

**BARRIERS TO GIRLS' SECONDARY SCHOOL
PARTICIPATION IN RURAL BANGLADESH**

by

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Abstract

This study explores girls' secondary school participation in rural Bangladesh. Specifically, I seek to lend insight into the factors that inhibit girls' retention through to completion of secondary school. This question is particularly relevant in light of the Female Stipend Programme (FSP), which provides financial school incentives to eligible girls. To uncover the main determinants of girls' participation, I utilize data from interviews with teachers, parents, girl students and out-of-school girls from four schools and villages in rural Bangladesh. Interviews reveal the importance of socio-economic condition and private tutoring to understanding why some girls remain in school and others do not. I use interview responses and educational data to analyse four policy options based on their impacts on access, learning achievements, school improvements, financial sustainability and stakeholders' response. I conclude by recommending that the FSP be modified to target disadvantaged girls and to provide instructional support to stipend recipients.

Keywords: secondary; education; girls; women; stipend; gender equality

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 of whether enrolled girls remain in secondary school through to completion.

The factors that cause some girls to stop attending school fall into two categories: 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 includes a review of girls' education policies in Bangladesh and of 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, enrolled girls 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' participation in secondary education.

Interview responses reveal a number of issues that are crucial to understanding the factors that put some girls more at-risk of dropping out than others. These are:

- The difficulty experienced by many students in obtaining 45% marks (a condition of the FSP);
- The importance of private tutoring to meeting the stipend requirements and to learning achievements in general;
- The impacts of poverty, including the inability to afford private tutoring and to focus on studies;
- Family and parental characteristics, including family size and low education levels.

These issues emphasize the barriers to girls' secondary school participation that stem from low socio-economic condition. Thus, in assessing policies aimed at encouraging girls to both enrol in and complete secondary school, this study focuses on disadvantaged girls rather than all rural girls. The policy options assessed are as follows:

- *Status Quo*: this option, to continue the FSP in its current incarnation, is used as a benchmark from which to compare the other policies.
- *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 marks' criterion is reduced from 45 to 40% marks in half-yearly and annual exams.
- *Target the FSP*: this third option also reduces the performance requirement to 40% marks, but modifies programme eligibility to target the 30% 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 SMCs in conjunction with local NGOs that target the poorest of the poor.
- *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 a peer-tutoring model. 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 analyze how well each option performs with respect to retaining disadvantaged girls in secondary studies, the following criteria are used: access, impacts on learning achievements, impacts on school improvements, financial sustainability and stakeholders' response. Based on this assessment, this study recommends that the FSP introduce poverty-targeted eligibility conditions, while also providing instructional support to stipend recipients to mitigate the role of private tutoring in secondary education. Within this recommendation, monitoring and evaluation are crucial to ensuring financial sustainability, effective targeting and the overall success of the policy.

Dedication

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

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Table of Contents

Approval.....	ii
Abstract.....	iii
Executive Summary	iv
Dedication	vi
Acknowledgements.....	vii
Table of Contents	viii
List of Figures	x
List of Tables	xi
Glossary.....	xii
1 Introduction.....	1
2 Getting Girls into School.....	4
2.1 The benefits of educating girls	4
2.1.1 The importance of secondary education for girls.....	6
2.2 Education in Bangladesh.....	7
2.3 Girls' education in Bangladesh	10
3 The Female Secondary Stipend Programme.....	15
3.1 Objectives and sponsors.....	15
3.2 Impacts	17
3.2.1 Increased enrolment	17
3.2.2 Shifting social attitudes.....	17
3.2.3 Programme weaknesses.....	18
4 Why Do Enrolled Girls in Bangladesh Not Complete?	20
5 Methodology.....	24
5.1 Framework for analysis.....	24
5.2 Interview design	26
5.3 Analytical method	28
6 Data Analysis.....	29
6.1 Teachers	29
6.1.1 Girls in school	30
6.1.2 School quality & private tutoring.....	32
6.1.3 Keeping girls in school.....	33
6.2 Parents of enrolled girls.....	34
6.2.1 Girls in school	35

6.2.2	School quality & private tutoring.....	36
6.2.3	Keeping girls in school.....	37
6.3	Enrolled girls.....	37
6.3.1	Girls in school	38
6.3.2	School quality & private tutoring.....	39
6.3.3	Keeping girls in school.....	39
6.4	Out-of-school girls	40
6.4.1	Girls in school	41
6.4.2	School quality & private tutoring.....	42
6.4.3	Keeping girls in school.....	42
6.5	Conclusions	43
7	Policy Analysis	45
7.1	Policy objectives	45
7.2	Policy options.....	46
7.3	Criteria for analysis	51
7.4	Assessment of options.....	53
7.4.1	Option 1: Status quo.....	53
7.4.2	Option 2: Lower FSP performance requirement	55
7.4.3	Option 3: Target the FSP.....	57
7.4.4	Option 4: Target the FSP plus instructional support	58
7.5	Policy recommendation.....	61
8	Conclusions.....	63
	Appendices.....	65
	Appendix A: FSP Stipend and Tuition Rates	66
	Appendix B: Interview Questions.....	67
	Bibliography	72
	Works Cited.....	72
	Interviews	74
	Websites Reviewed.....	74

List of Figures

Figure 1: Numbers of Students Enrolled in Secondary School in Bangladesh, 1970 – 2003	9
Figure 2: Numbers of Secondary School Teachers in Bangladesh, 1970-2003	13
Figure 3: SSC Entrants and Passes, 2005 (Percentages by Gender)	20
Figure 4: Percentages of Secondary School Dropouts by Grade (6-10) and Gender, 2004	21
Figure 5: Secondary School Completion Rates by Gender, 1999-2005.....	22
Figure 6: Girls' Promotion and Dropout Rates by Grade (6-10), 2003	23

List of Tables

Table 1: Secondary Schools in Bangladesh, 1970 – 2003.....	10
Table 2: Numbers of People Interviewed by School and in Total	25
Table 3: Interview Questions by Category and Interview Group.....	26
Table 4: School Characteristics.....	29
Table 5: Family Characteristics.....	34
Table 6: Characteristics of Enrolled Girls.....	38
Table 7: Individual and Family Characteristics of Out-of-School Girls	40
Table 8: Criteria Definition and Measurement.....	53
Table 9: Evaluation of Policy Options against Selected Criteria	60

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
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
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

1 Introduction

Educating girls is crucial to development: aside from the intrinsic value of education, better-educated women have higher incomes and fewer, healthier and better-educated children (Hill & King, 1993; Schultz, 1993; Klasen, 1999). One of Bangladesh's most significant achievements in education is the realization of near gender parity 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)¹ is viewed internationally as a vanguard policy to encourage girls' participation in secondary education. Implemented nationwide in 1994, the FSP provides monthly stipends and free tuition to rural girls as incentives to attend secondary school. In the context of the FSP, girls' secondary education is desirable as a means to improve the status of women, curb population growth and enhance women's capabilities of contributing to socio-economic development (GOB, 2006).

While the FSP has been instrumental in raising enrolment rates among rural girls, their rates of progression and completion of the secondary cycle (from grades six through ten) do not follow the same trend. In contrast to initial advances in enrolment, by class eight² the promotion and retention rates of girls are lower than the rates of boys. By class ten, boys are significantly ahead of girls in participation in public examinations and promotion to higher secondary school. According to recent analyses, the drop-out rate for girls in class ten is 8.9 percentage points higher than for boys; moreover, only 13 percent of girls transition to the higher secondary grades of eleven and twelve (Ahmed et al., 2006; Mahmud, 2003). In light of these high drop-out and low participation figures, one can surmise that there are forces at work within schools, families and the broader society that dissuade girls from staying in school.

¹ 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).

² Class eight in Bangladesh is comparable to grade eight in North America. If students have attended school since age 5, they are approximately 13 years old in class eight.

The large numbers of out-of-school children in many developing countries is a policy concern that draws considerable attention from researchers and policymakers alike. As a result, there is a wealth of literature on what causes children to never enrol in or stop attending school. Educationalists 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 most certainly at play in rural Bangladesh where poverty, early marriage, social attitudes towards women and inferior school quality are among the reasons why girls may stop attending school during the secondary cycle. It appears that these factors become more pronounced as girls age, such that the stipends no longer offset the opportunity costs of attending school for some girls. Moreover, the FSP requires that girls remain unmarried and maintain 45 percent exam marks and 75 percent attendance in order to receive financial assistance. The reality is that many students cannot maintain 45 percent marks in all subjects, due to low quality instruction and a poor foundation of primary education. This condition of the FSP likely disadvantages students who are first-generation learners³, those who cannot afford private tutoring and those who are required to contribute to their families' income.

This study seeks to lend insight into the factors that inhibit the retention of rural girls through to the completion of secondary school. This question is of particular interest in light of the FSP, which represents some 60 percent 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 starve out resources that could target much-needed quality improvements for secondary education? (Ahmed et al., 2006) These questions are of particular relevance to policy decisions made by 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 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 the Manikganj district of rural Bangladesh. Specifically, I conducted group and individual interviews with parents, teachers, girl students and out-of-school girls 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

³ First generation learner refers to students who are the first among their families to attend school. These students typically face obstacles in school since their parents may be limited in their ability to provide study support.

availability of the FSP financial incentives. While many studies to date have focused primarily on the experiences of girls in school, the inclusion of out-of-school girls provides specific insight into the immediate factors that caused them to drop out. Moreover, I use the data from this group, along with parents and girl students, 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 main factors in schools and at home that influence girls' participation in secondary education. 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.

Specifically, I analyze four policy options, including 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: access, impacts on learning achievements, impacts on school improvements, financial sustainability and 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 in particular, 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. Specifically, 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 future projects addressing the success of girls in secondary education.

