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**PROJECT PERFORMANCE ASSESSMENT REPORT**

**BANGLADESH**

**FEMALE SECONDARY SCHOOL ASSISTANCE PROJECT  
(CREDIT 2469)**

**June 20, 2003**

*Sector and Thematic Evaluation Group  
Operations Evaluation Department*

## Currency Equivalents (annual averages)

*Currency Unit =Taka*

1993	US\$1.00	Tk 39
2001	US\$1.00	Tk 54

## Abbreviations and Acronyms

DHSE	Directorate of Secondary and Higher Education
FFSAP	Female Secondary School Assistance Project
GDP	Gross domestic product
ICR	Implementation Completion Report
LIL	Learning and Innovation Lending
MIS	Management Information System
NGO	Non-governmental Organization
NORAD	Norwegian Agency for Development
OED	Operations Evaluation Department
SSC	Secondary School Certificate
TVET	Technical and vocational education and training
UNESCO	United Nations Educational, Scientific, and Cultural Organization
USAID	U.S. Agency for International Development

\* As of July 1, 2001, Project Performance Audits have been renamed Project Performance Assessments

## Fiscal Year

Government: January 1—December 31

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**OED Mission: Enhancing development effectiveness through excellence and independence in evaluation.**

### **About this Report**

The Operations Evaluation Department assesses the programs and activities of the World Bank for two purposes: first, to ensure the integrity of the Bank's self-evaluation process and to verify that the Bank's work is producing the expected results, and second, to help develop improved directions, policies, and procedures through the dissemination of lessons drawn from experience. As part of this work, OED annually assesses about 25 percent of the Bank's lending operations. In selecting operations for assessment, preference is given to those that are innovative, large, or complex; those that are relevant to upcoming studies or country evaluations; those for which Executive Directors or Bank management have requested assessments; and those that are likely to generate important lessons. The projects, topics, and analytical approaches selected for assessment support larger evaluation studies.

A Project Performance Assessment Report (PPAR) is based on a review of the Implementation Completion Report (a self-evaluation by the responsible Bank department) and fieldwork conducted by OED. To prepare PPARs, OED staff examine project files and other documents, interview operational staff, and in most cases visit the borrowing country for onsite discussions with project staff and beneficiaries. The PPAR thereby seeks to validate and augment the information provided in the ICR, as well as examine issues of special interest to broader OED studies.

Each PPAR is subject to a peer review process and OED management approval. Once cleared internally, the PPAR is reviewed by the responsible Bank department and amended as necessary. The completed PPAR is then sent to the borrower for review; the borrowers' comments are attached to the document that is sent to the Bank's Board of Executive Directors. After an assessment report has been sent to the Board, it is disclosed to the public.

### **About the OED Rating System**

The time-tested evaluation methods used by OED are suited to the broad range of the World Bank's work. The methods offer both rigor and a necessary level of flexibility to adapt to lending instrument, project design, or sectoral approach. OED evaluators all apply the same basic method to arrive at their project ratings. Following is the definition and rating scale used for each evaluation criterion (more information is available on the OED website: <http://worldbank.org/oed/eta-mainpage.html>).

**Relevance of Objectives:** The extent to which the project's objectives are consistent with the country's current development priorities and with current Bank country and sectoral assistance strategies and corporate goals (expressed in Poverty Reduction Strategy Papers, Country Assistance Strategies, Sector Strategy Papers, Operational Policies). *Possible ratings:* High, Substantial, Modest, Negligible.

**Efficacy:** The extent to which the project's objectives were achieved, or expected to be achieved, taking into account their relative importance. *Possible ratings:* High, Substantial, Modest, Negligible.

**Efficiency:** The extent to which the project achieved, or is expected to achieve, a return higher than the opportunity cost of capital and benefits at least cost compared to alternatives. *Possible ratings:* High, Substantial, Modest, Negligible. This rating is not generally applied to adjustment operations.

**Sustainability:** The resilience to risk of net benefits flows over time. *Possible ratings:* Highly Likely, Likely, Unlikely, Highly Unlikely, Not Evaluable.

**Institutional Development Impact:** The extent to which a project improves the ability of a country or region to make more efficient, equitable and sustainable use of its human, financial, and natural resources through: (a) better definition, stability, transparency, enforceability, and predictability of institutional arrangements and/or (b) better alignment of the mission and capacity of an organization with its mandate, which derives from these institutional arrangements. Institutional Development Impact includes both intended and unintended effects of a project. *Possible ratings:* High, Substantial, Modest, Negligible.

