnaire as part of programme data-entry forms in order



to document poverty status. Moreover, while headteachers and SMCs would be involved with the selection process (as they are with PESP), they would be required to collaborate with local NGOs such as BRAC or CARE Bangladesh. (Programme costs would include compensation for the NGOs.) This reliance on NGOs strengthens the model of community-based targeting since it identifies recipients with input from community members who work closely with the poor.

Although individual-family means testing (or proxy-means testing) would provide more effective targeting than community-based targeting, I preclude these methods due to cost and administrative complexity (Coady et al., 2004).<sup>14</sup> In targeted programmes, there is an inherent trade-off between administrative costs and leakage. Rather than rely on a more expensive targeting method, Option 3 includes provisions for monitoring and evaluation to mitigate the limitations of community-based targeting. Given limited administrative capacity, programme officials could contract this monitoring to independent agencies tasked with verifying targeting and selecting procedures, among other operations (Ahmed, 2005c).

#### **Option 4: Target the FSP plus provide instructional support**

The last option is to target the FSP as above, and to supplement the programme by providing stipend recipients with instructional support aimed at reducing (or eliminating) the need for private tutoring. While a minimum marks condition of 40 per cent may initially be in order, the objective over the medium term is to raise girls' learning achievements above this benchmark. In summary, this option includes the following elements:

- Regional coverage, financial incentives and financing unchanged from status quo;
- Eligibility and qualifying conditions as per Option 3;
- Targeting and selection mechanisms as per Option 3;
- Instructional support provided by adolescent girls/young women trained as "peer tutors"; and
- Increased emphasis on monitoring and evaluation to ensure effective targeting and to assess impact of peer tutoring.

This last measure could follow a model similar to that used by BRAC in its primary schools. In essence, BRAC trains young village women as teachers. These women have themselves completed secondary school at least up to grade ten and already live in the villages where they teach. In the case of the FSP, the programme could train young women who have graduated from secondary school. As some respondents indicated, these young women may already be providing private tutoring. The programme could also train as peer tutors girls currently enrolled in higher grades, which would provide them with a small source of income while in school. Along with benefits to stipend recipients, this is a community-building measure that will develop the human capacity of young women and provide additional incentive to complete secondary school.

#### **Criteria for analysis**

In order to assess how well selected options achieve the aforementioned objectives, I identify five criteria and for each, I design a scale from 1 to 3 (where 1 denotes low



performance and 3 high). Table 7 on page 70 provides a summary of criteria definition and measurement.

### **Access**

This criterion assesses school participation. National enrolment rates (both gross and net) provide some indication of the proportion of students accessing secondary education. A more detailed measurement of this criterion requires disaggregated enrolment data by region and socio-economic standing. In my assessment of alternatives, I use both government and *Education Watch* data to help measure how well policies meet the objective of increased secondary school participation. Policy options obtain a ranking of (1) if they leave enrolment and existing disparities unchanged. I give a score of (2) if policies increase enrolment rates but do not manage to lessen disparity. Options achieve a ranking of (3) if they improve enrolment among disadvantaged girls specifically.

### **Impacts on learning achievements**

This criterion assesses policies' effects on student outcomes. A criticism of the FSP is that it has focused too heavily on enrolment, at the expense of students' success in school. One possible reason is that learning achievements can be difficult to measure, since they include concepts related to mastery of curriculum and transitions to higher education levels. Exam marks are thus used to proxy student outcomes. A reliance on exam marks as the primary measurement tool provides a limited view of the relationship between individual policy options and learning outcomes. For this criterion, I therefore use data on dropout, repetition and promotion, as well as SSC exam

performance. Options obtain a score of (1) if they leave current learning achievements unchanged or produce counterproductive changes. I assign a score of (2) if policies reduce dropout rates only, while options achieve a ranking of (3) if they lower dropout rates while also improving promotion and exam performance.

### **Impacts on school improvements**

This criterion recognizes the trade offs between financial assistance to students and the ability to fund other programmes that could improve school quality, such as hiring and training additional teachers. To measure these effects, I use teacher-pupil ratios, as well as data on teacher qualifications, learning provisions and curriculum improvements. I give policies a ranking of (1) if they divert additional resources away from school quality measures. Options obtain a (2) if they divert the current level of resources away from school improvement and thus leave school quality the same. I rank policies as (3) if they free up resources or include provisions that positively influence school quality.

### **Financial sustainability**

This criterion involves programme cost and the ability of the government to maintain programmes in the long term without donor support. It also includes the possibility of financial leakage and corruption, since policy options differ with respect to their potential for mismanagement. I measure financial sustainability using current and projected funding levels, and by taking into account the policy mechanisms used to target and prevent leakage. Policies obtain a ranking of (1) if they require additional financial resources. I



**PRIMARY SCHOOL SUCCESSES:** Having greatly increased the numbers of girls attending school, at both the primary and secondary levels, policy-makers must now focus on what will help to keep them there. M.R. HASAN PHOTO

give options a score of (2) if they require the existing level of resources. I assign a score of (3) if they lower financial requirements.

### **Stakeholders' response**

Stakeholders' response encapsulates how government and school personnel, donors, parents, students and the wider community view the selected policy options. There is significant public support for the existing FSP since all rural girls are eligible. The government had been resistant to introduce targeting, but three recent developments came to bear. In conjunction with the World Bank, the government introduced a pro-poor pilot programme that provided increased stipends to the poorest students in participating

schools. Second, the ADB announced that it intends to target its component of the FSP (ADB, 2006). The third development relates to attitudes among advisors of the military-backed caretaker government in power at the time of writing (July 2007). This criterion evaluates whether stakeholders' views could conceivably constrain policy implementation. I measure this criterion using statements in existing policy documents and responses from elite interviews. Policies obtain a ranking of (1) if they provoke significant opposition from the government, donors or other key stakeholder groups. I assign a score of (2) to options where there is the potential for key stakeholder opposition (although less severe than to warrant



**GETTING PAST PRIMARY:** How will these girls fare as they progress to secondary school? Provided improvements to the education system continue, they should fare better than older siblings. M.R. HASAN PHOTO

a score of (1)). Options achieve a ranking of (3) if they enjoy stakeholder support.

## Assessment of options

Employing the criteria discussed above, I here deal with each policy option in turn. The status quo serves as a benchmark against which to compare other alternatives. Results are summarized in Table 8 on page 70.

### Option 1: Status quo

**ACCESS:** Girls' enrolment increased dramatically under the status quo. From 1980 to 1990, girls' enrolment rose by only 7.8 percentage

points of the age cohort. After introduction of the FSP, girls' enrolment increased by 18.4 percentage points, from a rate of 33.9 per cent in 1990 (a few years prior to the FSP) to 52.3 per cent in 2005 (BANBEIS, 2006). Moreover, data disaggregated by region show that rural girls are ahead of rural boys by 9.7 percentage points in terms of gross enrolment (Ahmed et al., 2006). While seemingly positive, these enrolment rates mask differences based on socio-economic standing. Net enrolment for all girls in rural Bangladesh is an estimated 49.5 per cent. Girls from "always in deficit" families with regard to food security have a much lower net enrolment rate at 29.4 per cent. Girls from "break even" families do better with a net enrolment rate at 56 per cent (Ahmed et al.,

2006). Under the status quo, poorer girls are less likely to enrol, a reality exacerbated by the FSP (since wealthier girls are more able to retain the stipend). Because of the limitations in enrolment – especially among girls from poor families – I assign the status quo a score of (1) for the access criterion.

