

# A Study on Contribution of Female Education under Stipend Program in Bangladesh

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## ABSTRACT

*The Female Secondary School Stipend Project in Bangladesh was established to increase the enrollment of girls in secondary schools, thereby delaying marriage and childbearing. This analysis examined the existing data using the social exclusion framework to clarify the primary exclusionary factors that have kept girls from education harassment, poverty, the primacy of marriage and childbirth and explored the extent to which the project has diminished such barriers. While causality is difficult to establish, data suggest that the stipend programme has contributed to the rise in enrollment of girls in secondary schools. Questions remain as to the impact of the stipend programmed on delaying marriage, empowerment of girls and women, and enhancing employment opportunities. A thorough assessment of the impact is required. The case study suggests that, if the programme design had focused on the quality and content of education and the broader economic and social context, more opportunities would have been created for social and economic participation of girls. Current status of female secondary education Most primary school age children in Bangladesh today attend school and the primary school (grades 1-5) enrollment rates have been risen dramatically with girls benefiting relatively more than boys. The gross enrolment rate at the primary level is close to 100 percent, a rise from 46 per cent in 1991 (the net enrolment rate is 85%) of which 47 percent is female. Female enrollment at the secondary level (grades 6-10) has also been increased quite considerably almost doubling between 1990 and 1997 to nearly 3 million girls representing 48 percent of total enrollment (WB 1999, pp 22) although gross enrollment at the secondary level is much lower at only 44.6 percent in 1999 (WB 2002, pp4). Despite the increase in girls' access to basic education, however, only two thirds of all girls enrolled at the primary level finish grade 5 and are eligible for secondary school and of them not all enter secondary school. (The figure of only 30 percent of primary school leavers entering secondary school is probably an underestimation because the transition rate from primary to secondary which is the number enrolled in grade 6 as a percent of the number completing grade 5 calculated from national educational statistics collected by BANBEIS was much higher even in 1994 and 1995, see fn 2). The low completion rate at the primary level is a major reason for the relatively low gross enrolment rate for girls in secondary school. Income constraints also restrict access to secondary school for girls' from poor households since costs are higher than at the primary level. Besides, access is restricted in remote and poorer areas which are underserved because they are less likely to attract good quality public teachers as well as offer little incentive to private providers. Finally, norms relating to early marriage and the increasing vulnerability and lack of security of adolescent girls are strong parental incentives for non-enrolment of girls into secondary school or if enrolled the non-completion of secondary school.*

**Key words:** *Child marriage, Economic assistance, Education, Secondary school, Equity, Fertility, Gender, Health, Impact studies, Social exclusion, Stipend, Bangladesh.*

## Introduction

Bangladesh with its 156.8 million of population is one of the poorest countries of the world. 78.2 million Of the population are women. 66.48% of the population lives in the rural areas. The vast majority of rural population is under privileged, poor and illiterate. Due to socio-economic condition, cultural and religious myth female literacy was one-third of the male. In this state of situation it was felt that the development of the country would be a far cry if the women population could not be brought to the light of education. Hence a project was launched for primary education under the title "Food for Education". This project was very much successful to draw 90% of the age group to enter primary school (World Bank Report 2004). But less than 50% of the grade V enrollment goes to grade VI i.e. secondary school. Secondary education is a hyphen that joins the basic primary education on the one hand and higher education on the other. The enrollment of female student in the secondary school was very poor. Secondary education is an important goal in development, providing opportunities for active participation in the global knowledge economy, civic skills, and social cohesion. As an

intervention, increasing access to secondary education has great potential to counter social exclusion for girls, whose traditional gender responsibilities have kept them from full economic and social participation. The Female Secondary School Stipend Project (FSP) in Bangladesh was established in 1982 to increase the enrollment of girls in secondary schools, thereby delaying marriage and childbearing. The Bangladesh Association for Community Education (BACE), a national non-governmental organization (NGO), initiated and implemented the project, and it was then scaled up with technical and financial support of international actors.

