

**Impact Evaluation
of
Female Secondary Stipend Programme
(Phase II)**



**Evaluation Sector
Implementation Monitoring and Evaluation Division
Ministry of Planning
June, 2010**

Impact Evaluation of Female Secondary Stipend Programme (Phase II)



Study Team:

Md. Abdul Quiyum, Director, IMED
Sufia Zakaria, Deputy Director, IMED
Enamul Hoque Chowdhury, Assistant Director, IMED

Dr. Md Salimullah, Consultant, IMED and Research Fellow, BIDS

Overall Supervision by:

Syed Md Hyder Ali, Director General, IMED

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Executive summary

A. Introduction

During launching of the *Nationwide Female Stipend Program (NFSP)*, the participation of female students in the secondary level was only 33 percent and out of which only five percent could pass the SSC examination. It is indeed to be noted that poverty, early marriage, socio-economic conditions and social prejudice etc. are the common impediments for low rate of female participation and passing SSC examination. To overcome the impediments the *NFSP* has been framed with the following objectives:

Short term objectives

- i) To increase the number of girls' enrollment in grades 6-10.
- ii) To assist the girls to pass SSC examination so that they can make themselves qualified for employment as primary school teachers, agriculture extension agents, health and family planning workers, NGO field workers etc. and
- iii) To hold girls in studies and make them refrain from early marriage;
- iv) To aware the community for sending their daughters to the schools for obtaining education.

The long-term objectives are:

- v) To enlarge the number of educated women capable of participating in the economic and social development of the country,
- vi) To increase the social status of the female in the community and reduce gender disparity;
- vii) To create a positive impact on population growth.

Eligibility Criteria for Getting Stipend

Under NFSP, the female students at the secondary level are getting stipends under the following criteria:

- a) They must attend at least 75% of the classes in an academic year;
- b) They must obtain at least 45% marks on an average/GPA 2.5 in the annual examination;
- c) They must unmarried until passing the SSC examination.

Students violating any one of the above criteria will not be eligible for getting stipends and tuition fees.

The Female Secondary School Assistance Project (FSSAP) was the pioneer to introduce such program in 118 Upazilas. The introduction of this program in 118 Upazilas by FSSAP created a nation-wide enthusiasm for girls' education which inspired the Government to undertake a "Nation-wide Female Stipend Program" (NFSS) with the same aims, objectives and

implementation strategies as FSSAP. The Government also decided to take up 3 more projects, namely *Female Secondary Stipend Project (FSSP) financed by GOB's own resources, Secondary Education Sector Improvement Project (SESIP) supported by ADB, and Female Secondary Education Stipend Project (FESP) supported by NORAD*. The present study is mainly focused on the impact evaluation of the *Female Secondary Stipend Project (FSSP)*, in promoting female education of Bangladesh.

1.5 Objectives of the Female Secondary Stipend Project (FSSP)

The main objectives of the project are as follows:

1. To enhance and retain female students in the secondary stage and thereby promote female education;
2. To reduce population growth by motivating the stipend clientele group to refrain from marriage till the completion of secondary school certificate examination or the attainment of 18 years of age;
3. To increase the involvement of women in socio-economic development activities;
4. To increase the scope of women's self employment opportunity and thereby meet the poverty alleviation goals;
5. To assist in improving the status of women in society; and
6. To strengthen the Directorate of Secondary and Higher Education through implementation support and capacity building at Upazila level all over the country.

The FSSP has been implemented in Bangladesh in two phases and has covered 15649 institutions under 302 upazilas of 56 districts. Year wise detailed breakdown is furnished in Table A1.02.

Implementation Period: 1st Phase : Jan, 1994 to June, 2005

2nd Phase: July, 2005 to Dec, 2008

The total project cost: Total = Tk. 46662.40 lakh

Financing of the Project: Government of Bangladesh (GOB)

Evaluation Objectives:

The objectives of the evaluation study of FSSP-II are as follows:

- i. To investigate whether the girls' enrolment rate in secondary level institutions has increased through continuing financial assistance;
- ii. To assess whether the tendency of early marriage of the girls students has been reduced through motivation;
- iii. To assess the increase attendance rate of the students;
- iv. To assess the quality of education after providing training to the teachers; and
- v. To identify the major strengths and weaknesses of the Project implementation.

