

# **FEMALE SECONDARY SCHOOL ASSISTANCE PROJECT, BANGLADESH\***

## **I. Abstract**

The Female Secondary School Assistance Project (FSSAP) was jointly initiated by the World Bank and the Government of Bangladesh (GOB) in 1993. The project attempted to address gender disparity in secondary education and thereby increase the number of educated women capable of participating fully in the economic and social development of the country.

The primary component of FSSAP was the Stipend and Tuition program that ensured provision of monthly stipends to girl students from Grade 6 to Grade 10, that is, students 11 to 15 years old. The stipends covered the direct costs of schooling—one of the primary factors inhibiting the enrollment of girls at secondary level.<sup>1</sup> Each stipend recipient was allotted a passbook and could independently transact and withdraw cash from the bank. An extensive information campaign attempted to raise public awareness on the importance of female education and the ensuing social and financial benefits. The project also took steps to enhance the school infrastructure, recruit female teachers and provide occupational training to girls leaving school. Community participation in the project was encouraged through community membership in parent-teacher associations that regularly met to address project-related issues.

The project was successful in increasing the female enrollment rate which more than doubled, from 442,000 in 1994 to over one million when it ended its operations in 2001. However, one of the key issues that remained to be addressed through FSSAP was improving the quality of education in target schools. The next project, FSSAP II, is expected to take some concrete steps in this direction.

## **II. Background**

Bangladesh is a densely-populated, low-income country in south Asia. The educational background of the country is characterized by low enrollment and low school attainment among girls and women. Bangladesh's literacy rate was only 22 percent for females in 1989, compared to 47 percent for males. In 1990, the enrollment of girls in secondary schools was half of that of boys, with a female dropout rate of 65.9 percent. The gender disparity in the attainment of education—especially in secondary school—was due to the relatively high cost of education at this level. Unlike primary education, which was free, secondary education required payment of tuition fees along with other school expenses such as transportation, stationery, and examination fees. In a culture where daughters were considered liabilities whose primary roles were marriage and reproduction, such investments were perceived as futile. Low literacy levels among girls inhibited their prospects for acquiring broad general knowledge, social development, improved health, nutrition,

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<sup>1</sup> Bangladesh's education system comprises of five years of secondary education from Grade 6 to Grade 10.

and fertility, along with limiting their chances of participating in productive activities.<sup>2</sup>

In order to promote female education in the country, the government of Bangladesh set a goal to raise the female literacy rate from 16 percent to 25 percent in the fourth five-year plan (1990-1995). Several initiatives in this direction were undertaken as a part of this plan.<sup>3</sup> Previously in early 1980s the Female Education Scholarship program (1982-1992) had successfully attempted to provide stipends as monetary incentives to girls in secondary school to cover education expenses, and thereby increase the enrollment of girls. During the formulation of the General Education Project in 1990, it was proposed to extend the stipend program and simultaneously address some of the other issues that constrained the attendance of girls at secondary level. These issues included low public awareness on female education, insufficient infrastructure facilities in schools, few female teachers that acted as role models, and so forth. This led to the initiation of the Female Secondary School Assistance Project by the GOB in mid-1993. The project was supported by the International Development Association (IDA).<sup>4</sup>

The main objective of FSSAP project was to stimulate significant increase in secondary school enrollment of girls, thereby enlarging the stock of educated women capable of participating fully in the economic and social development of the country. The specific objectives of the project were as follows:

- Increase the number of girls enrolled in grades 6-10 and assist them to pass the SSC (Secondary School Certificate—tenth grade) examination so that they become qualified for employment.
- Increase the number of secondary education teachers in the project schools and raise the proportion of female teachers.
- Provide occupational skills training to school leaving girls interested in entering the labour market.
- Promote a supportive community environment for girls' education through widespread public awareness about the merits of female educational, social and economic development.
- Provide a healthier and safer environment for girls by enhancing school attractiveness through community participation in school-based water supply and sanitation programs.
- Strengthen the Directorate of Secondary and Higher Education (DSHE) Ministry of Education (MOE) through support for project implementation and capacity building at national and district levels.