**LEARNING ACHIEVEMENTS:** Girls' promotion rates are high in the first two grades of secondary school. Promotion drops in class eight and by the end of class nine 65.2 per cent of girls advance to the next grade (Ahmed et al., 2006). Over the same grades, girls' dropout rates increase substantially from 14.6 per cent in class eight to 55.1 per cent in class ten (BANBEIS, 2006). As measured by SSC performance, girls enter and pass the exam in lower proportions than boys do (recall Figure 3). In 2005, the government estimated that completion rates were a very low 16.7 per cent for girls. On average, poorer girls are even more disadvantaged in terms of learning achievement. I therefore give this policy a ranking of (1) with regard to this criterion.

**SCHOOL IMPROVEMENTS:** The direct impact of the current FSP is to increase enrolment, resulting in large class sizes. The status quo effectively diverts resources from other school quality measures. This study finds a teacher-pupil ratio of one teacher to nearly 50 students in two of the four sample schools. Government estimates are lower (an average 1:35), but do not report differences between urban and rural schools, larger classes in lower grades, and teacher shortages in key subjects. Two of the schools in this study report that classes in grades six and seven on occasion exceed 65 students. It is likely that low levels of teacher training make such deficiencies worse. A recent analysis finds that nationally, over half of

teachers have no professional pedagogic training. Moreover, school facilities and learning provisions are limited. Only an estimated 15 per cent of schools have an adequate library collection (Ahmed et al., 2006).

Overall, school quality is limited. The estimated coefficient of internal efficiency for secondary education in Bangladesh is 19.9 per cent for girls and 32.6 per cent for boys (in a perfectly efficient system, it would be 100 per cent).<sup>15</sup> While there are programmes designed to improve quality, nearly 60 per cent of the development budget for secondary education is earmarked for the FSP. In light of its direct and indirect impacts on school quality, the status quo ranks a (2) under this criterion.

**FINANCIAL SUSTAINABILITY:** Total annual disbursements vary depending on the total number of stipend recipients. From a high in 2002 of approximately US\$44.7 million, total yearly disbursements dropped to \$22.4 million in 2004. There is a heavy reliance on external funding; neither the government nor donors believe the FSP to be sustainable in its current form (Mahmud, 2003). In 2003, the ADB expressed concern over “the disproportionate allocation of resources into a component that does not contribute to systematic and institutional improvements and is not sustainable” (ADB, 2003, p.X). I assign a score of (2) to the status quo in terms of financial sustainability.

**STAKEHOLDERS' RESPONSE:** The status quo enjoys widespread public support. However, this study finds that the majority of parents whose daughters are in school would have enrolled them with or without the FSP, a finding substantiated by nationwide studies of the PESP (Ahmed et al., 2005b). The extent



of parental commitment among most parents to education for their daughters, along with low school participation of poor children, has prompted donors to push for a poverty-targeted program. They do so, with knowledge of the additional costs of screening. The government was initially resistant to targeting on the grounds of social justice and gender equity. The fact that it bears 60 per cent of the costs of the FSP likely strengthened its position against targeting (Mahmud, 2003). The former (BNP) government agreed in principle to introduce targeting into all stipend projects (Interview, World Bank Operations Officer). In light of apparent government willingness to change direction and lack of donor support, the status quo obtains a ranking of (1) under this criterion.

### **Option 2: Lower FSP performance requirement**

**ACCESS:** It is not clear to what extent lowering the requirement mark to 40 per cent would increase enrolment. Under the status quo, girls are guaranteed to receive the stipend in class six, so enrolment is unlikely to change in this grade. However, it is conceivable that marginal enrolment increases result in the later grades, as girls and families realize that the stipend is easier to retain. Since this would apply to all girls, rather than those from poor families specifically, I assign a score of (2) to this option in terms of access.

**LEARNING ACHIEVEMENTS:** This option would have a large effect on learning achievements as measured by dropout rates. Provided that a 5 per cent decrease of the performance requirement significantly improves girls' ability to

retain the stipend, more girls would stay in school. The majority of the out-of-school girls who participated in this study report difficulty in obtaining 45 per cent marks, and many suggest that unconditional stipends would retain girls in school. However, to the extent that a lowering of required minimum marks generates higher enrolment among academically weak girls, this option could make learning achievement such as promotion and exam performance worse. Moreover, lowering the performance requirement would lessen the academic incentive among all students. Since this option could in fact worsen certain learning outcomes, it obtains a ranking of (1).

**SCHOOL IMPROVEMENTS:** The lowered performance requirement would mean that more girls retain their stipend, thereby increasing total disbursements of the FSP. If sector-wide investments did not increase proportionately, this would divert more resources from other quality-enhancing measures such as teacher education and curriculum development. In addition, large classes would continue beyond grade seven. In other words, while this option recognizes the low quality of education in rural areas, it could in fact make quality worse. It therefore obtains a ranking of (1) in terms of impacts on school improvements.

**FINANCIAL SUSTAINABILITY:** This option is less sustainable than the status quo since stipend beneficiaries are likely to increase. In 2004, there were nearly 683,000 stipend recipients in class six, dropping to just over 330,000 in class eight and around 188,000 in class ten (BANBEIS, 2006). Option 2 would increase total stipend recipients from these levels, primarily from class seven on. I assign a score of (1) to this option since it would require additional financial resources.



**SCHOOL SUCCESS:** The Government of Bangladesh has resisted targeting the FSP since it is a popular programme in rural communities. This study suggests that, if financially able, the parents of these girls would continue to send them to school with or without the FSP. TYLER BRYANT PHOTO

**STAKEHOLDERS' RESPONSE:** It is unlikely that donors would support this option since all rural girls would still be eligible for the stipend. Even within the government, there is debate about whether to lower the performance requirement (Interview, World Bank Operations Officer). Students and families would likely support the option, although teachers may view it as detrimental since it lowers expectations. Given that neither donors nor the government would support the option, it obtains a score of (1) under this criterion.

### **Option 3: Target the FSP**

**ACCESS:** A targeted FSP would improve access among poor secondary school students, particularly if accompanied with clear selection mechanisms that assure poor families of their children's eligibility. The vast majority of out-of-school girls in this study (84 per cent) stopped attending school because of poverty, which emphasizes the interaction between financial constraints and school participation. In absolute numbers, the increase in primary education enrolment over the 1990s exceeded that in secondary education, which can largely be attributed to the poverty-targeted Food for Education Program and then the PESP. Since a targeted programme would improve enrolment among disadvantaged girls specifically, I assign a score of (3) to this option.

**LEARNING ACHIEVEMENTS:** Considerations from Option 2 apply to lowering the performance requirement to 40 per cent. Dropout rates would decrease among poor girls only, since they would be better able to keep their stipends. On average, other learning outcomes are unlikely to worsen since higher enrolments

are limited to the target group. This option would not directly improve promotion or exam performance among disadvantaged girls since learning achievements depend heavily on private tutoring. I therefore rank this option a (2) since it only improves dropout rates.