Major Findings from Student Level survey

1. The average age of student studying in grade between 6 and 10 is 13.75 years.
2. The age of student ranges between 10 years and 18 years for grade 6 (i.e. entry class) and 10 (i.e. the terminal class) respectively.

3. The age of students at grade 6 and grade 7 indicates that the FSSP II has been able to pull and enroll elderly girl students to education.
4. The maximum age of student at grade 6 and grade 7 indicates that FSSP II has been able to attract and bring elderly students to enroll education.
5. About 11 percent of fathers and 13 percent of mothers are illiterate and 6.4 percent of both mothers and fathers are illiterate. This indicates the parents having no education have initiated to educate their daughters.
6. An examination of level of education of parents one may conclude that people having either no education or not education beyond primary level are stimulated and started sending their daughters to secondary school to pursue higher education, which may be considered as an attribute of FSSP II.
7. 1.6 percent of mothers and 6.9 percent of are highly educated. This indicates that the disparity is high when one compares the rates of population by gender at the tertiary level of education i.e. MA/MSc/MCom or equivalent.
8. Housewife is the principal occupation for 90 percent of mothers against household activity as occupation of 1.3 percent of fathers.
9. 7.5 percent of mother's occupation is service against 28 percent of fathers.
10. Trade and business is the occupation of one third of fathers against 1.4 percent of that for mothers.
11. The people living on income from the occupation purely based on wage labour have started realizing the importance of higher education in the family and they enrolled their daughters to school for better education. This may be treated as a major outcome of FSSP II in awakening the society.
12. Among the children 63.55 percent of brothers and 74.54 percent of sisters are in study which may be considered as the major contribution and success of the FSSP II with respect to attracting proportionately more girls to school than boys.
13. The dwelling houses of 22.4 percent of students are kutcha and others.
14. The structure of dwelling house reminds that people belong to middle income or below income brackets are making every effort to avail of the opportunity created for higher education by FSSP II of the Government. However, it needs further, a comprehensive study to arrive at an affordable policy prescription.
15. An overwhelming majority i.e. 87 percent, of students had extended their hands to help their mothers in discharging their household works. A small portion i.e. 5.2 percent, of students was also engaged in helping and promoting economic activities of the households. The actively involvement of students in household enterprise would hamper their performance in school.
16. As per student assessment 75 percent schools were run with a poor number of teachers.
17. Most of the sampled students did not dare or feel uncomfortable to comment on the issue of regular attendance of popular teacher in the school.
18. All students of 56 out of 60 institutions unanimously agreed with the view that the teachers are very caring and friendly while delivering any lessons in the class.
19. The students were not provoked enough to open their mouth on the issue and to reveal and pass any outright adverse comments about their respected teachers.
20. All sampled students of 48 percent school were unequivocally agreed that they did not find anything in contrary to the environment that might hinder the educational environment of the school. However, 17 percent students of the remaining 31 schools had expressed that the prevailing environment in their schools were not friendly and up to the expected level.
21. Students of overwhelming majority of schools faced some problems in getting stipend money.
22. This is also clear from the fact that 44 percent of the students said that they did not receive stipend regularly. This is due to delay in releasing money from ministry of finance.

However, it is declared that every step from source of financing to disbursing bank outlets and with the recommendations from different tiers of the concerned authorities was streamlined prior to start of the program.

23. One sixth of non-government institutions were involved in taking out a portion of stipend money from pupils either in the name cost of revenue stamp or for other undisclosed reasons.
24. The legal age at marriage for girls and boys are 18 and 21 years respectively. Most of the girls did not know this. However, the average desired age at marriage of the students is found to be significantly higher than the legal age at marriage for both.
25. The findings about taking care of pregnant mother reveal that the students are very much aware of and are knowledgeable about the requirements of pregnant mothers.
26. An overwhelming majority of the students considered that supply of nutritious food was the primary requirement of the pregnant mother and then followed by abstaining them from performing and engaging in laborious physical work, taking special care, assist her in doing all household work, and regular checkup/consult doctor.
27. As per medical literature the age of taking tetanus, diphtheria, acellular pertussis (Td, Tdap) vaccine is 11-12 years. The answers of students reveal that they were not aware of the age at when to take tetanus vaccine.
28. It is a surprise that only 5.7 percent students had replied that what should be the exact number of prescribed vaccines for new born baby.
29. It is observed that about one third of students do not have any idea about hepatitis B.
30. Each and every one was concerned and well aware of about the consequence of AIDS on human life. The principal sources of knowledge of AIDS were books, television, relatives and neighbors and the newspapers.
31. Arsenic is odorless and tasteless a semi-metal element in the periodic table. Arsenic contamination free water is not available in 35 percent of the sample schools.
32. It is very difficult for one to think that there are no separate toilets for girls students in 16.67 percent of secondary schools.
33. The students at the junior grades take help from house tutor in greater proportion than those in the senior grades.