2 Getting Girls into School

This section begins with an outline of the empirical literature that explores the benefits of girls' education and specifically the importance of secondary school. I then review the education system in Bangladesh, the historical context of how the society at-large has viewed girls' education, and specific projects which have sought to promote girls' schooling. I end by looking at the FSP in detail, with particular emphasis on its main objectives, its successes and shortcomings.

2.1 The benefits of educating girls

The benefits of educating women are undeniable. Research shows the social and private returns to women's education to be substantial; better-educated women have been shown to 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, among other positive impacts (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).

Even so, there has traditionally been an underinvestment in women's education in developing countries, stemming from the reality that while many of the benefits are public, the costs are private (Hill and King, 1993). With regard to public externalities of women's education, the benefits are manifold, encompassing both economic and social development. Hill and King (1993) show that gender gaps in education affect a country's economic wellbeing. Using a sample of over 100 developing countries, they find that for given levels of female education, the size of a country's labour force and its capital stock, those countries with larger gender gaps in

education⁴ will have a GNP 25% lower than those countries with smaller gaps (Hill and King, 1993).

Other studies focus on such social benefits as lowered fertility and enhanced public health. Data gathered from the World Fertility Surveys suggests that women with seven or 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 that the bulk of studies point to the same finding: education has a significant positive impact among young women on knowledge of HIV prevention and condom use (Hargreaves and Boler, 2006).

Although the social returns to girls' education are significant, private returns typically influence families' decisions of whether to send their daughters to school. These decisions reflect the extent to which parents view schooling as an investment in girls' future productivity. In his survey of relevant literature, Schultz (1993) analyses the empirical research associated with these patterns of private and social returns, as well as their implications for public spending and decision-making. Across the countries under study – largely low- and middle-income countries from Africa, Asia and Latin America – there is a strong relationship between girls' education and key development goals related to economic growth, population control and access to education. Schulz finds that “investments that increase the primary and secondary schooling of women are warranted on several grounds based on the currently available evidence from many countries” (Schulz, 1993, p.80).

With regard to the returns to education, 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). At the family level, there is a strong inverse relationship between a mother's level of schooling and the incidence of mortality among her children. Those children born to better-educated mothers tend to enjoy better health and nutrition. 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).

⁴ 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.

Investing in girls' education is thus a self-perpetuating cycle as educated mothers 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 productive roles and their ability to influence the development process. Development discourse has since shifted away from this thinking towards the Gender and Development (GAD) perspective. GAD 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 beneficial as 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).

2.1.1 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). The benefits of higher levels of schooling suggest that investments in female secondary education are warranted. They also allow us to understand more fully how girls' opportunities and options increase with higher levels of education.

With regard to labour market benefits, women derive higher returns to secondary education than men do, whereas their returns to primary education are lower than men's returns (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, the authors find that increasing the share of girls educated at the secondary level from 19 to 38 percent (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 1000 births to 38 (Subbarao & Rainey, 1995; UN Millennium Project, 2005).

Researchers also find that higher levels of education have greater influence on health outcomes than 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). With regard to family life, female secondary education is more strongly and consistently associated with women's increased household decision-making and control over resources than primary levels of schooling. Specifically, women with more schooling have greater control over finances and access to earnings, and exercise greater influence in key decisions such as use of family planning (Malhotra et al., 2003).

Taken together, these greater benefits from secondary education can be conceptualized as increased female empowerment; specifically "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). International development policy also emphasizes the importance of women's empowerment, gender equality in education and increased opportunities for secondary education for girls. Goal 3 of the Millennium Development Goals (MDGs) exemplifies this focal point. It 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).

The MDGs serve to focus international efforts around key development goals, in this case those related to gender and education. With regard to education policy in Bangladesh, initiatives to promote girls' education have focused on the secondary level for over a decade, which allows for specific programme analysis. Social perceptions related to girls' education have undoubtedly influenced the design and impacts of programmes such as the FSP. So too have the particular characteristics of the education system, namely the role of private schools in secondary education.

2.2 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 11 years and above put female literacy rates at 35.6 percent as opposed to 47.6 percent for males (Ahmed et al., 2005). These characteristics have important ramifications for the education system: it is a vast system comprising some 150,000 institutions, 34 million students and 900,000

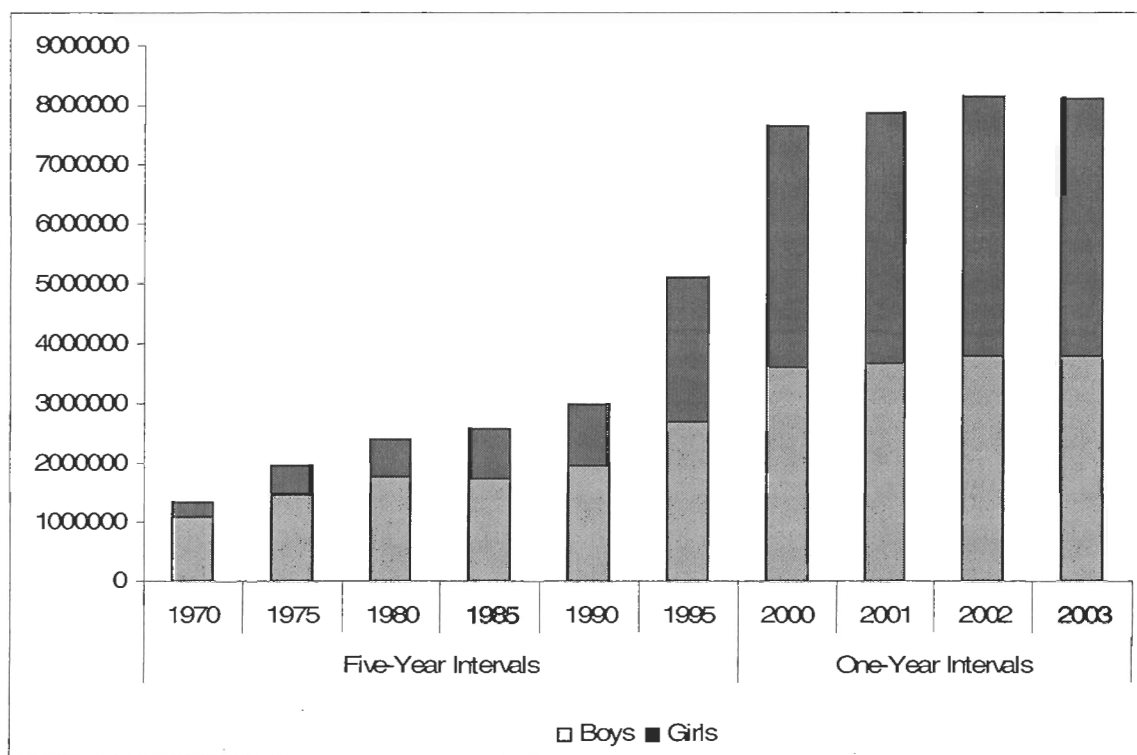
teachers (BANBEIS, 2006). Education in Bangladesh is further characterized by a high level of state centralization, high numbers of first generation learners and an under-representation of women as teachers. Inequity related to socio-economic status and the rural-urban divide persists, despite system-wide enhancements over the course of the 1990s.

At the primary level, some 20 million students are engaged in three types of schooling: government (formal), NGO-run (sometimes referred to as non-formal) and madrasa (Islamic 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 were found with both programmes, they did succeed in bringing children into school (Ahmed et al., 2005). Net primary enrolment⁵ increased from 69.8 percent in 1993 to 83 percent in 2003 (BANBEIS, 2006). Despite these gains, challenges remain in terms quality, learning outcomes and completion. Over 40 percent of children are still not participating in a full five-year cycle of primary education (Ahmed et al., 2005).

As in primary education, Bangladesh achieved significant increases in secondary school enrolment since the 1970s (see Figure 1).

⁵ The net primary enrolment rate is defined by the ratio of children aged 6-10 years enrolled in primary school to the total number of children in the same age group.

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



Source, BANBEIS, 2006

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

While total and girls' enrolment certainly represents an important achievement, 55 percent 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 with primary education, the vast majority of secondary schools are private, including English-medium, Bangla-medium and madrasas. As Table 1 shows, the percentage of private

schools has remained stable since 1970, accounting for some 98 percent of secondary schools. Although the government provides salary subvention for the majority of teachers in privately run schools, it struggles to establish a unified system where quality of teaching, curricula and facilities are ensured.

Table 1: Secondary Schools in Bangladesh, 1970 – 2003

Year	Number Public	Number Private	Total	% Private
1970	148	5646	5794	97%
1975	152	7868	8020	98%
1980	175	8310	8485	98%
1985	185	9259	9444	98%
1990	295	10153	10448	97%
1995	317	11695	12012	97%
2000	317	15403	15720	98%
2001	317	15849	16166	98%
2002	317	16245	16562	98%
2003	317	17069	17386	98%

Source, BANBEIS, 2006

These issues of quality likely contribute to the pattern of few students completing the five-year cycle of secondary education from class six to ten. Government statistics report that in 2003 secondary school completion rates were 19.53 percent for boys and 13.74 for girls (BANBEIS, 2006). Although these numbers are low for both boys and girls, they also point to the difficulties that girls face in completing secondary studies. These difficulties have attracted attention from government, donors and NGOs in recent years.

2.3 Girls' education in Bangladesh

There has long been an acknowledgement in Bangladesh 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 largely 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 added emphasis of population control.

Girls' education policies in Bangladesh have also recognized that parents may be reluctant to invest in their daughters' education. In a patriarchal system where daughters marry into another family, parents may feel that an investment in their daughters' education is not a sound use of resources (Raynor, 2005). This tendency intensifies with poverty; with scarce resources, parents may make tradeoffs between their daughters' education and other necessities. 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 would later become the nationwide FSP. Programmes to date have been successful on at least one level. Over the 1990s, Bangladesh achieved near 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 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 of the conference 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.