This analysis examined the intervention through the lens of social exclusion to assess whether the scheme has increased girls' capabilities and their levels of participation in society. The social exclusion framework entails an examination of barriers to inclusion, and an analysis of the extent to which the policy in question has overcome these barriers. This paper argues that the program is a partial success at best and suggests a stronger programmatic emphasis on capabilities rather than just enrollment figures. Such an emphasis, achieved through transformation of the curriculum, would improve the ability of the program to achieve its goals of delayed fertility and greater female participation in development. A focus on capabilities would mean a stronger contribution of girls' school enrollment (target 4) to the greater Millennium Development Goal.

## Review of Literature

Although there have been plenty of researches on the role of education and education policies on labor market outcomes, there has been no research done on the effect of FSSAP on average years of completed education and the labor market of Bangladesh. Heath and Mobarak (2012) study the effects of explosive growth in garment sector on young girl's enrollment and find no significant effect of female schooling subsidy on enrollment and conclude that demand from the garment sector plays a key role in enrollment decision. They use recall data from only four sub districts in Dhaka division, where most of the garment sectors are located. It is unlikely that the same result will hold for whole of Bangladesh since garments sector is concentrated in Dhaka division only. Recall data can be the reason behind their result of similar magnitude of discontinuity at years just before and after 1994 since people may not remember exactly which year their children went to which grade. FSSAP is a conditional cash transfer and researches done on other countries find significant positive impacts of cash transfers on school enrollment and attainment, child labor, immediate consumption, marriage and fertility decisions of adolescents.

Andaleeb Alam and Carpio (2011), J. R. Behrman and Todd (2005), Maluccio and Flores (2005) and Vears Soares and Hirata (2008) report these results for Pakistan, Mexico, Nicaragua and Paraguay respectively. However, none of these papers look at the longer term impact of these programs. Since it has been almost 18 years since FSSAP has been implemented, the first beneficiaries are in to the job market which provides a unique opportunity to study the long-term labor market outcomes of such transfers. This paper attempts to study the role played by FSSAP on the increase in female labor force participation and their wage. It uses regression discontinuity with difference-in-difference along with triple differences to study the impact of FSSAP. In this regard, my estimation method is similar to Oreopoulos (2006) and Harmon and Walker (1995). This paper also relates to Ashenfelter and Krueger (1994) and Card (1995) as I use the policy to estimate the returns to schooling of women in Bangladesh. In line with their findings, I find that the IV-estimate of the returns to education is higher than OLS estimates. More education seems to increase productivity and hence wage and increases the likelihood of women working in income generating activities.

## Scope of the Study

Education is a human right and an essential tool for achieving equality, development, and peace. Nondiscriminatory education benefits both men and women and ultimately equalizes relations between them. In today's world, empowering women is one of the crucial elements in successful social and economic development and one of the means to do that is to provide girls with more than just basic education. To become agents for change, women must have equal access to educational opportunities. Female education contributes to poverty alleviation, improved Nutrition and reduced fertility. Education also improves women's own health outcomes and life expectancy, their ability to influence family decisions and their livelihood of engaging in formal paid employment. Aside from the intrinsic value of education, better-educated women are more productive and have higher incomes; they marry later and have fewer, healthier and better-educated children. Educated women are more active in civic affairs. Perhaps most important, an educated woman can more easily avoid the vicious cycle of poverty. Instead, she can be part of a virtuous cycle of education that ensures the well-being of her descendants and her country. Their contributions had been measured by a study which revealed that an increase in female educational attainment raises the subsequent growth rate of real GDP per capita. The

estimate reveals that an additional year of female schooling raises the growth rate between two to four percent per year. 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? In a word, Bangladesh is a developing country and behind her less and slow development lack of proper female education is one of the causes.

## Objectives of the Study

**The objectives of the study are as follows:**

- To identify the contribution of female education to sustainable development in Bangladesh.
- To identify the contribution of female education to sustainable development under stipend program in Bangladesh.
- To create positive impact of Woman Stipend Program in Bangladesh.

## Research Methodology

The analysis presented in the study was mainly based on primary data generated through field surveys in Bangladesh where necessary and available secondary data have also been used.