Major Findings from Guardian Level Survey

34. The guardians had more number of daughters than sons. A significant portion of both male and female guardians did not have son. Whether it was due to selectivity bias or other is not clear. This needs a further study to arrive at a valid conclusion about the composition of schooling children.
35. One fifth of the guardians are very poor and less likely to continue study of their daughters, further, in absence of stipend.
36. The guardians stated that the stipend recipient daughters did not miss school for a single day or remain absent from school during working days.
37. No significant age difference is observed for proposed wedding age of daughters reading in different grades. The average proposed age of wedding is about 22 years, and it ranges between 18 years and 28 years.
38. Almost all schools send progress reports of students to guardian to make aware them about condition and position of students in the respective grade of study. The school also conducts special classes on different subjects for making understand some complicated and hard topics and help develop subject wise weak student by arranging special coaching classes.
39. The guardians raised that the allocated amount of stipend is not adequate and this should be raised. The guardian further feels that restrictions for getting stipend should be relaxed so

- that all students enrolled in a grade can avail of the stipend and can relieve students suffering from inferiority complex created through selectivity bias.
40. The stipend allocated and disbursed to each student is a very small percent of annual family income. This may be partly due to selectivity bias inherent in the sample.

Major Findings from Teacher Level Survey

41. The graduates with education training have high prospect in the secondary schools located at regional, sub-regional and local level.
42. A gradual decline of dropout rate is being observed in all districts except two. This confirms that the joint impact of guardian and teacher on the over all controlling the responsibility of education of girls in two fronts, at home and at school, respectively. Thus the FSSP-II has been able to bring successfully near to each other, Teachers and Guardians, for achieving a common goal i.e. better performance of student or school at the national level competitive exam.
43. The list of school leavers corroborates that the number of girls without stipend is greater than that of the stipend recipients. This reminds that the continuation of female stipend program has been stopped since January 2009, which needs to be reinstated soon to advanced nationwide girls literacy rates and stop the school leavers.

4.2 Recommendations

1. The female secondary stipend program should continue to achieve highest target of 100 percent primary education completion rate.
2. With a view to reduce existing disparity of literacy between men and women at every level of education the secondary stipend programme should be continued at least for another ten years period from 2009.
3. With a view to increase and balance the share of women in the service sector with men the promotion of women literacy rate is a prerequisite.
4. With a view to increase the share of women in self employment as such trade and business, policy intervention is needed to raise the share of women literacy rate.
5. With a view to harmonizing the participation rate of both boys and girls, the stipend programme should be extended to include boys also.
6. An increasing number of policies in developing countries seek to empower women through female entrepreneurship. Many microfinance institutions (MFIs) lend exclusively to women. Loans are usually combined with capacity building workshops on entrepreneurial activities such as the production of handicrafts, clothes or food to be sold in the local markets. While there is evidence that these strategies have been successful in empowering women (Panjaitan-Drioadisuryo and Cloud, 1999)¹, less is known about how such an increase in mothers' involvement in non-domestic labour affects the working hours of their children. This is another aspect of involvement of students to be looked carefully and needs an in-depth study to measure the involvement of stipend awardees in family enterprise to supplement family income at the cost of unsatisfactory performance in education.
7. The unintended impact of microfinance may be resulted as poor performance in study. This should be avoided and create reasonable congenial environment in the residence for study. Thus in support of better future of the children in education we need to sacrifice their involvement in other household activities at present.

¹ Panjaitan-Drioadisuryo, Rosintan D. M. and Kathleen Cloud (1999). 'Gender, Self-Employment and Microcredit Programs: An Indonesian Case Study', *Quarterly Review of Economics and Finance* 39 (5), 769-779.