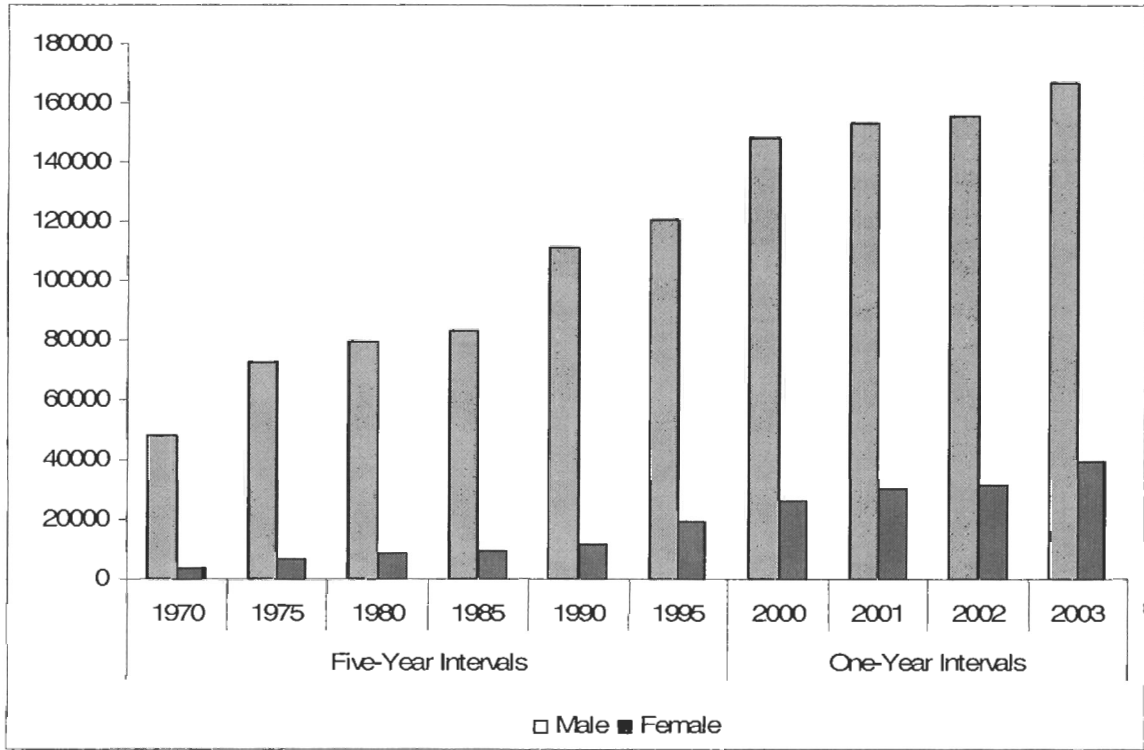
A recent report monitors Bangladesh's progress in meeting the MDG and Dakar goals. The authors first distinguish between gender *parity*, gender *equality* and gender *equity*. As I mention in the previous subsection, gender parity refers simply to quantitative equality with respect to enrolment. Parity is achievable even if the majority of girls do not have 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 also dependent on classroom practices, school environment and teacher behaviour and attitudes. Gender equity is yet a broader concept. It incorporates both gender parity and equality, while explicitly acknowledging the potential of education to transform social injustice or oppression (Ahmed and Chowdhury, 2005). Gender equity in education, then, relies on strategies that emphasize “proactive approaches to cope with the social, cultural and historical ingredients of gender injustice” (Ahmed and Chowdhury, 2005). The authors argue that to situate properly the achievement of gender parity of education, one must consider the patterns of inequality and inequity. In practice, education and development programmes deal with these concepts sequentially as they move from focusing on gender parity to the more inclusive concepts of gender equality and equity.

With regard to gender equality as demonstrated by 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 number of female teachers in Bangladesh is lacking, particularly in secondary education. Although the 1974 Commission report outlined the need to increase the number of female teachers from primary to class ten, this has not materialized in any significant way. Since 1980, the percentage of women teachers in secondary schools has grown from 10 to 19 percent, far below the current government target of 30 percent. Programmes to train female teachers have run into difficulties including community resistance stemming from the impressions that qualifications are too low and that standards of education will deteriorate (Tapan, 2000).

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



Source, BANBEIS, 2006

Analysing recent trends in girls' education and policy responses to promote girls' education, UNESCO (2001) suggests the need for a departure from the traditional approach of providing free textbooks, tuition and scholarships. This recommendation stems from the view that policy should no longer focus on simply getting girls into schools. Instead, the authors 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 include poverty, unequal opportunity and lack of management capability, rather than male domination alone (although it should be noted that Bangladesh ranked 69 out of 70 countries studied in recent UNDP Women's Empowerment Index).

For the most part, recommendations focusing on gender *equality* or *equity* in education, rather than gender *parity*, have not yet come to fruition. One could argue that this stems from the perception that the initial task was to get more girls into secondary school, while relying on

existing resources within the education system. While this argument may be legitimate, girls' learning outcomes are undoubtedly linked to the social and school-based processes that continue to disadvantage girls more than boys. Now, more than a decade since the introduction of the FSP – a programme aimed at increasing gender parity – it is necessary to consider a wider set of factors.

3 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 documenting its successes, recent analyses have highlighted some of the programme's deficiencies. This section examines the programme's objectives, design, successes and weaknesses.

3.1 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;
- 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 latter 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* (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*;
- The Female Secondary Education Stipend Project (FESP) assisted by the Norwegian Agency for Development (NORAD) covering 19 *upazilas* (GOB 2006).

The FSP is only available in rural areas, a measure to lessen the inequity between urban and rural Bangladesh. All rural girls are eligible for the monthly stipends and free tuition, if they maintain 75 percent attendance, achieve 45 percent 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). The monthly stipend converts to approximately US\$0.36 to \$0.87⁶ per month or between US\$4.30 and \$10.40 per year. This represents a relatively significant financial incentive given that per capita gross national income in Bangladesh is US\$470.00 with rural incomes lower than the national average (World Bank, 2006). In 2004, there were over 2 million stipend recipients, representing between 42 and 71 percent of rural girls in secondary school depending on region (Raynor and Chowdhury, 2006; Ahmed et al., 2006).

The government reports that total projects costs for FSSP (from July 2005 to December 2008) are US\$67.6 million.⁷ 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 finances \$100 million.⁸ 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.⁹ (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.

⁶ The rate of Tk.1 = US\$0.0144928 is used for conversions throughout this study.

⁷ Government figures in lakh Takas can be found in the Program Monitoring Unit's Report on the Nationwide Female Stipend Programme.

⁸ 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.

⁹ SESIP has entered into a phase, now called SESDP – the Secondary Education Sector Development Program. It is still assisted by the ADB.

Total project costs includes all project activities rather than FSP components alone.)¹⁰ 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 percent of the development budget for secondary education. In light of these resources, I now examine its impacts on the experiences of girls in secondary schools, on the education system as a whole and on the perceptions of the affected communities.

3.2 Impacts

In the decade since the introduction of the FSP, researchers and policymakers have investigated its role within the school system and the community at large in order to identify its impacts. Recently, critical assessments have also identified some of the failings of the programme in hopes of providing a more balanced view of its achievements, especially as portrayed internationally.

3.2.1 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 and 53.2 percent (BANBEIS, 2006). Not only did girls' enrolment increase in its own right, it is now slightly higher than boys' enrolment (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 alone. It is widely accepted, however, that the FSP attracted girls to secondary school and helped to keep them from dropping out (Khandker et al., 2003; Raynor and Wesson, 2006). Experts also give partial credit to the FSP for encouraging girls' enrolment at the primary level (Chowdhury et al., 1999; Ahmed and Ahmed, 2002; Raynot and Wesson, 2006).

3.2.2 Shifting social attitudes

Using the FSP as a case study, Raynor (2005) assesses how attitudes have changed since the introduction of the programme. Given the subsequent increases in the numbers of rural girls attending secondary school, Raynor explores community perceptions towards educated girls and women in Bangladesh. She finds that individuals may interpret girls' education differently, which leads to differing views about why and for how long girls should attend school. Some

¹⁰ In the second phase of FSSAP, stipends accounted for some 70% of total costs. For SESIP, stipends accounted for 20% of program costs (Mahmud 2003).

Bangladeshis still view education as a luxury for girls, whereas they consider it a necessity for boys. This disparity likely relates to social norms associated with marriage and the view that educating a daughter is akin to “watering a neighbour’s tree.” When girls’ education is seen as a good, it becomes more sensitive to the family’s income and even more so than for boys. Family needs can more easily supplant a luxury; such family considerations include harvest, childcare, money shortages and fears concerning reputation. Raynor speculates that families may use poverty as a reason for girls’ non-enrolment to mask values that are more patriarchal in nature.

The men and adolescent boys interviewed tended to consider the purpose of girls’ education strictly within the context of girls’ future roles as wives; they expressed, for instance, that girls should not be more educated than their husbands are, 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 these varying perceptions, Raynor concludes that the community largely views girls’ education in a positive light, while still adhering to prevalent social conventions.