**The methodology of the study will be described in terms of the following context:**

**Information to be obtained:** For my thesis purpose I have gathered great deal of information about my selected institution. I have worked with five different institutions which are operating in Bangladesh.

**Questionnaire development:** In developing my questionnaires, I have used different techniques. In my questionnaires, some questions are multiple choices. Some are open-ended, and some are dichotomous. I have used multiple choices dichotomous questionnaire because it is easy for my respondents to answer the questions. I have considered here open-ended questions to find out more information.

**Field work or data collection:** Method of data collection will be presented in terms of-

**Primary data collection:** Primary data have been collected through interviews with the concerned authorities of the selected institution. Some data have also been collected through observation.

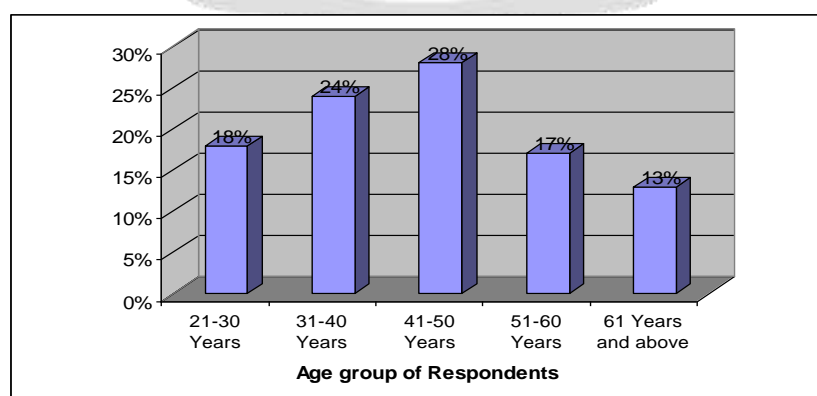
**Secondary data collection:** Secondary data have been obtained from the different books, annual report, newspaper, magazines and internet whose names have been given in the references.

**Data analysis and presentation:** Analysis the data on the subject through a study of annual report, journals, periodicals, balance sheet, newspaper etc.

**Findings:** I have made a conclusion & recommendation on the base of my Findings.

**Sample Size:** Five Hundred (500).

## Result and Discussion



**Fig. 1: Age group of the respondents**

From the result it was found that Age group 41-50 was 28% which was maximum, Age group 31-40 was 24% which was second position, Age group 21-30 was 18% which was third position, Age group 51-60 was 17% which was fourth position and age group 61 and above was 13% which was the minimum.

**Procedure to Distribute Stipend among Male and Female**

According to present rule 30 percent female student, and 10 percent male students of a class are eligible to get stipend. It is difficult to distribute stipend among male and female student. It becomes more difficult when poor student is more than the limit. Moreover, Selection Committee Member is sometime requested by the various parties. Collected data revealed that 67.27 percent Committee member do this work according to guideline. 3.64 percent respondent relies on their own judgment, and 29.09 percent select student by managing guideline, advice, suggestion.