**SCHOOL IMPROVEMENTS:** More resources would be available since the number of stipend recipients would decrease (at least initially) if non-poor girls are no longer eligible. In 2004, up to 76 per cent of the 2.5 million girls enrolled in rural secondary schools covered by the FSP were stipend recipients (GOB, 2006).<sup>16</sup> However, it is unknown how much enrolment would increase under a poverty-targeted stipend and thus how much overall stipend expenditures would grow. The findings of this study suggest that parents see the value of education and are likely to enrol their daughters in the absence of financial constraints. Despite potential enrolment increases, I assign a score of (3) to this option since it frees up resources in the short term.

**FINANCIAL SUSTAINABILITY:** Option 3 is stronger than the status quo since it reduces the share of eligible girls. However, it also has higher administrative costs and far greater potential for leakage, since it employs community-based targeting. (I mitigate improper targeting through poverty incidence mapping, inclusion criteria, questionnaires and collaboration with NGOs.) In addition to higher administrative costs, this option involves costs related to monitoring and evaluation. As such, there is a trade-off between the potential costs of leakage on one hand, and the costs of effective targeting and monitoring on the other. With regard to the PESP, for instance, targeting is flawed and leakage high: a recent study finds that stipend recipients are evenly distributed



over income categories and two-thirds of students from the poorest category are not selected as stipend beneficiaries (Ahmed et al., 2005b). Despite the costs of administration and monitoring, I assign a score of (3) to this option since it requires fewer financial resources than the status quo.

**STAKEHOLDERS' RESPONSE:** This option fares well. As mentioned previously, the current donors support a poverty-targeted programme and the government has agreed in principle to introduce targeting. The ADB has announced its intention to target the stipends provided by SESDP, quite possibly to both girls and boys from poor families (ADB, 2006). The World Bank is preparing a third project under the FSSAP, which will also involve pro-poor targeting (Interview, World Bank Operations Officer). In response, the government has formed a task force to work out programme details such as selection criteria and mechanisms based on the lessons learned from past projects. A targeted FSP would likely be less popular among families and rural communities since many girls stand to lose the stipend. (In practice, this may necessitate a grandfathering provision, although I did not include one in Option 3.) Since it may encounter public opposition, I assign a score of (2) to this option under this criterion.

#### **Option 4: Target the FSP plus provide instructional support**

Since Option 4 builds on Option 3 with the inclusion of instructional support, this assessment only considers the incremental differences between them.

**ACCESS:** There are no notable improvements in enrolment under Option 4. It therefore obtains the same score of (3).

**LEARNING ACHIEVEMENTS:** If successful, the instructional assistance provided to stipend beneficiaries would improve their grade promotion and exam performance. At this point, the impacts of the proposed peer tutoring are unknown. What is clear is the relationship between private tutoring and learning outcomes under the status quo. Without altering either the necessity or ability to pay for private tutoring, a targeted program alone would not necessarily improve learning outcomes. A recent study finds that, despite the PESP, a student from an “always in deficit” family in terms of food security is five times more likely to drop out than a child from a “surplus” family (Ahmed et al., 2005b). Provision for instructional support is an important mechanism to promote enhanced learning achievements. I therefore assign a score of (3) to this option.

**SCHOOL IMPROVEMENTS:** Option 4 would divert fewer resources away from school improvements than the status quo, but more than Option 3. The higher costs associated with Option 4 arise from introduction of peer-tutoring instructional support. However, expenditure on instructional support could positively affect overall school quality via spill-over effects. I therefore assign the same score of (3) in terms of impacts on school improvements.

**FINANCIAL SUSTAINABILITY:** The peer-tutoring component does raise the overall costs of a poverty-targeted programme, making Option 4 slightly less financially sustainable than Option 3. However, it still requires fewer resources than the status quo. In addition,

the costs of instructional support may in fact improve the cost-effectiveness of a poverty-targeted programme since students achieve better learning outcomes. As a result, this option achieves the same score of (3).

**STAKEHOLDERS' RESPONSE:** Teachers may well view the proposal of instructional support through peer tutoring as a threat to the income that they derive from provision of private tutoring. Teachers likely receive most of their private tutoring fees from wealthier families, not those targeted by Option 4. Nonetheless, the cooperation of teachers is crucial, particularly since the programme relies on them to provide training to peer tutors. Success of this option may require payments to teachers for training of peer tutors. Girls enrolled in higher grades and secondary school graduates would welcome the instructional support option since it would provide them with a small source of income for peer tutoring. Donors, the government and educationalists in the country largely recognize the importance of improving school quality and learning achievements. However, because of the potential for teacher opposition, I assign the same score of (2) for

performance under this criterion.

Table 8 provides a comparison of all four options with respect to the five selected criteria for analysis.

Option 4 – to target the FSP and provide instructional support – produces the best results with regard to learning achievements. The scores presented in Table 8 are not intended to be cardinal. (In other words, Option 4 is not necessarily twice as effective as Option 1.) This scoring system provides, however, an approximate ranking of the relative ability of each option to satisfy the various goals, given the selected criteria.

## Policy recommendation

I recommend that the FSP introduce targeted eligibility conditions and provide instructional assistance to stipend recipients. This has positive equity implications: it encourages at-risk girls from poorer families to enrol and stay in school. At present, both the education system in general, and the FSP in particular, fail to address the disadvantage faced by these students.

Since Option 4 employs many of the same

**Table 7: Criteria Definition and Measurement**

Criteria	Definition	Measurement
Access	School participation as measured by enrolment	Low/Moderate/High 1 – 3
Learning Achievements	Effects on student outcomes, including dropout, promotion and exam performance	Low/Moderate/High 1 – 3
School Improvements	Impacts on the ability to fund school quality measures	Low/Moderate/High 1 – 3
Financial Sustainability	Cost requirements, necessity of donor support and potential for leakage	Low/Moderate/High 1 – 3
Stakeholders' Response	Support or opposition from key stakeholder groups	Low/Moderate/High 1 – 3

elements as the PESP, it would be advisable to examine whether administrative economies of scale could be realized. This would require collaboration between the Ministry of Primary and Mass Education and the Directorate of Secondary and Higher Education. In addition to cost considerations with respect to targeting, increased collaboration is desirable for other reasons. It would promote better performance in both the primary and secondary education sectors.

Monitoring and evaluation of school performance are also crucial to ensuring financial sustainability, effective targeting and the overall success of the policy. Programme assessment would need to focus on three questions:

- 1) Is the lowered mark condition appropriate?
- 2) Is targeting reaching its intended recipients and has it produced unforeseen consequences?

- 3) Are the students realizing the desired benefits in terms of less grade repetition, lower drop out rates and better rate of success in SSC exams?

It is important to recognize that the introduction of specific thresholds (with regard to the performance requirement and targeted eligibility) may create unintended incentives. Programme design should explicitly incorporate ex post evaluation of the impacts of the performance requirement and poverty threshold.

Finally, since Option 4 reduces short run costs of the stipend, it is paramount that the government use these freed-up resources to improve other elements of secondary education. Although the selected policy option aims at improving outcomes for disadvantaged girls, all students – boys as well as girls – suffer from low quality education.