3.2.3 Programme weaknesses

As a large-scale, well-publicised programme, the FSP has undoubtedly contributed to changing attitudes about girls’ schooling and a significant increase of the number of rural girls attending secondary school, a result which itself is positive. However, in their assessment of the evolving objectives of the FSP, Raynor and Chowdhury (2006) caution that an over-emphasis on enrolment can lead to the programme receiving more credit than it is perhaps due. International endorsement of the FSP may in fact serve to obscure negative impacts of the programme, including quality of education. “This is of particular consequence for girls, who continue to be less likely to compete in secondary school, to gain an academic qualification, to study subjects that have marketable value or to enter secure, paid employment” (Raynor and Chowdhury, 2006, p.24). The FSP may have negatively affected quality since increased enrolment outpaced strategies to increase the numbers of teachers and classrooms. In terms of equality and empowerment, the FSP does not fare better: significant gender disparities exist 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 community 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:

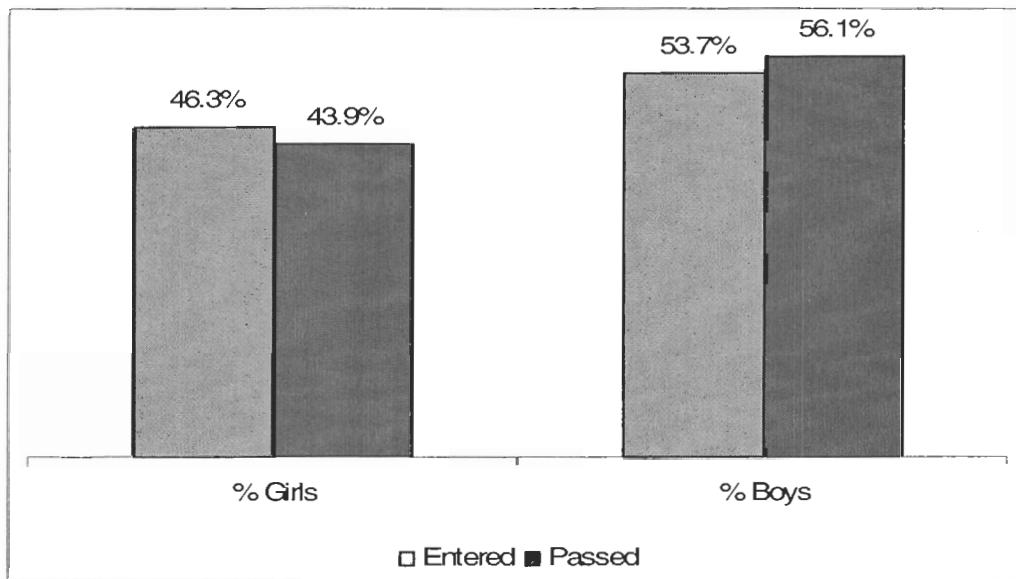
Fewer than a third of students entering grade 10 learn the required material and pass the school leaving examinations, about 30 percent fewer than the national average. Without satisfactory learning outcomes, the girls cannot become teachers or gain employment that will significantly empower them and alleviate their poverty (Abadzi, 2003, p.15).

The research into the impacts of the FSP highlights both the successes and shortcomings of the programme. While more girls attend secondary school than before, there continue to be deficiencies in secondary education, to which the FSP may in fact contribute. The next section explores the school achievements of girls and boys in secondary school, particularly in the later grades where the initial gains made by girls are reversed.

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 demand 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.¹¹ 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. 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.

Figure 3: SSC Entrants and Passes, 2005 (Percentages by Gender)

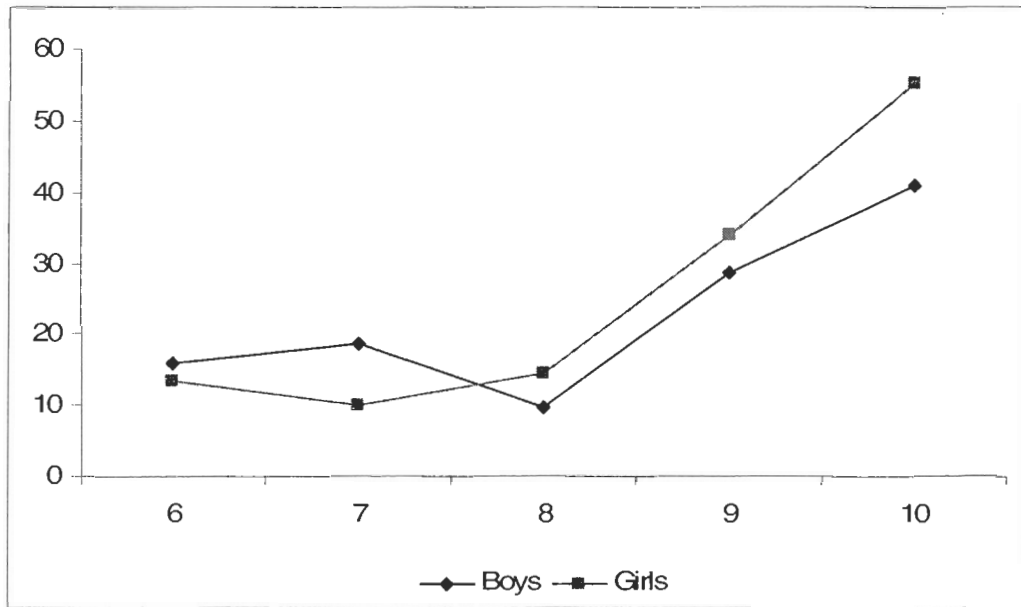


Source, BANBEIS, 2006

¹¹ 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).

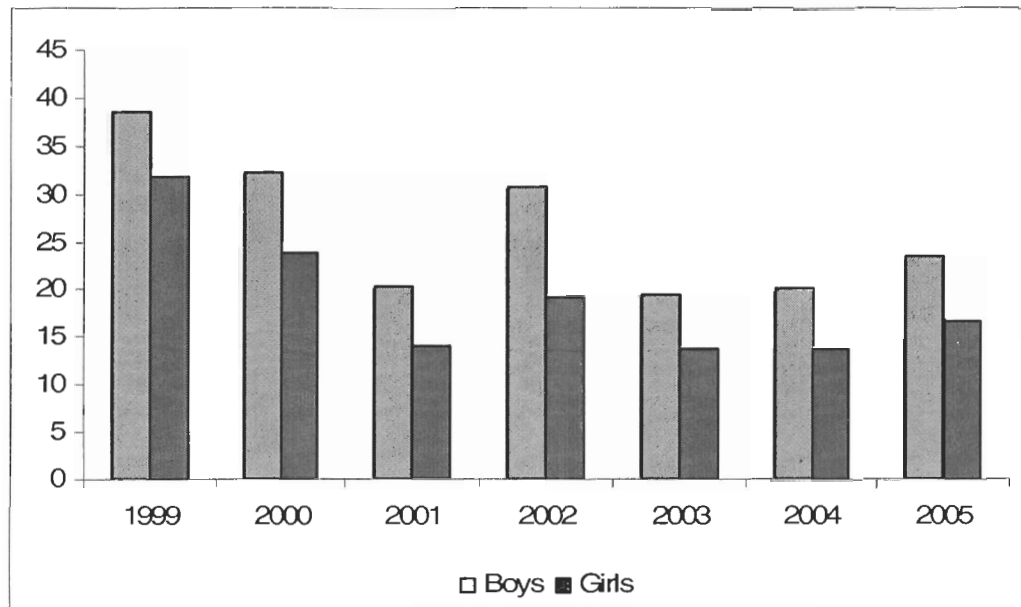
While SSC entrants represent students who have stayed in school up to class ten, not all students remain in school up to that point. Figure 4 shows the disparities in dropout rates between girls and boys from class six through to class ten. According to government statistics, starting in class eight (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 10, girls' completion rates are substantially lower than boys' completion rates (see Figure 5).

Figure 4: Percentages of Secondary School Dropouts by Grade (6-10) and Gender, 2004



Source, BANBEIS, 2006

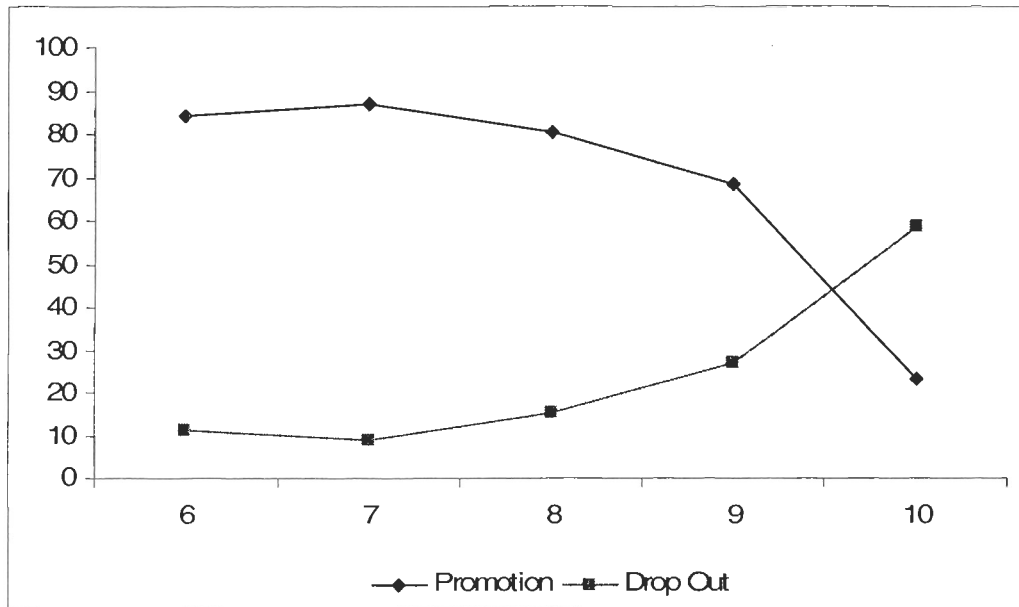
Figure 5: Secondary School Completion Rates by Gender, 1999-2005



Source, BANBEIS, 2006

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

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



Source, BANBEIS, 2006

These findings point to the current inefficiencies of secondary education in Bangladesh: inefficiencies that produce higher wastage with respect to girls' completion of secondary school. Moreover, they begin to illustrate the obstacles to girls' meaningful learning and continued study. Even though government commitments recognize the benefits of educating women and the importance of gender equality in education, factors persist that impede girls' education.