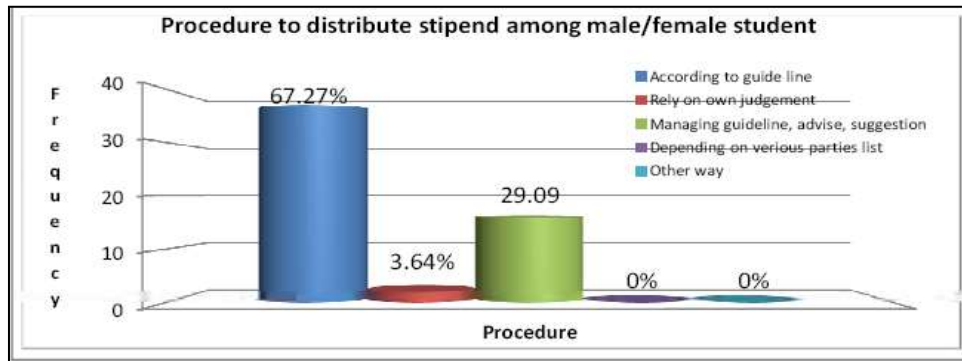
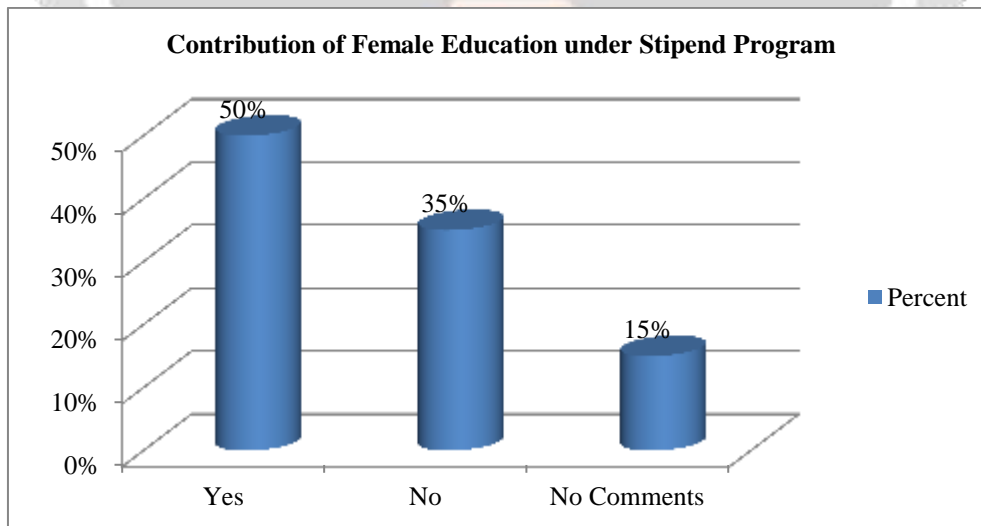


Fig. 2: Procedure to distribute stipend among male/female students

Table 1: Peoples have idea about Contribution of Female Education under Stipend Program

Comments	Frequency	Percent
Yes	150	50%
No	100	35%
No Comments	50	15%
Total	300	100%

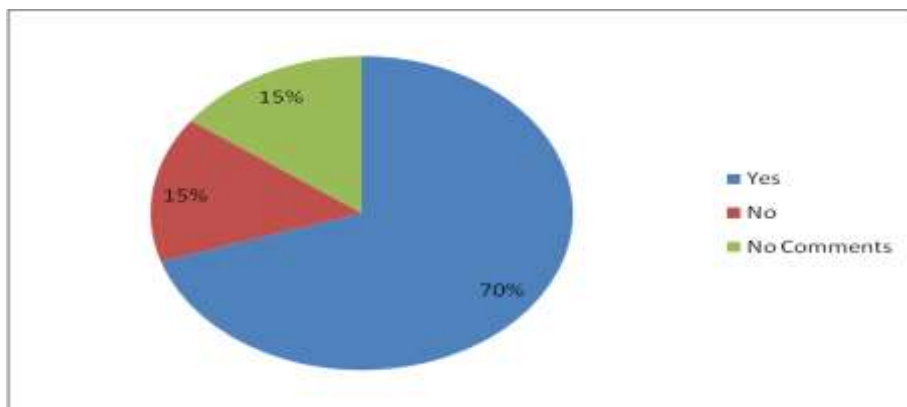


From the result was found that 50% respondents express positive about Contribution of Female Education under Stipend Program in Bangladesh, 35% respondents express negative about Contribution of Female Education under Stipend Program in Bangladesh and 15% respondents express nothing about Contribution of Female Education under Stipend Program in Bangladesh