**Table 8: Evaluation of Policy Options against Selected Criteria**

Criteria	#1 Status Quo	#2 Lower Marks Requirement	#3 Target FSP	# 4 Target Plus
Access	Net enrolment low; Existing disparities (1)	Improved enrolment; Disparity unaffected (2)	Improved enrolment of poor girls (3)	Improved enrolment of poor girls (3)
Learning Achievements	High dropout rates; Limited learning outcomes (1)	Better retention; Lower performance (1)	Better retention of poor girls; Other outcomes unaffected (2)	Better retention of poor girls; Improved learning outcomes (3)
School Improvements	Diverted resources; Overcrowding (2)	More diverted resources; More overcrowding (1)	Resources freed up; Indirect effect on quality (3)	Resources freed; Spillovers from instructional support (3)
Financial Sustainability	Existing concerns (2)	More resources required (1)	Fewer resources; Higher admin costs for targeting (3)	Same as #3; Added cost of instructional support (3)
Stakeholders' Response	Public support; Donors unsupportive (1)	Public support; Donors unsupportive (1)	Resistance from wealthier parents (2)	Teacher opposition possible; Support from girls/graduates (2)
Total Scores	7	6	13	14

# Conclusions

GIRLS' PARTICIPATION AND SUCCESS IN SECONDARY EDUCATION DEPEND ON DECISIONS made by families, schools, and the government in Dhaka. Over the 1990s, girls in Bangladesh made substantial gains in education at the primary level, and many more entered secondary school than ever before. The FSP has been instrumental in expanding the numbers of girls who continue beyond primary level. However, it may have contributed negatively to the quality of instruction. Without a comparable increase in number of teachers, classrooms and so on, the increased enrolment caused by the FSP has resulted in overcrowding. Perhaps more importantly, the FSP has done little to break through the syndrome of poverty and academic weakness that hinders many students. Despite their advantage in early secondary grades, girls ultimately drop out in greater proportions than boys do and fewer succeed in obtaining the SSC.

This study supports the notion that the syndromes associated with poverty are crucial to understanding the obstacles that girls face in secondary school. While poverty is widespread in rural Bangladesh, some families are more able to keep their daughters in school. The stakeholders who participated in this study link this discrepancy to family conditions such as parental education and socio-economic status. The limitations caused by illiteracy and poverty are made worse in a system where

many students have a poor foundation of primary education and can only succeed in school if they receive – and *are able to afford* – private tutoring.

From a policy perspective, the central issue is whether current programmes reinforce or counter these disparities. Interview responses suggest that the FSP in its current incarnation produces (or facilitates) outcomes contrary to its objective of keeping girls in school. Hence, my recommendation that the FSP be modified



**BENGALI SMILE:** If she completes her SSC, she will have the option of going on to higher secondary school, and then perhaps, university. TYLER BRYANT PHOTO

to target at-risk students more effectively and to provide instructional support to stipend recipients. The girls who participated in this study demonstrate an important conclusion: financial incentives alone do not explain why certain girls drop out and others do not. School and family processes create complex interactions.

The policy recommendation of this study should be considered in the context of broader

improvements. Quality remains limited in secondary schools, particularly with respect to curriculum and the teaching of trades and vocations. The system is characterized by over-centralization, a lack of trained and qualified teachers, and poor school management. These weaknesses point to the necessity of broad-based policies to address the education needs of *all* students.

# Appendices

Appendix A: FSP Stipend and Tuition Rates												
Class	Type of Institution	First installment: Jan-June				Second installment: July-Dec.				Annual total	Monthly stipend	Monthly tuition
		Stipend	Tuition	Books	Total	Stipend	Tuition	Exam. Fees	Total			
6	Govt.	150	60	-	210	150	60	-	210	420	25	10
	Non-Govt	150	90	-	240	150	90	-	240	480	25	15
7	Govt.	180	72	-	252	180	72	-	252	504	30	12
	Non-Govt	180	90	-	270	180	90	-	270	540	30	15
8	Govt.	210	72	-	282	210	72	-	282	564	35	12
	Non-Govt	210	90	-	300	210	90	-	300	600	35	15
9	Govt.	360	90	250	700	360	90	-	450	1150	60	15
	Non-Govt	360	120	250	730	360	120	-	480	1210	60	20
10	Govt.	360	90	-	450	540	135	550	1225	1675	60	15
	Non-Govt	360	120	-	480	540	180	550	1270	1750	60	20

Source: GOB, 2006

## Appendix B: Interview Questions

### Group Interview: Teachers

#### Training/Qualifications

- What is the highest level of education you completed?
- What kind of pre-service training, if any, did you receive prior to starting your post as a teacher?
- What kind of in-service training, if any, do you receive?
- Have you received gender-sensitivity training? What do “women’s issues” mean to you?

#### Stipend Programme

- Do all of your girl students receive the stipend for secondary school girls?
- Are the stipend requirements (75 per cent attendance, 45 per cent marks and remaining unmarried) difficult for girls to meet? How so?
- Has the stipend programme been positive for your school? How so?
- Has it caused any negative issues like overcrowding?

#### School Quality

- How many students are there per class? Are boys and girls taught together?
- How much time is devoted to instruction per day?
- Do girls participate in class as much as boys? Ask/answer questions if allowed?

- How do the subjects you teach relate to rural conditions and to employment?
- What kind of teaching materials do you use? Do all students have textbooks?
- What kinds of extra-curricular activities does the school offer? Do girls participate as much as boys?
- Do you think there is anything about school that girls find difficult?

#### Coaching/Private Tutoring

- Does the school provide any special coaching for students who are failing? Is it different for girls and boys?
- Does the school provide any special coaching to help students pass examinations? Is it different for girls and boys?
- How important is private tutoring to progressing and passing the SSC examination?
- Would you say that both boys and girls receive private tutoring equally?

#### Attendance

- Have you ever spoken to a parent whose child is missing classes in order to encourage attendance?
- Do you ever miss school in a month? How often? For what reasons?
- On average, what percentage of students are absent per day? For what reasons?
- Are girls absent more frequently than boys?



### **Girls' Education/Female Teachers**

- Do girls perform as well in school as boys? Why or why not?
- Do girls do as well in SSC examinations as boys? Why or why not?
- Do you think there should be more specific curriculum/teaching for girls?
- How many female teachers are there in the school?
- What are your views on increasing the number of female teachers? Do you support the measure?

### **Retention of Girls**

- How do you feel about girls attending secondary school?
- Is secondary education as important for girls as for boys? Why or why not?
- Are there things that would make school easier or more enjoyable for girls?
- Do you worry about your girl students achieving the academic results required by the stipend programme?
- Do you have girl students who were enrolled but stopped attending school? Why did they stop attending?
- Do you think the school could do anything to encourage girls to stay in school?

### **Group or Individual Interview: Parents of Enrolled Girls**

#### **Personal/Family Characteristics**

- How many daughters and sons do you have?
- How old is your daughter who attends secondary school? In what grade is she?
- What level of schooling did you complete? Your spouse?

- How would you describe your financial conditions over the course of any given month (financially solvent, break-even, occasional crisis, repeated crisis)?