In line of these objectives, the major components of the project were the (a) Stipend and Tuition Program; (b) Teacher Enhancement Program; (c) Occupational Skills Development Program; (d) Female Education Awareness Program; (e) Water Supply and Sanitation Program; and (f) Institutional Development Program. The Stipend and

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<sup>2</sup> Statistics from other developing countries show that female education has a positive impact on the health of a country e.g. lower population growth and low infant mortality. Uneducated women have difficulty in finding good jobs and earn money to help support themselves and their families as compared to educated mothers.

<sup>3</sup> Compulsory Primary Education Policy in 68 districts and Free Tuition for Girls Policy for grades 6-8 (1990), to name two.

<sup>4</sup> IDA is one of the lending arms of the World Bank that provides long-term interest loans to poor countries around the world.

Tuition program accounted for about 80 percent of the project costs and remained the focus of FSSAP.

The districts for project implementation were identified based on economic impoverishment levels, low female literacy rates and low female attendance levels. Subsequently, 118 districts were chosen for project implementation. Any girl residing in the target area who had successfully cleared Grade 5 was eligible to receive a stipend. In addition, stipend disbursements depended on parents agreeing to the following conditions for their daughters:

- Attend school for at least 75 percent of the school year.
- Obtain at least 45 percent marks on average in final examinations.
- Remain unmarried through completion of SSC.

The tuition fees, as a part of the stipend, were directly issued to the school where the student was enrolled. The rest of the subsidy was paid directly to the girls in two annual installments in the form of deposits to savings accounts in the nearest Agrani Bank branch.<sup>5</sup> The stipend increased by grade.<sup>6</sup>

An inter-ministerial steering committee chaired by the MOE facilitated project implementation and provided policy and decision-making guidance. A Project Implementation Unit (PIU) developed work plans and budgets, assisted with coordination and scheduling activities, contracted technical assistance, services and training programs and processed school applications. At the district level a Thana (subdivision) project office encouraged schools to sign the project agreement and assist them in implementing the project. Finally school management committees (SMCs) and parent teacher associations (PTAs) were formed to coordinate project functioning at the school level.

Each school intending to receive stipends for girl students had to get registered at the Thana project office. Once registered, the schools had to do the following:

- Help create public awareness and encourage girls to enroll.
- Issue warnings to girls not fulfilling the requirements.
- Accept the tuition fees from FSSAP at a rate as decided by the Ministry of Education.
- Discontinue collection of tuition fees from stipend recipients.
- Assign a unique ID number to each beneficiary student and maintain a register to record the same.

### **III. Impact/Results**

The project was successfully executed in 5,000 target schools in 118 districts of Bangladesh and ended its operations in June 2001. During the initial years of implementation, community support and student response was so widespread that the

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<sup>5</sup> Agrani Bank is leading nationalized commercial bank of Bangladesh.

<sup>6</sup> Rates were equivalent to US\$12 in Grade 6, US\$13.50 in Grade 7, US\$15 in Grade 8, US\$30.25 in Grade 9, and US\$36.25 in Grade 10, annually. In addition, a book allowance in grade 9 and examination fee in grade 10 was also available.

stipend and tuition component was expanded to a national Female Secondary Stipend Program that was executed in 460 rural districts.<sup>7</sup>

The Stipend and Tuition Program of FSSAP increased the enrollment of girls at secondary level from 442,000 in 1994 to over one million by 2001. As a result, the gap between girls' and boys' enrolment was virtually eliminated. The ratio of the number of girls to that of boys enrolling for secondary education reversed, for example the ratio changed from approximately 45:55 in 1994 to 55:45 in 2001.<sup>8</sup>

The percentage of girls leaving school for reasons of marriage was low, in the range of 1.75 percent to 2 percent (Darnell, World Bank, 2000). This substantially reduced the number of young women marrying before the age of 18. The overall proportion of 13- to 15-year-old married girls declined from 29 percent in 1992 to 14 percent by 1995, and from 72 percent in 1992 to 64 percent in 1995, for girls falling in the age group of 16 to 19. It is probable that delay in marriage due to education may have significantly affected the fertility rates among beneficiaries.<sup>9</sup>

FSSAP has provided financial support for the education of many girl students from poor families. Perhaps more importantly, the project has enhanced awareness on the value of female education among girl students and cautioned them on repercussions of low education and early marriage. This is illustrated by the examples given in the text box below.