**Table 2: Current rules & regulation are favorable for Contribution of Female Education**

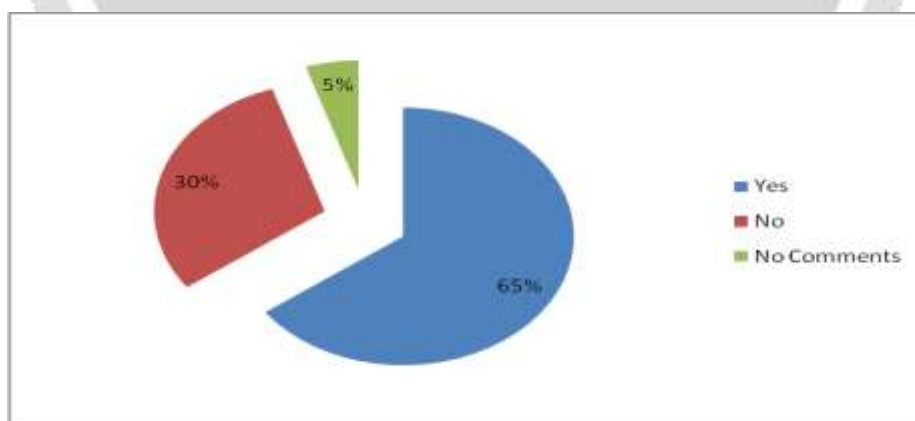
Comments	Frequency	Percent
Yes	200	70%
No	50	15%
No Comments	50	15%
Total	300	100%



From the result was found that 70% respondents express positive about rules & regulation of Contribution of Female Education under Stipend Program in Bangladesh, 15% respondents express negative about rules & regulation of Contribution of Female Education under Stipend Program in Bangladesh and 15% respondents express nothing about rules & regulation of Contribution of Female Education under Stipend Program in Bangladesh.

**Table 3: Contribution of Female Education under Stipend Program in Bangladesh is well known to all over area of the country**

Comments	Frequency	Percent
Yes	180	65%
No	100	30%
No Comments	20	5%
Total	300	100%



From the result was found that 65% respondents express positive about well-known to all over area of the country of Contribution of Female Education under Stipend Program in Bangladesh, 30% respondents express negative about well-known to all over area of the country of Contribution of Female Education under Stipend Program in Bangladesh and 5% respondents express nothing about well-known to all over area of the country of Contribution of Female Education under Stipend Program in Bangladesh.

**Table 4: Female Education importunity for our economic developments**

Comments	Frequency	Percent
Yes	220	80%
No	40	10%
No Comments	40	10%
Total	300	100%

From the result was found that 80% respondents express positive about very Much important of female education for our economic development, 10% respondents express negative about importance of female education for our economic development and 10% respondents express nothing about the importance for our economic development by contribution of female education under stipend program in Bangladesh.

### Recommendation

The linked objectives of delayed marriage and fertility control are addressed together in this section. These objectives have moved down the objectives list in more recent years, and even disappeared from some project documents despite the high prevalence of child marriage.

There may be some evidence of limited positive impact on delaying marriage. A survey conducted mid-term in one project cycle indicates that 9.3% of stipend girls left school to get married, a drop from 12.3% in 1994 (World Bank, 1997). More recently, a major study focusing on secondary education generally gives a figure of 8.8% in rural areas (Manzoor Ahmed, Nath, Hossain, &Kalam, 2006:62). Abadzi concludes that this effect is 'unknown and hard to estimate', and that the number of *recorded* dropouts due to early marriage is almost zero. She points out that the number of girls benefiting from possible FSP-related delayed marriage is probably rather low, because only girls who graduate from primary school are eligible for the secondary stipend, so many remain at risk of early marriage. Girls in secondary school include urban middle class girls who are not generally married early (World Bank, 2003). Mahmud comments that pressure for early marriage remains a powerful force (Mahmud, 2003).

### Conclusion

FSP has clearly had impact in terms of increasing girls' enrolment. Less clear is exactly what other impact it has had in terms of stated Program objectives such as fertility control, getting girls/women into paid employment, or empowerment of women. While there has been documented progress in such areas, in many cases, it has not been possible to clearly link the FSP to the educational or societal changes that have occurred since the program began. While the FSP has been widely-acclaimed as a model for achieving gender parity of enrolment, little is known of its impact beyond access to schools.

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## BIOGRAPHY



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