#### **Reasons for Enrolment**

- Does your daughter receive the stipend for secondary school girls? How much per month?
- Would you have sent your daughter to secondary school with or without the stipend? With or without free tuition?
- If the stipend programme were stopped, would you still send your daughter to school?
- Is secondary education as important for girls as it is for boys? Why or why not?
- What are the main reasons you enrolled your daughter in secondary school?
- Why do you feel it is beneficial to educate your daughter? How does your spouse feel?

#### **Future Aspirations**

- What are your aspirations for your daughter?
- When would you like your daughter to marry? Do you expect to pay dowry?
- How will educating your daughter affect the dowry you expect to pay? Increase or decrease?
- Do you want your daughter to complete secondary school? Attend university?

#### **School Quality**

- Do you feel the school environment supports your daughter's achievement? How so or not so?
- Do you feel that the subjects your daughter is learning are practical? How will they help her later in life?

- Are you happy with the quality of teaching your daughter receives? Why or why not?
- Is there enough space in the classroom for all the students?
- Are there problems of management and administration at the school? What kind?
- Are you involved with decisions and activities at the school?

### **Fees/Tutoring**

- Does the school charge you any types of fees for your daughter's education? How much do you pay in a year?
- Do you pay for private tutoring for your daughter? If so, how much per month?
- Do you have a son currently attending secondary school or who has completed secondary school? How much do you/did you pay for his private tutoring per month?
- (If there are differences between two previous answers, facilitators to ask why)

### **Attendance**

- What types of household chores does your daughter do in addition to attending school?
- Do you feel that your daughter's time is better spent in school or doing other activities to help the family?
- How often per month does your daughter miss school? For what reasons?
- Are there things that would make going to school easier or more enjoyable for your daughter?
- Is there anything about school that your daughter finds difficult?

### **Reservations**

- Did you have any reservations about sending your daughter to secondary school?

- Do you have safety concerns about your daughter attending school?
- How close is the school to your home?
- Are the stipend requirements (75 per cent attendance, 45 per cent marks and remaining unmarried) difficult for your daughter to meet? If yes, why?
- Could the school do anything to alleviate any difficulties you have in sending your daughter to school?
- Do you know any families whose girls were enrolled in secondary school but stopped attending? Why did they stop?
- Do you think the school could do anything to encourage girls to stay in school?

## **Group Interview: Enrolled Girl Students**

### **Attitudes about School/Stipend Programme**

- What grade are you in?
- What do you enjoy about school?
- Why did you want to attend secondary school?
- How do your parents feel about you attending secondary school? Did they encourage you? Do both your parents feel the same way?
- Do you receive the stipend for secondary school girls? How much do you receive per month?
- Do you think you would attend secondary school without the stipend programme?
- Are the stipend requirements (75 per cent attendance, 45 per cent marks and remaining unmarried) difficult for you to meet? If yes, why?

### **Future Aspirations**

- Do you want to take your SSC examination? Why or why not?
- Do you want to complete higher secondary? Why or why not?
- Do you think that you can do as well in school as boys?
- What are your aspirations? What do you hope to do when you leave school?
- When you get married, do you think it will be important to earn money in addition to your husband? Doing what?
- How do you think that secondary education will make your life better?

### **Curriculum/Private Tutoring**

- Do you feel that the subjects you are learning will help you later in life? How so?
- Do you receive tutoring? From whom?
- How often do you attend tutoring sessions per month?
- How does this help with your studies?

### **School Environment**

- If you are allowed to ask questions in class, do you often do so?
- If your teacher asks a question to the class, do you feel comfortable to answer?
- Is there enough space for all the students in your classroom?
- Is your teacher often absent from school? How many times in a month?
- What kinds of extra-curricular activities does your school have? Do you participate?

### **Attendance**

- Other than attending school, what household chores do you perform?

- How do you get to school in the mornings? Is it difficult? How far from school do you live?
- How often do you miss school in a month? For what reasons?

### **Retention of Girls**

- Is there anything about school that you find difficult?
- Are there things that would make going to school easier or more enjoyable for you?
- Do you feel that secondary education is as important for girls as for boys?
- Do you believe that girls can succeed in school? Do you feel that you can?
- Do you know any girls who stopped attending secondary school? Why did they stop coming?
- Do you think the school could do anything to encourage girls to stay in school?

### **Group or Individual Interview: Out-of-School Girls**

#### **Personal Characteristics**

- How old are you?
- How many sisters and brothers do you have?
- What level of schooling did your father complete? Your mother?
- How would you describe the financial conditions of your family when you attended school over the course of any given month (financially solvent, break-even, occasional crisis, repeated crisis)?
- Are you married? If yes, how old were you when you got married?
- In what grade and at what age did you stop attending school?

### **Attitudes about School/Stipend Programme**

- What did you enjoy about school?
- Why did you want to attend secondary school?
- Is secondary education as important for girls as for boys? Why or why not?
- How did your parents feel about you attending secondary school? Did they encourage you? Did both your parents feel the same way?
- Did you receive the stipend for secondary school girls? How much per month?
- Do you think you would have attended secondary school without the stipend programme?
- Were the stipend requirements (75 per cent attendance, 45 per cent marks and remaining unmarried) difficult for you to meet? If yes, why?

### **School Environment**

- Do you think that girls can do as well in school as boys?
- If you were allowed to ask questions in class, did you often do so?
- If your teacher asked a question to the class, did you feel comfortable to answer?
- Was there enough space for all the students in your classroom?
- What kinds of extra-curricular activities did your school have? Did you participate?
- Did you receive private tutoring? From whom? How often did you go each month?

### **Attendance**

- How often did you miss school in a month? For what reasons?
- When you attended school, what household chores did you perform?

- How did you get to school in the mornings? Was it difficult? How far from the school did you live?

### **Reasons for Non-Attendance**

- Was there anything about school that you found difficult?
- Were there things that would have made going to school easier or more enjoyable for you?
- Do you know other girls who stopped attending secondary school? Why did they stop coming?
- Do you believe that girls can succeed in school? Did you feel that you could?
- What were the reasons that caused you to stop attending school?
- Was it your choice to stop attending?
- Do you think the school could do anything to encourage girls to stay in school?

### **Future Aspirations**

- What are your aspirations? What do you hope to do with your life?
- Do you feel that the subjects you learned in secondary school have helped you in life? How so?
- Do you think it is important to earn money in addition to your husband's income? Doing what?
- (For married girls) Do you have a source of income in addition to your husband's? Doing what?
- Did your husband attend secondary school?
- Did your family pay a dowry when you married? Do you think your dowry increased or decreased because you attended secondary school?
- How do you think that secondary education has made your life better?