5 Methodology

In this section, I describe the three main methodological components underpinning my study: the framework for analysis, data and analytical method. In order to put into context Section 6, which presents the results of my data analysis, I now outline the specific features of data collection, including questions posed.

5.1 Framework for analysis

I gathered primary data from group and individual interviews in four rural secondary schools and four nearby villages in rural Bangladesh. 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 representative mix of stipend recipients and non-recipients. This is also the case with parents and out-of-school girls. The parents' group consists of a balance between mothers and fathers. The teachers' group includes male teachers primarily since only an estimated 18-19 percent of secondary school teachers are female and the vast majority of those are in urban centres. While this may not seem ideal to some since the views of female teachers are particularly pertinent to the policy question, this reflects the reality of secondary schools in rural areas.

Interviews were conducted in November 2006 with the assistance and coordination of the BRAC University Institute of Educational Development (BU-IED).¹² At the time, political unrest was widespread in the country, with the major political parties at odds over the upcoming national elections (since postponed indefinitely). The political parties called repeated *hartals* (strikes) over the month of November. The facilitators conducted the interviews despite the country being at a near standstill.

The schools and villages chosen for the study are located in the *upazila* of Manikganj, which is the sub-district immediately east of the capital city, Dhaka. There are two relatively

¹² BRAC is one of the largest NGOs in the world, active in education, health and micro-credit. 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.

large schools and two smaller ones. Specifically, teachers and girl students interviewed are from the following schools, all of which teach grades six through ten:

- Mohadepur Girls High School (240 students)
- Rupsha Wahed Ali High School (co-ed, 1000 students)
- Dautia Garpara Rahima Hafiz High School (co-ed, 375 students)
- 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 the villages whose families send their children to the schools above):

- Shimulia
- Kudalia
- Dautia
- Garpara

In total, sixteen groups participated in the interviews: four each of teachers, parents, enrolled girls and girls who stopped attending school. Individual group size ranged from 25 to 40 respondents (Table 2). I recognize that such sample sizes do not allow for general inferences about the entire population. Nonetheless, conclusions are certainly indicative of the issues at play within the policy problem.

Table 2: 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*

5.2 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 in Bangladesh) and by multilateral organizations such as the UN. In the case of my research, two staff-members experienced in interviewing and surveying were instrumental in managing and assisting the facilitators. As circumstances allowed, the facilitators conducted either group or individual interviews, during which time they encouraged participants to express their views without hesitation. 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 do seek, however, to obtain the views of each group through their specific experiences. As a result, I ask similar questions relating to attitudes towards the FSP, for example, to all groups (see Table 3 and Appendix B) while questions regarding attitudes towards school were exclusive to the girls (enrolled and non-enrolled). More specifically, 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 any 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 that they could succeed in school and whether they had any difficulties. To the girls who stopped attending school I also ask about their reasons for doing so and if it was their choice. I assess the role of the FSP through questions pertaining to whether parents would have sent their daughters to school without the programme and whether the stipend requirements are difficult to meet.

To the teachers, I pose the most questions related to school quality. Questions focus on the teachers' qualifications, the role of coaching and private tutoring on student achievement and whether the FSP has resulted in negative issues such as 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.

Table 3: Interview Questions by Category and Interview Group

Category	Teachers	Parents	Enrolled Girls	Out-of-School Girls
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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		✓	✓	✓

The specific questions posed to all four interview-groups include the following:

- 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 since throughout the world these factors are two recurring 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.

5.3 Analytical method

Facilitators transcribed the full interview records and translated them from Bangla into English. To analyze the data, I reviewed and 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 with emphasis on repeating ideas and larger themes to tease out those responses particular to one group or shared by all. I analyzed respondents' characteristics and demographics from questions related to socio-economic status, family size and level of education, and verified my findings against national statistics and studies that utilize other methods such as surveys. From this analysis, I am able to highlight the factors within schools, families and society at-large that encourage or dissuade girls from succeeding and staying in school. As representing four key groups, interview responses lend insight into the relationship between issues such as instructional quality, socio-economic disparity and gender equality in education.

The following section presents a detailed analysis of the responses and emphasizes the issues that appear to most influence girls' educational participation.

6 Data Analysis

I now focus on key issues that both positively and negatively influence girls' success in school, as expressed by respondents. These 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. In doing so, I intend to develop the relationship between school processes, family decisions, student outcomes and national policies designed to keep girls in school. I first deal with the perceptions of teachers, followed by parents, enrolled girls and out-of-school girls. A comparative analysis concludes the section.

6.1 Teachers

Before turning to the in-depth responses that teachers provided on subjects related to school quality, girls' education and the FSP, there are two contextual pieces of information to introduce. First, as Table 4 shows, teacher-pupil ratio varies across the four schools, from an estimated 1:28 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 Bachelors or Masters of Education (B.Ed or M.Ed), most received these degrees after they had started their posts as teachers. According to these teachers, pre-service training in general is limited.

Table 4: School Characteristics

Characteristics		Schools			
		Mohadepur *	Rupsha Wahed Ali	Daulia Garpara R.H.	Garpara M.L.
1	Student composition	All-girls	Co-ed	Co-ed	Co-ed
2	Number of students	240	1000	375	935
3	Actual number of teachers	9	21	13	20
4	Teacher-pupil ratio	1:27	1:48	1:29	1:47

Characteristics		Schools			
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

On issues related to gender equality in education, half of the teachers (the majority of whom are men) could not think of anything particular when asked what “women’s issues” mean to them. The other half view women’s issues as related 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) believe that gender issues should be included in the curriculum to promote gender equality among the students. However, only 15 percent of teachers report having had training on gender issues. Most notably, as Row 8 shows, all of the respondents from the girls-only school are trained in gender issues, whereas none of the teachers in the co-ed schools has gender-related training.

The proportion of female teachers across the four schools also varies, from 0 percent to 44 percent (Row 9). Despite the range, all of the teachers support the measure of increasing the numbers of female teachers. Two groups mention the difficulty in meeting the government quota of 30 percent 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 into other professions or take posts with government primary schools.

6.1.1 Girls in school

Turning to the results of the interviews, 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 most 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 specifically, 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 as a positive sign and believe that secondary education is as important for girls as it is for boys. However, they have a divided opinion about the impact of the FSP on school reputation. Teachers in two of the schools also believe that the FSP has been positive for their 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. 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 being a negative impact of the programme. This in turn affects instructional quality, as this teacher reports:

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 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 the goal of gender parity.

On the question of whether stipend requirements are prohibitive, all teachers believe that the condition of 45 percent marks is difficult for girls to meet, while the other two requirements

are not. The majority point to students' weak competencies in primary education as being a contributing factor. Teachers from two of the schools also report that students spend too much time on household work, neglecting their studies in the process. Given widespread poverty, "neglect" may imply more choice than is perhaps the case. 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 percent marks – a seemingly low score. They also reveal the importance of understanding the effects of poverty on low educational outcomes. Students who are unable to spend enough time studying are critically disadvantaged in school.

6.1.2 School quality & private tutoring

For many of the questions related to school quality, the teachers provided school level data. All schools report high enrolment and large class sizes (i.e. up to 69 students in class six in Mohadepur Girls School). In the co-ed schools, girls and boys are in the same sections, 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 percent of students are absent each day, whereas the other three schools report a much lower estimate of 5 percent. This discrepancy may relate to factors such as the composition of the schools' student bodies. Responses from the teachers of the 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.

The teachers from all four schools use similar teaching materials, such as maps, charts and models. None is confident that the curriculum they teach relates well to rural conditions or to job prospects. A teacher from Mohadepur said the following:

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.*¹³

Despite the problems students face with certain subjects, the schools largely 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 being 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-girl school state that only a handful of their students can afford private tutoring since most come from poor families.

6.1.3 Keeping girls in school

On questions of how to keep 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 spend too little time studying (either because of work or because families do not recognize the need for regular study). These responses suggest a pattern of disadvantage that compounds as certain girls move toward adulthood. With regard to how schools might encourage girls to stay in school, three groups of teachers believe that they need to take a more active role in providing parents with advice. Teachers from the girls' school

¹³ 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).

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 providing free tutoring, through community funds or by finding ways to incorporate 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 appear to be at the core of students' learning achievements at the secondary level. Four points arise as 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.

6.2 Parents of enrolled girls

Whereas the responses of teachers represent the concerns and challenges common within schools, the attitudes of parents illustrate family decisions and community support for secondary education. Table 5 illustrates the family characteristics of the parents interviewed. With regard to educational attainment, just over half of the parents (52 percent) report that both mother and father are educated to either primary or secondary levels. In terms of finances, 80 percent report that over the course of any given month, they break even or are financially solvent. The remaining 21 percent report occasional or repeated financial crisis. Just over 40 percent have daughters who receive the stipend and free tuition through the FSP. Also noteworthy is that 40 percent of participating parents have daughters in grades nine or ten. These parents represent families who have been successful in keeping their daughters in school through to later grades.

Table 5: Family Characteristics

Characteristic	Distribution
Daughters' ages *	
Class 6	3%
Class 7	50%
Class 8	6%
Class 9	20%
Class 10	20%
Daughter receives stipend	
Yes	41%
No	59%
Family size	

Characteristic	Distribution
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% due to rounding; ** Parents attended school to primary or secondary levels*

6.2.1 Girls in school

Participating parents say that they enrolled 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 just as important for girls as for boys, most commonly for reasons related to working. 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 were stopped. The actions of the 59 percent 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 aspirations of their daughters accomplishing more than they have or securing a good marriage. Again, it is interesting to note the implicit link the parents make between education and social 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". All 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 percent of parents state that their daughters can study as much as they want; afterwards, the parents will have them married. Twenty-eight percent would like their daughters to pass the SSC exam prior to marriage and another 21 percent would like their daughters to obtain their Higher Secondary Certificate (HSC). The vast majority of parents expect to pay dowry when their daughters marry, although most say 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 percent believe that their daughters' education will allow them to pay fewer dowries, since education is valued. Only one father expects to pay more dowries since he will support his daughter to study as much as she wants, which means that she will be older when she marries.