**Outcome:** The extent to which the project's major relevant objectives were achieved, or are expected to be achieved, efficiently. *Possible ratings:* Highly Satisfactory, Satisfactory, Moderately Satisfactory, Moderately Unsatisfactory, Unsatisfactory, Highly Unsatisfactory.

**Bank Performance:** The extent to which services provided by the Bank ensured quality at entry and supported implementation through appropriate supervision (including ensuring adequate transition arrangements for regular operation of the project). *Possible ratings:* Highly Satisfactory, Satisfactory, Unsatisfactory, Highly Unsatisfactory.

**Borrower Performance:** The extent to which the borrower assumed ownership and responsibility to ensure quality of preparation and implementation, and complied with covenants and agreements, towards the achievement of development objectives and sustainability. *Possible ratings:* Highly Satisfactory, Satisfactory, Unsatisfactory, Highly Unsatisfactory.

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This report was prepared by Helen Abadzi, who assessed the project in June 2002. The report was edited by William B. Hurlbut, and Pilar Barquero provided administrative support.
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## Principal Ratings

	<i>ICR*</i>	<i>ES*</i>	<i>PPAR</i>
Outcome	Satisfactory		Moderately Satisfactory
Sustainability	Likely		Likely
Institutional Development	Substantial		Modest
Borrower Performance	Satisfactory		Satisfactory
Bank Performance	Satisfactory		Satisfactory

\*The Implementation Completion Report (ICR) is a self-evaluation by the responsible operational division of the Bank. The Evaluation Summary (ES) is an intermediate OED product that seeks to independently verify the findings of the ICR. **OED review of the ICR has not been completed, pending finalization of the PPAR.**

## Key Staff Responsible

<i>Project</i>	<i>Task Manager/Leader</i>	<i>Division Chief/ Sector Director</i>	<i>Country Director</i>
Appraisal	Paula Valad	Martin Karcher	Ann Hamilton
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## Preface

This Project Performance Assessment Report (PPAR) covers an education project ***Bangladesh: Female Secondary Schools Assistance Project*** (Credit 2469-BAN), which was approved for an IDA credit of US\$68 million equivalent in fiscal 1994. Total project cost was US\$88.4 million equivalent. After a one-year extension, the project closed on June 30, 2001, and an undisbursed balance of US\$4.35 million was cancelled.

The assessment was conducted to study the effectiveness of Bank strategy in some extremely poor areas of the country with complex cultural and gender-related problems.

The PPAR is based on the following sources: the Implementation Completion Report (ICR), Staff Appraisal Report (SAR), Credit Agreement for the project, and project files, particularly the supervision reports. An OED mission visited Bangladesh in June 2002 to collect other pertinent information. The mission visited upazila offices as well as 12 schools and madrasas in the upazilas of Savar, Kalyapur, and Homna. The author thanks the government officials who received the mission for their extensive cooperation. Thanks are also given to the country office staff who helped the mission.

Following standard OED procedure, copies of the draft PPAR were sent to the relevant government officials and agencies for their review and comments, but none were received.



## Summary

The Bangladesh Female Secondary School Assistance Project (Credit 2469-BAN) was approved for an IDA credit of US\$68 million equivalent in fiscal 1994. After a one-year extension, the project closed on June 30, 2001, and an undisbursed balance of US\$4.35 million was cancelled.

This complex, innovative, and highly acclaimed project gave tuition and stipends to all girls in low-literacy areas of Bangladesh to help those in the poorest areas attend secondary school and graduate from grade 10. As a condition for receiving stipends, the girls were to maintain satisfactory grades and attendance, and parents had to agree to delay the girls' marriages.

Over the life of the project, enrollments of girls in supported schools more than doubled, and overall about 1.6 million girls received stipends. Also, donor and government funds helped expand stipend awards to girls in all rural areas, an event that has greatly increased access to secondary schools in rural areas. Unfortunately, most supported students did not graduate: school-leaving examination pass rates of grade 10 students were about 21-29 percent in the years when data were available compared with national averages of about 31-42 percent. Thus, the dual objective of increasing enrollments and assisting girls so that they would graduate was only partly achieved. Project efficacy was compromised because crucial educational support to students was reduced in the first year of the project to accommodate more students. The stipends were reduced to amounts too small to cover the school-related expenses, and the 11,800 teachers were to be hired were reduced by 96 percent; ultimately only 655 of the revised target of 800 reported for work. Data from schools reported that 90 percent of students attended at least 75 percent of the time and had scores of at least 45 percent. However, repeated classroom observations by Bank missions in various schools showed attendance at 50-60 percent of enrollments, and some classrooms had no space or teachers to accommodate the students enrolled. Without attending class or receiving (often unaffordable) private tuition, students cannot master the content and pass examinations.