# Notes

- <sup>1</sup> There are four complementary projects providing stipends and free tuition to secondary school girls in rural Bangladesh: the Female Secondary School Project (FSSP), the Female Secondary School Assistance Programme (FSSAP), the Secondary Education Sector Improvement Project (SESIP) and the Female Secondary Education Stipend Project (FESP). Since these projects share objectives, eligibility requirements and stipend amounts, I adopt the term Female Stipend Programme (FSP) first used by Raynor and Chowdhury (2006).
- <sup>2</sup> Hill and King define a large gender gap as one where the ratio of female to male enrolment rates in primary and secondary education is less than 0.75.
- <sup>3</sup> The net primary enrolment rate is defined by the ratio of children aged 6 to 10 years enrolled in primary school to the total number of children in the same age group.
- <sup>4</sup> Government figures in lakh Takas can be found in the Program Monitoring Unit's Report on the Nationwide Female Stipend Programme.
- <sup>5</sup> FSSAP II, the second phase of FSSAP, also provides funding for female teachers, teacher education and improvements to school management. The bulk of the funding, however, is devoted to stipends.
- <sup>6</sup> SESIP has entered into a phase, now called SESDP – the Secondary Education Sector Development Program. It is still assisted by the ADB.
- <sup>7</sup> In the second phase of FSSAP, stipends accounted for some 70 per cent of total costs. For SESIP, stipends accounted for 20 per cent of program costs (Mahmud 2003).
- <sup>8</sup> The years-input per graduate is the estimated average number of pupil-years spent by pupils from a given cohort who graduate from a given cycle or level of education, taking into account the pupil-years wasted due to drop-out and repetition. One school-year spent in a grade by a pupil is equal to one pupil-year (UNESCO, 2006).
- <sup>9</sup> BU-IED is involved with the development of key education inputs and with the promotion of policy dialogue to enhance the education system in Bangladesh.
- <sup>10</sup> Some educationalists bemoan the policy of having English taught at the primary levels when students do not yet have a strong foundation in Bangla. This policy is also viewed as misguided since many rural primary teachers are not themselves proficient in English (Ahmed and Khan, 2006).
- <sup>11</sup> Specific policies should not accomplish this objective at the expense of boys, which is a criticism of the FSP.
- <sup>12</sup> It is beyond the scope of this project, but it would be interesting to study cost-effective delivery mechanisms.
- <sup>13</sup> Note that Tietjen (2003) also recommends the use of poverty maps in her analysis of the PESP, although they do not appear to have been used.
- <sup>14</sup> Means testing involves the use of a programme official to directly assess household or individual eligibility. It has three main variants: 1) applicants provide documents to verify income; 2) a third-party verifies income; or 3) programme officials collect information through an interview. Proxy-means testing refers to the method wherein a "score" for each household is calculated based on observable characteristics. Programme

officials determine eligibility by comparing the score to a pre-established cutoff (Coady et al., 2004).

- <sup>15</sup> The coefficient of internal efficiency is calculated by dividing the ideal number of pupil-years spent in a given cycle or level of education (in the absence of repetition

or dropout) by the actual number of years spent by a cohort of pupils.

- <sup>16</sup> There is disagreement about this figure depending on the source. However, all sources report that the current proportion of stipend recipients is higher than 30 per cent of enrolled girls in rural areas.

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# Glossary

ADB	Asian Development Bank
BANBEIS	Bangladesh Bureau of Education Information Statistics
BDHS	Bangladesh Demographic and Health Survey
BRAC	Bangladesh Rural Advancement Committee
BU-IED	BRAC University Institute of Educational Development
CPR	Center for Policy Research (IUBAT)
EFA	Education for All
FESP	Female Secondary Education Stipend Project
FFE	Food for Education Programme
FSP	Female Stipend Programme
FSSAP	Female Secondary School Assistance Programme
FSSP	Female Secondary School Project
GAD	Gender and Development
GOB	Government of Bangladesh
Hartals	Strikes
HIES	Household Income and Expenditure Survey
HSC	Higher Secondary School Certificate
IDA	International Development Agency
IUBAT	International University of Business Agriculture and Technology
NORAD	Norwegian Agency for Development
PESP	Primary Education Stipend Programme
SESDP	Secondary Education Sector Development Program
SESIP	Secondary Education Sector Improvement Program
SSC	Secondary School Certificate
Tk	Taka (Bangladeshi currency)
UNDP	United Nations Development Programme
Upazila	A sub-district in Bangladesh
WID	Women in Development

# Natural Gas Options

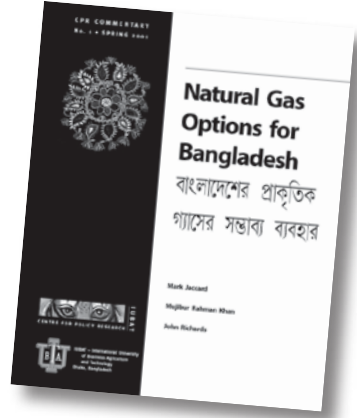
## বাংলাদেশের প্রাকৃতিক গ্যাসের সম্ভাব্য ব্যবহার

by **MARK JACCARD**, Director, Energy Research Group, School of Resource and Environmental Management at Simon Fraser University, **MUJIBUR RAHMAN KHAN**, Professor, College of Engineering and Technology at IUBAT, and **JOHN RICHARDS**, Professor, Master of Public Policy Program at Simon Fraser University

The very low level of available commercial energy is a serious constraint on economic development in Bangladesh. Fortunately, there is one bright prospect – sizeable discoveries of natural gas.

This report explores three options for how Bangladesh might use its natural gas endowment: exporting gas to provide public revenues that could be directed to many other development needs; expanding the many possible end-uses for gas in domestic industry, agriculture and households; or concentrating natural gas use on accelerated electrification. After assessing the three options, the authors conclude that rapid electrification should have the highest priority.

In addition, the report discusses institutional reforms to foster private investment and to improve the transparency, efficiency and consistency of government corporations, ministries and agencies. There is an important case to be made for integrated resource planning that includes environmental and social objectives.



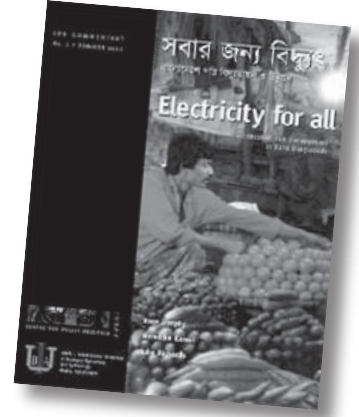
বাণিজ্যিক খাতে জ্বালানী শক্তির অতিস্বল্পতা বাংলাদেশের অর্থনৈতিক উন্নয়নের পথে একটি গুরুত্বপূর্ণ অন্তরায়। সৌভাগ্যক্রমে প্রাকৃতিক গ্যাসের বড় ধরনের উৎস আবিষ্কৃত হওয়ায় উন্নয়ন ক্ষেত্রে একটি উজ্জ্বল সম্ভাবনা সৃষ্টি হয়েছে। এই প্রতিবেদনে বাংলাদেশের প্রাকৃতিক গ্যাস সম্পদ ব্যবহারের তিনটি সম্ভাবনা নিয়ে পর্যালোচনা করা হয়েছে : গ্যাস বিদেশে রপ্তানী করে সরকারী রাজস্বখাতে অর্থ আয় যা উন্নয়নের চাহিদা মিটাতে পারবে, দেশীয় শিল্প, কৃষি, গৃহস্থালি ও অন্যান্য সম্ভাব্য কাজে গ্যাসের ব্যবহার সম্প্রসারণ; বা দ্রুত বিদ্যুতায়নের ক্ষেত্রে প্রাকৃতিক গ্যাসের ব্যবহার কেন্দ্রীভূত করা। এই তিনটি সম্ভাবনা যাচাই করে প্রতিবেদকগণ এই সিদ্ধান্তে পৌছেন যে দ্রুত বিদ্যুতায়নই সর্বোচ্চ প্রাধান্য পাওয়া উচিত।