6.2.2 School quality & private tutoring

With regard to the school quality, all 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 quality of teaching that their daughters receive, although 24 percent believe that the teachers could improve or apply more pressure on the students. The vast majority (97 percent) believe that the subjects their daughters are learning are practical. Some 55 percent say that the subjects correspond to job prospects and social conditions. Another 28 percent report that the subjects will help their daughters to work, to educate their own families, to be able to read and write, and to be aware of sanitation and common diseases.

Over half of the parents (59 percent) say that 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 it necessary or cannot find the extra time. Most of the 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 ensuring their daughters' success in school. Each pays for private tutoring for his or her daughter with costs ranging from

Tk.150 to Tk. 600 per month depending on grade (US\$2.17 to US\$8.70). In cases where parents also have sons, they report paying the same amount for their sons and daughters depending on grade.

6.2.3 Keeping girls in school

None of the parents reports that they had 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 between 1 and 2 ½ kilometres from the schools. In terms of attendance, 41 percent report that their daughters miss 2-3 days per month because of illness, guests or accidents of nature. For the most part, these parents do not believe that this is harmful to their daughters' studies. With regard to household work, 93 percent expect their daughters to help their mothers with cleaning, cooking and/or tending livestock.

On whether the stipend requirements are difficult for girls' to meet, the parents are divided. Twenty-four percent believe that the conditions are not prohibitive; 35 percent believe that they are not difficult *if* students study regularly; and 28 percent believe that it is difficult for girls to obtain the required marks in English and Math. Almost all of them (97 percent) know families whose daughters enrolled in high school but subsequently dropped out. They identify a pattern of poverty, too much household work, academic weakness and early marriage as the cause. Most state that the school did not take any steps to encourage the 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. It is also interesting to observe, that 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 conventional.

6.3 Enrolled girls

As Table 6 shows, participating girls range in ages from class seven to class ten. Equal shares receive the stipend and the vast majority (80 percent) 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 through 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.

Table 6: Characteristics of Enrolled Girls

Characteristic	Distribution
Girls' ages *	
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%

* Ages in 25% of the cases inferred from stipend responses, since amounts are grade-specific; ** Percentages sum to 100% of those who declared their ages

6.3.1 Girls in school

In general, participating girls are very positive towards schooling and the value of education. The majority of girls report that they wanted to attend secondary school to keep learning after primary school, to become better educated and to make their lives better. Other girls say that 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.

With regard to the financial support provided by the FSP, all believe that they would have attended high school with or without the programme. The family decisions related to the 50 percent of girls who do not receive the stipend support this assertion. The majority of girls believe that the marks requirement of the FSP is difficult to meet. Half believe that it is problematic to obtain 45 percent marks; 37.5 percent believe that the conditions are reachable *if* students can afford private tutoring and can study regularly; only 12.5 percent do not believe that the conditions are difficult.

All girls would like to continue their studies up to the level of SSC and HSC (Higher Secondary Certificate). With regard to the latter, however, they are split on whether they would

like to study more after that or not. 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 job prospects and 4) it will allow me to become self-sufficient.

6.3.2 School quality & private tutoring

Regarding the question of how specific subjects will help later in life, the girls most commonly report that the subjects are useful for reading and writing, performing monetary calculations, teaching siblings and children, and with health, housekeeping and family work. It is interesting that none of the girls specifically link their school subjects 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 that they can do just as well in school as boys.

In terms of instructional support, 80 percent of the girls receive private tutoring, mostly from their schoolteachers. They attend tutoring sessions frequently, between 12 and 24 days per month. In response to how tutoring helps with their studies, the girls most commonly report three reasons: that private tutoring helps them to learn subjects in more detail, that it is necessary for Math, English and Science and that class time is too short.

6.3.3 Keeping girls in school

Participating girls also responded to questions of whether school could be easier or more enjoyable for them. The most common responses relate to better facilities and measures to make lessons easier to understand. Some girls also 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. In terms of attendance, 25 percent miss 2-3 days in a month, and another 25 percent miss between 3 and 5 days for reasons of illness, guests, travel, accidents of nature and family- or fieldwork. Most of the girls who miss over 3 days in a month do not receive the stipend.

All girls know of other students who dropped out of school 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 that there are student characteristics – often related to family background – that bring about very different experiences and achievements in school. 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.

6.4 Out-of-school girls

The family characteristics of the out-of-school girls suggest that they come from relatively more disadvantaged backgrounds (see Table 7). Family sizes are large: 76 percent come from families of four or more children and their parents' education level is low. Nearly half of the girls (40 percent) have two illiterate parents and only 16 percent have two parents who are educated to either the primary or the secondary level. The majority (76 percent) also report that their family was in occasional or repeated financial crisis when they attended school.

Table 7: Individual and Family Characteristics of Out-of-School Girls

Characteristic	Distribution
Current Age	
13 years old	16%
14 to 16	44%
17 and over	32%
Married	
Yes	28%
No	72%
Age at time of drop out	
Class 6	16%
Class 7	32%
Class 8	16%
Class 9	16%
Class 10	20%
Received stipend	
Yes	28%
No	72%
Received tutoring	
Yes	52%
No	48%
Family size	
2 children	0%
3 children	24%
4 children	32%
5+ children	44%
Parental education	

Characteristic	Distribution
Both illiterate	40%
Mother illiterate	24%
Father illiterate	20%
Both educated *	16%
Financial status	
Always in crisis	64%
Sometimes in crisis	12%
Break-even	12%
Financially solvent	12%

* Parents attended school to the primary or secondary levels

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

6.4.1 Girls in school

When asked why they wanted to attend high school, 76 percent 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 with all of them: although their parents supported them in their studies, there were factors – perhaps out of their parents’ control – that worked against their continued attendance. With respect to financial support, 72 percent of the girls did not receive the stipend. Of the 28 percent who did receive the stipend, 57 percent remained in school up to class nine or ten. All believe that they would have attended high school with or without the FSP, suggesting that the non-recipients do not believe that this directly contributed to their leaving school. The majority consider the 45 marks conditions to be prohibitive, identifying weakness in Math and English and the inability to afford private tutoring as the reasons.

The aspirations of the participating out-of-school girls suggest that they recognize how their limited education restricts their opportunities. Most commonly, they would like to earn money by working, help their families and educate their own children. All girls believe that having gone to secondary school will help them in life, since they can read and write, keep track of monetary dealings, tutor, and better understand health issues. All girls also believe that it is important for them to earn money in addition to their (future) husband's income. They see this as critical in order to help their families' financial security. Of the married girls, all have their own sources of income: they raise poultry, cultivate vegetables and sell milk or handy crafts. The majority of these married girls also report that their families paid dowry. They largely report that fewer dowries were necessary in light of their education.

6.4.2 School quality & 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 that they were largely at ease with respect to asking or answering questions in class. However, whereas half of the enrolled girls state that they miss school in a month, 68 percent of the out-of-school girls report having missed between 2 and 5 days per month when they attended school. The reasons given include illness, guests, 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 7. Girls who did not receive tutoring state that their families could not afford the costs.

6.4.3 Keeping girls in school

Whether they benefited from private tutoring or not, the majority of girls report that Math and English were most difficult for them. They believe that there are measures that could have made going to school easier or more enjoyable for them. 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 percent report that they dropped out of school because of poverty; the remaining girls stopped attending school because of marriage. Fifty-six percent say that 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 that it was not their choice, their families and most notably their fathers made the decision.

They all believe, however, that schools can take steps to encourage girls to stay in school. The two most common responses relate again to special coaching and to providing 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. The participating out-of-school girls illustrate this complexity. Students are relatively more at risk for four main reasons: 1) it is harder for them to retain the stipend, 2) they are unable to afford private tutoring, 3) they are frequently absent from school and 4) they come from relatively poorer families with lower parental education.

6.5 Conclusions

A number of instructive issues 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 on whether they think the FSP has been positive for their schools. All four groups are divided on whether they think the stipend requirements are difficult for girls to maintain. Many view the condition of 45 percent marks as prohibitive; even those who think it is obtainable admit that this depends on private tutoring. The importance 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 works out to Tk.37.5 to Tk.90 per month). With regard to private tutoring alone, girls from poorer families face additional disadvantages, especially if they do not achieve 45 percent marks and lose the stipend. Their families must then pay for exam fees and tuition costs.

Discrepancies in other responses point to additional ways that poverty impedes learning. Teachers and parents disagree about the extent to which absence and household work negatively affect studies. However, the participating out-of-school girls come from poorer families than enrolled girls and were absent more frequently when they attended school. The financial characteristics of the participating parents suggest that they are relatively richer and do not need their children to do as much household work.

The teachers also disagree with the parents and students about whether the subjects in secondary school are practical. As with the teachers' comments about the FSP, this reveals the

difference between principle and practice. 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. Indirectly, this comment about the suitability of curriculum ties into the responses 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 doctors and other professionals, a streamed system supporting both academics and vocations could address the needs of different students more effectively than the current system.

The responses gathered from each of the four groups highlight a number of 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% marks, due in part to a weak foundation of primary education and in part to the inability to afford private tutoring;
- The importance of private tutoring both to meeting the stipend requirements and to learning achievements in general;
- The suitability of curriculum with regard to poverty alleviation and job prospects;
- The additional impacts of poverty on education, including the probability of early marriage and the ability to focus on studies;
- The identification of at-risk students based on such differences as family and parental characteristics.