**Text Box 1: Examples—Rising Education Levels among Girl Students**

- Shahida Akhter, a Grade 6 student at the Barkharnagar Union High School, benefits from the stipend program and hopes to become a teacher. *“I want to bring light to those who live in the darkness of illiteracy,”* she says.
- A Grade 8 student and a stipend recipient, Kohinoor Akhter cautions *“ Without education nobody can get ahead in life. If I don't go to school, my parents will ask me to marry at an early age, and there's a chance I'll be beaten up by my husband. An educated woman can fight for her rights after getting married.”*

Some other components had the following results:

- Targets for recruitment of new teachers (800 teachers with 40 percent female) as part of the Teacher Enhancement Program were almost attained. A total of 756 teachers were recruited out of which 40.5 percent were females.

<sup>7</sup> The Female Secondary Stipend Program, apart from the FSSP program, included the Female Secondary Stipend Project (FSSP) funded by GOB (282 districts), Secondary Education Development Project (SEDP) funded by the Asian Development Bank (53 districts), and Female Secondary Education Project (FSEP) funded by NORAD (seven districts). The three programs were initiated in 1994.

<sup>8</sup>Source: World Bank Document “Implementation Completion Report on a Credit in the Amount of SDR 49.5 Million (US\$68.0 Million Equivalent) to the People's Republic of Bangladesh for a Female Secondary School Assistance Project,” May 29, 2002.

<sup>9</sup> This inference can be made on the basis of the analysis of the National Demographic Health Survey 1996/97 (sample size: 8,682 households nationwide) and 1999-2000 (preliminary data). This survey reveals that the percentage of young women between 15 and 19 without education who have begun childbearing is 54 percent compared to 39 percent for women with some or completed primary education, and 19 percent for women with secondary education or beyond.

- The Occupational Skills Development Program provided training to 5,240 girls in agriculture, poultry raising, sericulture and sewing in collaboration with NGOs in 112 project districts. However, data pertaining to self-employment or wage-employment in view of the skills acquired was not available.
- A total of 7,984 toilets and tube-wells were installed in the target schools as a part of the water and sanitation program.

#### **IV. Key Elements of Empowerment**

##### ***Access to Information***

In light of the previous education projects, community awareness in support of female education was quite high in public opinion.<sup>10</sup> Thus the project focused on attitude retention and motivation through a widespread information campaign. Posters, brochures, calendars, printed materials, diaries and colorful leaflets promoting female education were distributed in rural areas. An attempt to motivate parents to send their girls to school was made through television commercials, audio-visual documentaries radio spots, and discussions with opinion leaders. Such dissemination of information has triggered positive response for female education among many poor families. One such example is quoted in the text box below:

##### **Text Box 2: An Example of High Community Awareness on Female Education**

Hemendra Das, a low-paid worker in Dhaka, sends all his daughters to school because he realizes the importance of education. One of his daughters, Anita Das is head of her class at Mohammad Ali High School in Grade 10. While another daughter in Grade 6 benefits from the program, youngest daughter in Grade 4 hopes to leverage the benefits of the program in future. The Das family has inspired other families to send their daughters to school. The family has high social status and stands out as an example for the entire community.

##### ***Inclusion/Participation***

The project employed mechanisms to encourage direct involvement of both parents and community members in the process of changing community mindsets towards the education of women.

Community participation was facilitated through membership in school monitoring and parent-teacher committees Eligibility for and continuation of stipends depended on the parents agreeing their daughters to meet the pre-established criteria for receiving stipends. In addition, as a part of building water supply and sanitation facilities in schools, ‘user groups’ comprised of students, teachers, and parents were formed in each project school. The groups participated in orientation workshops on knowledge and skills in operating and maintaining the water supply and sanitation systems, promoting hygiene practices in schools and among the community members.

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<sup>10</sup> The baseline survey on “Knowledge, Attitudes, Belief and Perception” by the World Bank in 1993 reported that more than 90 percent of guardians and relatives were supportive of secondary education for girls.

The communities, wherein the target schools were located, shared 20 percent of the costs of construction and maintenance of water supply and sanitation facilities.

The tuition and stipend program entitled every beneficiary student to maintain her individual passbook and withdraw the stipend amount herself from the bank. Besides familiarizing the girl student with the banking system, the program empowered the beneficiary to handle her own money. This contributed to her mobility in the community. Although the system was a significant departure against traditional norms and had the potential for social discord, it gained acceptance in a short period of time.