8. Prior to selection of any school to bring under stipend net, the authority should make certain that the concerned school should have adequate number of teaching staffs including some good teachers for specific subjects.
9. The authority should initiate necessary steps to recruit and employ a good number of suitable teacher and posting them to those schools which were managed with poor number of teachers. A small study may be undertaken to need assessments of teacher.
10. The government should declare incentives scheme for higher studies from HSC to reduce dropout and school leavers rate at the secondary level.
11. With a view to ascertain the attendance of qualified and popular teacher or star teacher in the school for at least 90 percent days in a school year, and to improve the school performance in Secondary School Certificate Examination, the government or school management committee should declare performance bonus for the teacher every year who fulfills the achievement target. A small step to give recognitions to untiring efforts of teacher by the authority may lead to better performance of students as well as schools.
12. It is expected that the authority should take necessary steps to improve the school environment to an acceptable level through undertaking a study on the needs assessment.
13. To determine the leakage of stipend money an in-depth study should be undertaken to identify leakage outlets, extent of leakage and to reach at a policy conclusion to resolve this.
14. The secondary school syllabus should contain a section in a book about primary health care including rearing, caring and vaccinating with appropriate doses of a new born baby in the post natal stages.
15. The school authority should attach top priority to provide separate toilets for women and girls student in all schools.
16. One of the objectives of the FSSP II is to increase the number of girls enrolled in grades 6-10 and assist them to pass the SSC (Secondary School Certificate—tenth grade) so that they may be qualified for employment. A rise in rate of failure of SSC in some districts alarmed that a huge injection of money in terms of stipend to girl students went in vain. If we add, the school dropout rate and school lever rate to SSC failure rate, the share will become very heavy. The authority at different tiers of management must look into this aspect cautiously, by giving an utmost priority to initiate necessary steps effectively to bring down the share of failure to an acceptable minimum level.
17. The scoring of requisite number of marks had turned in to a humiliating instrument in the hands of the authority. It would be suicidal if this is relaxed. But while giving lessons in the class the teacher must take special care of weak students.
18. The policy decisions should be taken to lessen the burden of educational expenses of the guardians who are in the trap of persistent and acute financial crisis.
19. The prevailing condition of the FSSP II is very much in favour of reaching out to the richer than the poorest of the poor.
20. Structure of annual income of guardian indicates that average stipend allocated and disbursed to each student is a very small percent of family income. This helps the policy makers to take policy decision rationally in selecting stipend awardees.
21. Amount of stipend money should be raised to equivalent to the 80 percent cost of per capita consumption (i.e. food and non-food) of an average person.
22. Facilities of extracurricular activities to be initiated and expanded at the school level to unveil the innate potential of the students.
23. Necessary laws and regulations are to be enacted with the view to achieve the secondary school completion rate to 50 percent from existing 33 percent within 2015 and then to 80 percent by 2020.

24. Provision of incentives scheme to be declared for the schools, which will be able to achieve the target set to achieve secondary school completion rate within the stipulated time periods (i.e. by 2015 and 2020) .