7 Policy Analysis

Given that I intend to analyze education policies as they affect both school-based and system-wide processes, this section incorporates individual, family, classroom and school outcomes. As the previous sections have outlined, girls' successful completion of secondary school depends 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 for this complexity, I address separately each of the following subsections: policy objectives, policy options, criteria for analysis, assessment of options and final recommendations.

7.1 Policy objectives

The critical issues that emerged in the previous section emphasize how low socio-economic condition is manifested into specific barriers to girls' secondary school participation. In light of these strong linkages, the following objectives focus on at-risk girls rather than all girls of secondary school age.

1) Continued growth of participation

As mentioned previously, gender parity of enrolment can occur even when a large percentage of children are out of school, which is the case in Bangladesh. Secondary school enrolment among girls has remained largely constant since 2000 (BANBEIS 2006) and therefore policies designed to keep girls in high school should encourage continued increases in enrolment rates, especially among disadvantaged girls.¹⁴

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. School quality is thus very much a part of this objective. Improved learning

¹⁴ Specific policies should not accomplish this objective at the expense of boys, which is a criticism of the FSP.

achievements also have strong implications for girls' transition to higher secondary and for poverty alleviation, given the correlation between education and income levels.

3) Enhanced equality and empowerment

This objective takes into account the concepts of gender equality and gender equity more explicitly than has the FSP. 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 socio-economic equity, specifically whether policies aggravate disparity.

Clearly, there are issues that relate to more than one objective. Although it is useful to consider each objective individually, I recognize the interaction between them and other relevant factors such as student characteristics. Overall, the objectives considered in this analysis seek to encourage at-risk girls to enrol and complete secondary school in order to enhance their status in society and employment prospects. However, as the forthcoming policy assessment demonstrates, specific policies may involve trade offs between the advancement of different objectives.

7.2 Policy options

Although I have formulated alternatives to address specifically the problem of at-risk girls' limited participation in high school, the success of these policies depends in part on other measures. Such measures include continued increases in the numbers of trained and qualified teachers, continued improvement to primary education and possible curriculum revisions at the secondary level. With regard to the latter, this may mean a better reflection of gender concepts in curriculum and the inclusion of trades/vocational teaching. In the current system, separate schools, which mostly cater to boys, have a stronghold on trades' education. Thus, it is important to consider policy options within the broader context of other interventions aimed at enhancing secondary education in Bangladesh.

Some respondents (either students or out-of-school girls) mentioned that providing food at school would encourage girls to attend. I choose not to include this measure in the following policy options, since it is unlikely that either the government or donors would support it. This is primarily for reasons of funding and management. The government discontinued the primary Food for Education Program based on cost-ineffectiveness stemming partly from the requirement

of a more complex distribution system than is needed with cash transfers.¹⁵ In addition, the policies do not directly address early marriage or population control for two reasons. First, respondents place early marriage within a larger pattern of poverty and disadvantage. Second, the most recent Demographic and Health Survey reports that median age of first marriage among girls has been increasing over the last 30 years (NIPORT, 2005). I assume that this will continue and that the majority of parents would prefer to defer marriage and keep their daughters in school if able (as the interviews suggest).

Since all participating respondents identify poverty as either the main reason or a contributing factor of why girls drop out of school, the selected policy options take it as given that financial incentives are necessary. While low attendance rates, specifically among disadvantaged students, likely contribute to limited learning outcomes, the following options do not directly address this issue. It is envisioned that low attendance rates will be mitigated by other policy measures, namely ensuring that stipends are easier for disadvantaged girls to retain.

Option 1: Status quo

The first policy option is for the FSP to continue in its current incarnation. Specifically, features of programme implementation would remain unchanged, as follows:

- Coverage in 461 rural *upazilas*
- Qualifying conditions of 45% marks in half-yearly and annual exams, 75% attendance and remaining unmarried
- Eligibility extended to all girls students provided that they meet set criteria as above
- Financial incentives: set stipend rates issued twice a year and free tuition
- Financing arrangements: programme components and sponsors unchanged

Implicit in maintaining the status quo is the notion that disparities in girls' secondary education will be resolved via other policy avenues.

Option 2: Lower FSP performance requirement

The majority of respondents interviewed for this study express the difficulty that many girls have in obtaining 45 percent marks. This second policy option thus maintains all features of

¹⁵ It is beyond the scope of this project, but it would be interesting to study cost-effective delivery mechanisms.

the current FSP with the exception of the performance requirement related to exam marks.

Option 2 reduces the marks' criterion to 40 percent in half-yearly and annual exams.

- Regional coverage, eligibility, financial incentives and financing arrangements as per current FSP
- Qualifying conditions of *40% marks* in half-yearly and annual exams, *75%* attendance and remaining unmarried

The lowering of the performance requirement to *40%* corresponds to the current Primary Education Stipend Programme. In following suit, this policy option recognizes the reality of low quality education in many rural schools and the existing disparity between students who can afford private tutoring and those who cannot, a difference that directly affects the ability to attain certain marks.

Option 3: Target the FSP

Interview respondents suggest that the FSP largely excludes disadvantaged girls since they are more likely to be first generation learners and come from relatively poorer backgrounds unable to afford private tutoring. Option 3 builds on Option 2 by targeting the FSP. In doing so, it recognizes that some girls are relatively more at-risk than others are. Although many families in rural Bangladesh are poor, some are more successful in keeping their daughters in school.

Option 3 incorporates the concept of “at-risk” through the following elements:

- Regional coverage, financial incentives and financing remain unchanged
- Qualifying conditions of *40% marks* in half-yearly and annual exams, *75%* attendance and remaining unmarried
- Eligibility modified to identify *30%* poorest rural girls with regional variation 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 that target the poorest of the poor
- Increased emphasis on monitoring and evaluation to ensure effective targeting

It is important to realize that at least initially, this option would target the *30%* of poorest rural girls enrolled in secondary education. It is unlikely, therefore, that it would reach the ultra

poor families whose children are less 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% marks.

With regard to targeting mechanisms, the Primary Education Stipend Programme (PESP) is a good comparator to a certain extent 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 included stricter targeting mechanisms in Option 3.

First, since the incidence and severity of poverty varies across rural Bangladesh, the eligibility benchmark of 30% 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.¹⁶

With regard to inclusion indicators, I envision that Option 3 would make use of indicators based on such factors as 1) mother selling labour outside of homestead, 2) land ownership, 3) productive assets, 4) food/financial security, 5) male income earner in household and 6) family size. These inclusion indicators correspond to the types of indicators used by BRAC in order to understand poverty dynamics within a region and to target relatively poorer families (Matin and Sulaiman, 2006). The PESP identifies recipients based on such characteristics as whether they are children of day labourers or sharecroppers. It is likely that this does not provide enough distinction between families in some rural areas. It is important, therefore, that programme personnel develop inclusion indicators with input from poverty specialists and test them against baseline surveys in selected regions.

In terms of selection, 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 need to factor in compensation for the NGOs, although their involvement would not be extensive.) This inclusion of NGOs strengthens the model of

¹⁶ Note that Tietjen (2003) also recommends the use of poverty maps in her analysis of the PESP, although it does not appear to have been implemented.

community-based targeting since it identifies recipients with input from community-members who work closely with the poor.

Although means testing or proxy-means testing would provide more effective targeting than community-based targeting, I do not include these methods due to cost and human capacity considerations.¹⁷ Both methods are expensive and administratively complex (Coady et al., 2004). This is not to say, however, that their costs could not be justified. In targeted programmes, there is an inherent trade-off between administrative costs and leakage. Higher fixed administrative costs are often appropriate for large-scale programmes where effective targeting ensures better accuracy. Rather than relying on a more expensive targeting method, Option 3 includes provisions for monitoring and evaluation to mitigate the limitations of community-based targeting. Given limited 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 instructional support)

The last option is to target the FSP as above, and to supplement the programme by providing instructional support to stipend recipients. This measure aims at reducing (or eliminating) the need for private tutoring. It also implicitly recognizes that while a marks condition of 40% may initially be in order, the objective over the medium to long term is to improve girls' learning achievements beyond this benchmark.

- Regional coverage, financial incentives and financing remain unchanged
- 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”
- Increased emphasis on monitoring and evaluation to ensure effective targeting and to assess impact of peer tutoring

¹⁷ 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).

I envision that this last measure will 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 BRAC schooling 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.

7.3 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 denotes high performance). Table 8 provides a summary of criteria definition and measurement.

1) 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.

2) 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. In this analysis, a reliance on exam marks as the primary measurement tool would provide an overly limited view of the relationship between

individual policy options and learning outcomes. 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.

3) Impacts on school improvements

This criterion recognizes the possible trade offs between policy options and the ability to fund other measures that could improve school quality, such as hiring and training additional teachers. Specifically, I assess policies' impacts on school quality to gauge their effects on school inputs, such as teachers, curriculum and the school processes of instruction and learning. 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 a (3) if they free up resources or include provisions that positively influence school quality.

4) Financial sustainability

This criterion involves programme cost requirements 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 give options a score of (2) if they require the existing level of resources. I assign a score of (3) if they require fewer financial resources.

5) Stakeholders' response

Stakeholders' response encapsulates how government and school personnel, donors, parents, students and the wider community view the selected policy options. At present, there is significant public support for the existing FSP since all rural girls are eligible. The former government had been resistant to introduce targeting, but three recent developments come 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. Secondly, the ADB

announced that it intends to target its component of the FSP (ADB, 2006). The third development relates to the group of advisors who are in power at the time of writing. I am primarily interested in whether stakeholders' views could conceivably constrain policy implementation or success. 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 a score of 1). Options achieve a ranking of (3) if they largely enjoy stakeholder support.

Table 8: 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

7.4 Assessment of options

In order to streamline the following policy assessment, I will deal with each policy option in turn and in relation to the five selected criteria. In addition, I use the assessment of the status quo as a benchmark against which to compare other alternatives (although in some cases, options perform worse than the status quo). Results for all options are summarized in Table 9.