### ***Accountability***

The parent-teacher and school-monitoring committees met on a regular basis to provide support in addressing school issues. This seems to have enforced some level of accountability in the system, although there is further scope for improving and enhancing the roles of these committees.

#### ***1. Internal accountability***

A monitoring committee headed by the Director General of Secondary and Higher Education met every month to review policy issues and recommend appropriate actions. The district project offices regularly conducted school visits to verify the number of girl students enrolled and crosscheck the attendance and performance of the stipend recipients. The feedback was in turn passed onto the PIU.

Each school under the program had to regularly provide the project offices with school and recipient information using a uniform Management Information System (MIS). The required information included data on student enrollment by gender and class, information on school facilities (for example, availability of tube-wells and toilets), attendance and examination records of the stipend recipients, and other school information needed for administering the stipend program.

## **V. Issues and Lessons**

### ***Critical Issues***

An independent verification of the audit of stipend and tuition payments conducted by IDA for the academic year 1996-1997 in 20 schools revealed cases of overwriting in the registers maintained by schools. In many cases marks and attendance figures were inflated to meet the criteria for availing tuition fees on behalf of the students.

The degree of correlation between awarding the stipend and completion of SSC examination was not very strong. For instance, in 1999 around 123,908 girls received stipend in Grade 10, but only 58 percent of the girls appeared for the SSC examination and only 54 percent of those who appeared passed the examination. Overall, the SSC graduate rate for girls, over the project period remained between 20 percent to 25 percent.

During the teacher enhancement program, 50 percent of teachers who were offered jobs either rejected the offers or left soon after joining. Given the realities and

constraints of the social set-up in Bangladesh, recruiting and retaining 40 percent teachers (the pre-established target for this component) was not an easy task. Several additional reasons were also cited for the ineffectiveness of this component:

- Posting in remote areas
- Lack of or improper accommodation
- Inefficient communication system
- Uncertainty about job continuity
- Lack of security
- Inadequate salary and limited facilities
- Prospects for better jobs elsewhere.

The institutional arrangements of the project were not very sound. The staff of project offices at the district level lacked training and management skills to monitor and supervise the activities in schools. Despite the detection of repeated flaws and irregularities in their functioning, the PIU could not fully prevent fake enrollments, attendance rates, and marks in the annual examinations, and they did not possess the appropriate authority to take action against non-performing project offices.

The current accounting system under the project is not computerized and not supported by a comprehensive manual of policies and procedures. The reporting and monitoring system is also weak.

### ***Key Lessons***

- Well-designed scholarships appropriate to the local social, cultural and economic context may tip off the cost-benefit calculations of parents in favor of sending their girls to schools, but may not ensure successful completion or attainment of education. The next step needs to focus on core educational issues such as teacher training, improving student learning through provision of books and materials, awarding well-performing students, and reducing dropouts.
- Community involvement is essential for enhancing the effectiveness of such projects. Given the fact that public awareness is high on the benefits of female education, assignment of meaningful responsibilities and control over project resources to community members can lead to accountable systems that have long-term sustainability.
- Participation of stipend recipients in the project (for example, girl students independently transacting with the bank and paying their school fees) enhances their self-esteem, and empowers them to manage their own resources.
- The issues of fake attendance and enrollment need to be tackled effectively. Strong monitoring and supervision measures need to be employed to track down such manipulations. In this context, the roles of the school monitoring committees and parent-teacher associations should be enhanced so as to ensure quality, accountability and proper reporting of such issues.
- Better incentive systems for teachers need to be enforced. Social issues such as security of female teachers, accommodation, and so forth, should be tackled on a high-priority basis.

## **Outlook**

FSSAP is the first project in the series of four successive projects, each one covering about a quarter of the country in 26 years (until 2020). The second round of project, FSSAP II has been approved in March 2002 and is expected to witness the participation of 1.45 million girls from the target schools. In addition to expanding the stipend component, FSSAP II will include components to improve access to and quality of education by supporting teacher training and capacity building programs, school improvements and incentives, support and incentives for student achievement; computerization the accounting system, and greater community involvement in school quality issues.

## **VI. Further Information: References and World Wide Web Resources**

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