4.3. Concluding Remarks

1. With a view to harmonizing participation rate of boys in education a further comprehensive study is needed to arrive at a valid policy conclusion.
2. Greater participation of sisters than brothers in the study may be a positive outcome of FSSP II program that helps to bring females in the study at a larger share than the male student. However, this needs further study to arrive at a valid policy conclusion.
3. With a view to arrive at a policy conclusion an in-depth study is needed to examine whether the injection of money in the form of stipend has increased the workloads of adolescent girls in the households activities as well as in promoting family enterprises. Conversely students' involvement in promoting family enterprises might have hampered their school performance.
4. An overwhelming majority of schools were managed and run, in either way, with insufficient number of teacher. These schools are less likely to attract good quality public teachers due to lack of necessary incentive package to offer. Thus one may conclude that these schools are depriving students from getting better scope of learning at the initial stage of study. It is unusual to expect better student performance in the terminal examination from institutions, which were running with less number of teachers in spite of undertaking a number of welfare programs for promoting female education.
5. In absence of good number of teachers in the school the whole investment either as stipend money or as financial supplements to guardian income from the government budget would go in vain.
6. The expected results of the students in the upcoming SSC examination indicate that with initiation of nationwide female secondary school stipend programs, the students are now more confident and secured, and started dreaming and hoping to excel in the exam.
7. The implementation of FSSP II and the announcement of making education free up to BA level for girls by the all governments in different occasions have propelled the hope of students that they will pursue education up to BA/BCom/BSc level. This may be a reflection of true implementation of the FSSP-II.
8. An overwhelming majority of girl students are now started realizing even at the school level the value and importance of higher profession in the family as well as in the society. This is also a feature unveiled by the FSSP-II.
9. The students were not provoked enough to open their mouth on the issue to reveal and pass any outright adverse comments that go against their respected teachers. This may also be treated as contributions of good lessons imparted in the class. However, some contrary feature to this also observed, which is manageable may be treated through proper management action.
10. The clear-cut knowledge of students about taking necessary care of a pregnant mother is also a contribution of promoting female education through stipend program in raising awareness among the girls.
11. The knowledge of students about the number of vaccine prescribed for the first year of a new born baby indicates that they were least concerned about the caring of a new born baby. Further it reflects that the other household members living in the rural hinterlands were also not cautious about the probable health hazards of a new born baby within the first twelve month of age, which might cause due to not vaccinating with appropriate dose.
12. It is expected that the authority should take necessary steps to improve the school environment to reasonably acceptable level through undertaking a study on the needs

assessment. However, it is unusual to fulfill all prerequisite characteristics of environment such as Sustainable Sites, Water Efficiency, Energy and Atmosphere, Materials and Resources, Indoor Environmental Air Quality, Innovation and Design Process by any rural schools in Bangladesh.

13. The ignorance of students about the hepatitis B might be partly due to the fact that the incidence of children infected by hepatitis B virus is in frequent in the survey areas or the people living in the rural area were not aware about the consequence in future for not vaccinating the baby with hepatitis B vaccine in due time.
14. Arsenic is odorless and tasteless a semi-metal element in the periodic table. Arsenic contamination free water is not available in 35 percent of the sample schools. This reminds us that the government agencies involved in different tiers of administration is neglecting the problem and is not attaching due priority and importance to make available safe drinking water for the students.
15. The students of grade 10 were used to have help from tutor or from tutorial centre runs on bases by senior teachers. This is also an attribute of the FSSP-II, which has helped create the scope of part time employment but highly respected jobs for teachers outside school hours.
16. The adolescent girl students need to bear the costs of basic necessities such as transportation, books, uniforms, school supplies, and examination fees, which were remained unmet prior to start of the FSSP-II. The stipend money has allowed them to fulfill those earnest desires and ease the burden of their guardians. This is also an attribute of the FSSP-II.
17. The stipend was considered as one of the government's new initiatives. Its objective was twofold: to increase the number of girl students at the secondary level and to keep them from dropping out so that they could go on to participate in the country's socio-economic development efforts after completion of study. The regular attendance in classrooms is also considered as one of the outcome of the stipend net. The stipend recipients did not leave classes or remain absence from school without any valid reasons. This is also an attribute of FSSP II.
18. Thus changes in attitude of guardians for wedding of their daughters from relatively at an early age of below 18 years to above 18 years may be treated as another outcome of the stipend project. This can be treated as a contribution of stipend project to delay of age at marriage and thereby contributing to reduce the growth rate of population.
19. Teachers were considered as main contributors of the school for improved and better performance of students in the terminal examinations. The guardians were requested to kindly tell about the sincerity and caring altitude of teacher on overall education of the students. Almost all school sends progress reports to guardian to make aware them about condition and position of students in the respective grade of study. The school also conducts special classes on different subjects for developing weak students. This may be judged as a good habit developed in the school and may be a major induced contribution of FSSP-II.
20. The stipend program has many positive impacts on the family as a whole and specifically directly on the students. The visible areas of improvement include stimulation of students, help directly to buy educational aides, regular attendance in the class, increased enrollment, improvement of quality of education, decline of dropout rate, easy to get paid employment, reduction of marriage at early age etc. The findings further tell us that the objectives of the FSSP II outlined prior have been mostly attained.
21. The high increase in demand for trained teachers in the secondary schools may be an attribute of FSSP-II.