7.4.1 Option 1: Status quo

◆ **Access:** Girls' enrolment increased dramatically under the status quo. From 1980 to 1990, girls' enrolment only rose by 7.8 percentage points. After the introduction of the FSP, girls' enrolment increased by 18.4 percentage points, from a rate of 33.9% in 1990 (a few years prior to

the FSP) to 52.3% 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%. Girls from families that are “always in deficit” with regard to food security have a much lower net enrolment rate at an estimated 29.4%. Girls from families that “break even” do better with a net enrolment rate at 56% (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 existing limitations in enrolment – especially among girls from poor families – I assign a score of (1) under this 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% of girls advance to the next grade (Ahmed et al., 2006). Over the same grades, girls’ dropout rates increase substantially from a rate of 14.6% in class eight to 55.1% in class ten (BANBEIS 2006). With respect to the final learning achievement of secondary school, as measured by SSC performance, girls enter and pass the exam in lower proportions than boys do (see Figure 3). In 2005, the government estimated that completion rates were a very low 16.7% for girls. The findings of this study also suggest that on average, poorer girls are even more disadvantaged in terms of learning achievement. Although student outcomes relate to more than the current FSP, they do emphasize the trade-offs in a policy that advances access over school quality, as the status quo has done. I therefore give this policy a ranking of (1) with regard to this criterion.

◆ **School improvements:** Effects are associated with the direct impacts of the current FSP, such as increased enrolment resulting in large class sizes. The status quo also diverts resources away 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 (at an average 1:35), but do not capture 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 can reach over 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% of schools have an adequate library collection (Ahmed et al., 2006).

Overall, then, school quality is limited. The estimated coefficient of internal efficiency for secondary education in Bangladesh is 19.9% for girls and 32.6% for boys (in a perfectly efficient system, it would be 100%).¹⁸ While there are programmes designed to improve quality, nearly 60% 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 some \$22.4 million in 2004. There is a heavy reliance on external funding, such that 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 therefore 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). This commitment demonstrated by many parents – along with low school participation of poor children – has prompted donors to push for a poverty-targeted program, despite the additional costs of screening. The government was initially resistant to the idea on the grounds of social justice and gender equity. The fact that it bears 60% of the costs of the FSP likely strengthened its position against targeting (Mahmud, 2003). At the time of writing, a representative of the World Bank reported that the former government had agreed in principle to introduce targeting into all stipend projects (Interview, World Bank Operations Officer). In light of the change of government direction and lack of donor support, the status quo obtains a ranking of (1) under this criterion.

7.4.2 Option 2: Lower FSP performance requirement

◆ **Access:** It is not clear to what extent lowering the requirement mark to 40% 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 could result in the later grades, as girls and families realize that the stipend is

¹⁸ 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.

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% 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% marks, and many suggest that unconditional stipends would retain girls in school. However, this option could make learning achievement such as promotion and exam performance worse, to the extent that it would generate higher enrolment. Moreover, lowering the performance requirement would lessen the incentive to work towards 45% marks, which would also have an adverse effect on learning outcomes. 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 could retain their stipend, thereby increasing total disbursements of the FSP. If sector-wide investments did not increase proportionately, this would divert more resources away from other quality measures such as teacher education and curriculum development. In addition, large classes could 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.

◆ **Stakeholders' response:** It is unlikely that donors would support Option 2 on the grounds of financial sustainability 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 to be 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.

7.4.3 Option 3: Target the FSP

◆ **Access:** A targeted FSP would improve access among poor secondary school students, particularly in light of clear selection mechanisms that provide assurances to poor families of their children's eligibility. The vast majority of out-of-school girls in this study (84%) stopped attending school because of poverty, which emphasizes the interaction between financial constraints and school participation. With regard to primary education, participation increased substantially over the 1990s (and more drastically than 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 regarding the lowering of the performance requirement to 40% marks. However, 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). In 2004, up to 76% of the 2.5 million girls enrolled in rural secondary schools covered by the FSP were stipend recipients (GOB, 2006).¹⁹ Option 3 reduces this benchmark to 30%. 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

¹⁹ 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% of enrolled girls in rural areas.

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.

7.4.4 Option 4: Target the FSP plus instructional support

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

◆ **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 immediately improve learning outcomes. A recent study finds that despite the PESP, a student from a family that is “always in deficit” in terms of food security is 5 times more likely to drop out (Ahmed et al., 2005b). The provision for instructional support is an important mechanism by which 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. However, the higher costs associated with Option 4 involve the introduction of instructional support, a measure that could positively affect school quality via spill over effects into other school processes. I therefore assign the same score of (3) in terms of impacts on school improvements.

◆ **Financial sustainability:** The peer-tutoring component does have the downside of raising 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 private tutoring services. In reality, teachers likely receive the bulk of their private tutoring fees from wealthier families than those targeted by Option 4. Nonetheless, the cooperation of teachers is crucial, particularly since the programme would need to rely on them to provide training to peer tutors. This may warrant the inclusion of teacher incentives or payments for the training of peer tutors to help to ensure teacher support. 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. They are actively seeking out ways of accomplishing improvements to secondary education. 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.

Table 9: 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)
Scores	7	6	13	14

It is important to note that the scores presented in Table 9 are not intended to be relative to one another. In other words, Option 4 is not necessarily twice as effective as Option 1. However, this scoring system does provide an indication of the considerations driving the measurement of performance vis-à-vis selected criteria.

7.5 Policy recommendation

As Table 9 illustrates, Option 4 – to target the FSP and provide instructional support – produces the most desirable results with regard to learning achievements. I recommend that the FSP introduce targeted eligibility conditions and provide instructional assistance to stipend recipients. This has important equity implications in the sense of encouraging at-risk girls from relatively poorer families to enrol and stay in school. At present, both the education system in general and the FSP in particular contribute to the disadvantage faced by these students.

If structured and implemented properly, the instructional support component contributes not only to learning outcomes, but also to school quality improvements and community building. With regard to the latter, the policy would utilize and build human capacity already found in rural areas since young women would provide tutoring services. In terms of school quality, this instructional support would reinforce the notion that quality instruction should take place *within* schools to the benefit of all students. Going forward, the school system can only achieve true equality of opportunity if it breaks its reliance on private tutoring. Option 4 provides a step in the right direction.

In terms of implementation, it would be advisable to examine whether economies of scale could be realized with regard to administration, since Option 4 employs many of the same elements as the PESP. This would require better collaboration between the Ministry of Primary and Mass Education and the Directorate of Secondary and Higher Education. In addition to cost considerations, increased collaboration is desirable since it would promote the sharing of knowledge across primary and secondary education. Monitoring and evaluation are also crucial to ensuring financial sustainability, effective targeting and the overall success of the policy. Specifically, 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 from instructional support?

It is important to recognize that the introduction of specific thresholds (with regard to the performance requirement and targeted eligibility) can create incentives that are contrary to their objectives. As a result, programme design should explicitly incorporate provisions for ex post evaluation of the impacts of the performance requirement and poverty threshold.

Finally, since Option 4 reduces expenditures, 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 suffer from low quality education. The actors involved in shaping education policy must continue to focus on measurable policies to improve overall access and quality in secondary schools.

8 Conclusions

Girls' participation and success in secondary education depend on decisions made by families, schools, and at the national policy level. Over the 1990s, girls in Bangladesh made substantial gains in education, coming to secondary school in far greater numbers than ever before. The FSP has been instrumental in expanding the numbers of girls who continue their studies. However, it may also have contributed negatively to instruction. Without greater numbers of teachers, the increased enrolment caused by the FSP has resulted in overcrowding in classes six and seven, to the detriment of students. Perhaps more importantly, the FSP has largely been unable to break through the cycle of poverty and academic weakness that hinders many students. Girls still drop out in greater proportions than boys do and have poorer learning achievements.

This study supports the notion that relative poverty and the conditions that put some girls relatively more at-risk than others 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 these existing disparities or enable their transformation. Interview responses suggest that the FSP in its current incarnation produces (or facilitates) outcomes that are contrary to its objective of keeping girls in school. I therefore recommend that the FSP be modified 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 distinction: financial incentives alone do not explain why certain girls drop out and others do not. The combination of both school and family processes create complex interactions. Even if girls are able to retain the stipend, the costs of private tutoring largely exclude the poorest families from the true pursuit of secondary education for their daughters.

It is also important to consider this policy recommendation in the context of a larger system of improvements. Demand-side considerations such as family characteristics are crucial, but so too are enhancements to the supply of education. Quality remains limited in secondary schools, particularly with respect to curriculum and the teaching of trades and vocations. The system is further characterized by over-centralization, a lack of trained and qualified teachers and poor school management. These weaknesses point to the necessity of the instructional support component of the recommended changes to the FSP. They also reveal the challenges of building an equitable and effective secondary system. Broad-based policies to address the existing deficiencies in secondary education are critical to supporting girls in school; they are just as important for *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
6	Govt.	150	60	-	210	150	60	-	210	25	10
	Non-Govt	150	90	-	240	150	90	-	240	25	15
7	Govt.	180	72	-	252	180	72	-	252	30	12
	Non-Govt	180	90	-	270	180	90	-	270	30	15
8	Govt.	210	72	-	282	210	72	-	282	35	12
	Non-Govt	210	90	-	300	210	90	-	300	35	15
9	Govt.	360	90	250	700	360	90	-	450	60	15
	Non-Govt	360	120	250	730	360	120	-	480	60	20
10	Govt.	360	90	-	450	540	135	550	1225	60	15
	Non-Govt	360	120	-	480	540	180	550	1270	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% attendance, 45% 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% attendance, 45% 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% attendance, 45% 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% attendance, 45% 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?

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