অধিকন্তু এই প্রতিবেদনে কিছু কিছু প্রাতিষ্ঠানিক সংস্কারের বিষয় আলোচনা করা হয়েছে যা বেসরকারী বিনিয়োগকে উৎসাহিত করবে এবং সরকারী প্রতিষ্ঠান, মন্ত্রণালয়সমূহ এবং এজেন্সিসমূহের কাজের স্বচ্ছতা, দক্ষতা এবং নির্ভরযোগ্যতা বৃদ্ধি করবে। পরিবেশগত এবং সামাজিক লক্ষ্যগুলি অন্তর্ভুক্ত করে সমন্বিত সম্পদ পরিকল্পনার গুরুত্বের বিষয়ও এই প্রতিবেদনে সুপারিশ করা হয়েছে।

# Electricity for All

## বাংলাদেশের জ্বালানি নীতি

by **ROSE MURPHY**, Research Associate with the Energy and Materials Research Group at the School of Resource and Environmental Management at Simon Fraser University, **NURUDDIN KAMAL**, Senior Research Fellow for the Centre for Policy Research at IUBAT, and **JOHN RICHARDS**, Professor, Master of Public Policy Program at Simon Fraser University



বাংলাদেশে পাঁচজনের মধ্যে মাত্র একজন বিদ্যুতের সুবিধা পান। গ্রাম বাংলায় বিদ্যুতের সুবিধা পান প্রতি সাতজনে একজন।

বাংলাদেশে বিদ্যুৎ খাতে এই সমস্যাগুলি কেন অব্যাহত থাকছে? এই সমস্যাগুলি সমাধানের জন্য কি ব্যবস্থা নেয়া যায়? এই রিপোর্টে দ্রুত বিদ্যুতায়ন, বিশেষ করে পল্লি বিদ্যুতায়নের ক্ষেত্রে বাধা সমূহের মূল্যায়ন করা হয়েছে। একই সাথে এই বাধাসমূহ দূর করার জন্য কিছু বাস্তবধর্মী সুপারিশ রাখা হয়েছে।

বর্তমানে পল্লি বিদ্যুতায়ন বোর্ড (আর ই বি) এবং তার সমবায় নেটওয়ার্ক পল্লি বিদ্যুৎ সমিতিগুলির মাধ্যমে পল্লি এলাকায় দেশে ব্যবহৃত বিদ্যুতের এক চতুর্থাংশ বিতরণ করে। এই আকর্ষণীয় সাফল্য সত্ত্বেও, বাংলাদেশে বিদ্যুতায়নের ক্ষেত্রে আরো অনেক কিছু করার বাকি আছে।

গবেষকগণ সুপারিশ করেন যে আর ই বি'কে স্বাধীনভাবে বিদ্যুৎ উৎপাদনের প্রতি অগ্রাধিকার ভিত্তিতে অধিক গুরুত্ব দিতে হবে, বিশেষ করে জাতীয় সম্মেলন গ্রীড বহির্ভূত এলাকাসমূহে। এই সম্প্রসারণের জন্য প্রয়োজন হবে অধিকতর মাত্রায় ব্যক্তিখাতে বিনিয়োগে এবং আর ই বি গ্রাহকদের ক্ষেত্রে বর্ধিত হারে গড় ট্যারিফ।

অধিকতর হারে নতুন বিনিয়োগ আকর্ষণ এবং ট্যারিফসমূহের সংস্কার কঠিন কাজ, তবে বিদ্যুৎ ব্যবস্থার ব্যাপক সম্প্রসারণের লক্ষ্যে গুরুত্বের সাথে এই প্রয়োজনীয় সংস্কারসমূহ বাস্তবায়ন যুক্তিসঙ্গত।

Only one in five Bangladeshis has access to power; among those in rural areas the ratio is about one in seven. What can be done to improve access? This report assesses the barriers to accelerated electrification – rural electrification in particular – and offers practical recommendations.

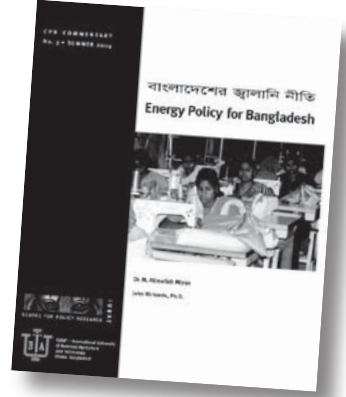
The Rural Electrification Board (REB) and its network of cooperatives – Palli Bidyut Samitees – now distribute nearly a quarter of electricity consumed in the country. Despite this impressive accomplishment, they need to do more.

The authors recommend that the REB place a high priority on power generation independent of the national transmission grid. This expansion will require private investment and higher average tariffs for REB customers. Securing major new investment and revising tariffs will not be easy, but the goal of increased electrification is sufficiently important to justify the required reforms.

# Energy Policy for Bangladesh

## বাংলাদেশের জ্বালানি নীতি

by **DR. M. ALIMULLAH MIYAN**, Vice Chancellor and Founder, IUBAT,  
and **JOHN RICHARDS**, Professor, Master of Public Policy Program at  
Simon Fraser University



বাংলাদেশের ভবিষ্যৎ সমৃদ্ধির জন্য পর্যাপ্ত পরিমাণ বাণিজ্যিক জ্বালানি সরবরাহের গুরুত্ব সম্বন্ধে অতিরঞ্জনের কোন অবকাশ নেই। বাংলাদেশ সরকার ২০০৪ সালের মে মাসে একটি খসড়া জাতীয় জ্বালানি নীতি ঘোষণা করে এবং এর উপর জনসাধারণের অভিমত আহ্বান করে। সরকারের এই প্রতিবেদনে বর্তমান নীতির গুরুতর সমস্যার বিষয় এবং নূতন নীতি প্রণয়ন যে অতীব বিতর্কপূর্ণ তা স্বীকার করা হয়।

সেন্টার ফর পলিসি রিচার্সের এই তৃতীয় প্রতিবেদনটির মাধ্যমে খসড়া জাতীয় জ্বালানি নীতির উপর মন্তব্য এবং সুপারিশ করা হয়েছে। ড. এম আলিমউল্যা মিয়ান, উপাচার্য ও প্রতিষ্ঠাতা, আই ইউ বি এ টি - ইন্টারন্যাশনাল ইউনিভার্সিটি অব বিজনেস এগ্রিকালচার এন্ড টেকনোলজি এবং ড. জন রিচার্ডস, অধ্যাপক, সাইমন ফ্রেজার ইউনিভার্সিটি, কানাডা এবং আই ইউ বি এ টি'র ভিজিটিং অধ্যাপক এই প্রতিবেদনটি প্রণয়ন করেছেন। তাঁদের সুপারিশ মালার মধ্যে প্রাকৃতিক গ্যাসের রপ্তানি থেকে শুরু করে জৈব জ্বালানি শক্তি ব্যবহারের উন্নতি সাধনসহ গুরুত্বপূর্ণ বিষয় সমূহ অন্তর্ভুক্ত হয়েছে।

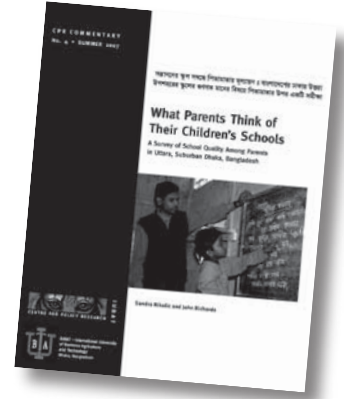
It is hard to exaggerate the importance of adequate supplies of commercial energy for the future development of Bangladesh. In May 2004, the Government of Bangladesh released a draft National Energy Policy, and invited public commentary. The government report acknowledges the serious shortcomings of present policy and the dilemmas in designing new policy.

In this third report of the Centre for Policy Research, Dr. Alimullah Miyan, Vice-Chancellor and Founder of IUBAT – International University of Business Agriculture and Technology, and Dr. John Richards, Professor at Simon Fraser University in Canada and Visiting Professor at IUBAT, respond to the draft National Energy Policy and offer a series of recommendations. The recommendations cover major issues from export of natural gas to improvements in the utilisation of biomass fuels.



# What Parents Think of Their Children's Schools

## A Survey of School Quality Among Parents



সন্তানদের স্কুল সম্বন্ধে পিতামাতার মূল্যায়ন : বাংলাদেশের ঢাকার উত্তরা উপশহরের স্কুলের গুণগত মানের বিষয়ে পিতামাতার উপর একটি সমীক্ষা

by **SANDRA NIKOLIC**, Planner, Health Services Authority of British Columbia, and **JOHN RICHARDS**, Professor, Master of Public Policy Program at Simon Fraser University

বিগত এক দশকে শিক্ষার প্রাপ্যতা বিস্তারে বাংলাদেশ প্রশংসনীয় সাফল্য অর্জন করেছে। ২০০৪ ইংরেজি সালে ১৮ মিলিয়ন শিশু, ১,১০,০০০ প্রাথমিক স্কুলে ভর্তি হয়। এতদসঙ্গেও অনেক পিতামাতা তাঁদের সন্তানদেরকে বেসরকারি স্কুলে ভর্তি করান, যার ব্যয়ভার তাঁদেরকে বহন করতে হয়। আরো অনেকে বেছে নেন বেসরকারি সংস্থা কর্তৃক পরিচালিত স্কুল, যেমন ব্রাক পরিচালিত স্কুল বা মাদ্রাসা। সরকার পরিচালিত স্কুলের চেয়ে বেসরকারি পর্যায়ে পরিচালিত স্কুলের জনপ্রিয়তার মধ্যে আমরা দুটি বিষয়ের দিক নির্দেশনা দেখতে পাই যথা স্কুলের গুণগতমান সম্বন্ধে পিতামাতার উদ্বেগ এবং স্কুলে স্থান সঙ্কুলান সম্পর্কে সচেতনতা।

স্কুলের গুণগতমান সম্পর্কীয় সমস্যা সম্পর্কে পিতামাতার মনোভাব যাচাই করার জন্য, ঢাকা শহরের উত্তরে অবস্থিত উত্তরায় আইইউবিএটি-ইন্টারন্যাশনাল ইউনিভার্সিটি অব বিজনেস এগ্রিকালচার এবং টেকনোলজি'র গবেষণারত ছাত্র-ছাত্রীরা একটি জরিপ পরিচালনা করে। জরিপের ফলাফল এই প্রতিবেদনে উপস্থাপন করা হয়েছে। এই সমীক্ষায় শিক্ষার ফলাফল উন্নত করার লক্ষ্যে কয়েকটি কৌশলের মূল্যায়ন করা হয়েছে।

Over the last decade, Bangladesh has made impressive gains in the *quantity* of education available. As of 2004, there were 18 million children enrolled in 110,000 primary schools. Still, many parents choose to enrol their children in private schools where parents pay, in nonformal schools run by NGOs such as BRAC, and in madrasas. The popularity of school types other than government-run schools suggests that parents have concerns about school quality – as well as the availability of school spaces.

To assess parental attitudes to problems of school quality, student researchers from IUBAT – International University of Business Agriculture and Technology surveyed residents in Uttara, a suburb in northern Dhaka. This study reports their findings. The study also assesses broad strategies for improving education outcomes.

বিগত ১৫ বছর মাধ্যমিক স্কুলে ছেলে-মেয়ে উভয়ের ভর্তির হার নাটকীয়ভাবে বেড়েছে। অবশ্য মেয়েদের ৬ষ্ঠ থেকে ১০ম মান পর্যন্ত লেগে থেকে পড়া শেষ করার হার হতাশাব্যঞ্জকভাবে কম। তুলনামূলকভাবে যদিও ছেলেদের টিকে থকার হারও কম। ৬ষ্ঠ মানে ভর্তির বেলায় ছেলে-মেয়ের ভর্তির হার প্রায় সমান সমান। ১০ম মান পর্যায়ে ছেলেরা মাধ্যমিক সরকারি পরীক্ষায় বিশেষভাবে মেয়েদের থেকে এগিয়ে। দশম মানের পরবর্তী উচ্চ মাধ্যমিক পর্যায়ে ভর্তির বেলায়ও ছেলেদের হারই বেশি। মেয়েদের মধ্যে যারা ১০ম মান শেষ করে উচ্চ মাধ্যমিক একাদশ ও দ্বাদশ শ্রেণীতে প্রবেশ করে তাদের হার মাত্র ১৩%। স্কুল, পরিবার ও বৃহত্তর পর্যায়ে সমাজের মধ্যে এমন কিছু ক্ষমতাধর শক্তি কাজ করে যা মেয়েদেরকে স্কুলে টিকে থাকতে নিরুৎসাহিত করে। পলীট এলাকার ৪টি স্কুলের শিক্ষক, ছাত্রী ও পিতামাতার মধ্যে সমীক্ষা চালানোর মাধ্যমে এই গবেষণায় ছাত্রীরা কেন স্কুল ছেড়ে যায় তার কারণ বিশেষণ করা হয় এবং একই সাথে কি নীতিমালা অবলম্বনে ছাত্রীদের মাধ্যমিক স্তরে স্কুল শেষ করার হার বাড়ানো যায় তার সুপারিশ পেশ করা হয়।



Over the last 15 years, secondary school enrolment rates among both boys and girls have risen dramatically. However, girls' rates of progression and completion of the secondary cycle (from grades six through ten) are disturbingly low – albeit the comparable rates for boys are also low. At grade six there is near parity between the number of boys and girls enrolled. By grade ten, boys are significantly ahead of girls in participation in public examinations and promotion to higher secondary school. Only 13 per cent of girls who complete the tenth grade transition to the higher secondary grades of eleven and twelve. There are powerful forces at work within schools, families and the broader society that dissuade girls from staying in school. Based on interview responses among teachers, students and parents in four rural schools, this study analyses why girls drop out of school, and offers policy recommendations to increase completion rates.