Significant data distortions resulted because some of the almost exclusively private secondary schools (e.g. 9 in one random sample of 20) overstated student enrollments to maximize tuition revenues. (Bangladesh has almost no public secondary education, but subsidizes teacher salaries in many private schools.) School management committees and parent-teacher associations were expected to provide quality control, but according to project-financed studies, the almost exclusively male members sometimes represented special interests, and the very poor parents were not represented in the committees. A Bank-financed study estimated financial leakage of stipends at 30 percent.

On the positive side, reports of enrolled married girls and dropouts due to marriage were very few. Though fewer than a third of the girls graduated, being enrolled had a benefit. Later marriages mean a lower fertility rate as well as reduced risks of teenage pregnancy complications.

Project outcome is rated **moderately satisfactory** because main objectives were only partly achieved. Institutional development is rated **modest**. Sustainability is rated **likely**, because commitment to increasing enrollment and gender equity remains strong in Bangladesh. Borrower performance is rated **satisfactory** because, despite problems, the government made a great effort and implemented the project. Bank performance is also rated **satisfactory**, particularly because of the project's innovative design.

## Lessons

Experience with the project confirms a number of OED lessons from education projects:

- The very poor may enroll children to school in response to food or money. However, parents may do the minimum necessary to get the desired benefit and not necessarily encourage children's attendance. Incentives must be tied to attendance, study, and passing of examinations.
- Enrollment in school, although important, does not automatically bring about education and information acquisition. Access to education of low quality has dubious benefits. Given systemic difficulties, governments and donors must provide the very poor with the means to help them attend classes regularly and learn the required material.
- People may modify social customs for earnings and status, particularly if these customs have drawbacks. Award of stipends or possibly even simple cash transfers to families may be useful in postponing marriages for girls who did not attend or finish primary school, perhaps in the form of stipends for vocational training. The FSSAP experience may be useful in eradicating undesirable customs in other countries.
- Significant amounts of overstated data in a database may make it hard to assess project effects. Decisions based on incorrect data may not help intended beneficiaries. Projects should aim at establishing realistic parameters and criteria for inclusion in various programs in order to have greater data accuracy.
- Programs that have much social appeal may receive political support and be more sustainable. Thus, political support is important. However, popular projects may also be harder to modify if governments perceive that their political benefits will be reduced; thus, criterion-based provisions for reviews should be established early on.

Gregory K. Ingram  
Director-General  
Operations Evaluation

## Background

1.1 Women's education has been a long-term concern of the government of Bangladesh. Female educational attainment levels have been among the lowest in the world, preventing the population from participating fully in development processes. The national literacy rate for females was 20 percent in 1990 (age 5+) while that for males was 35 percent. Gender disparity in education access, while present throughout the education system, widened significantly between primary and secondary levels. In 1991, 75 percent of girls ages 6 to 10 were enrolled in primary school but only 14 percent of girls ages 11 to 16 were in secondary school. By comparison, 85 percent of primary-age boys and 25 percent of secondary age boys were enrolled.<sup>1</sup> IDA responded to the country's education and population issues by financing a series of projects in primary education and health that targeted the poor.<sup>2</sup> Despite those efforts, however, the lower-income girls continued to get only a few years of low-quality primary education and then went on to early marriages, perpetuating a vicious circle of poverty and population increase. Also, the stock of girls qualified to go on to higher education or become teachers remained low.

1.2 In 1977, a local NGO initiative was started to provide girls who had completed primary school with stipends for secondary school if their parents agreed to delay their marriage. It expanded to six upazilas<sup>3</sup> with USAID financing from 1988 to 1992. The program resulted in raising female enrollment and attendance levels, increasing numbers of girls completing grade 10 (who generally performed better than the national average in Secondary School Certificate, or SSC, examinations), and delaying marriage. It also supplied tuition income to the schools that operate in lower-income areas. In 1990, the government decided to expand the program and invited the donor community to participate. Donor participation was necessary, because in that year the government abolished tuition for all girls in junior secondary grades, gr. 6-8; enrollments at that level increased immediately by about 50 percent, and much financial support was needed. Mere tuition waiver was insufficient to keep many girls in school; they needed extra help with school expenditures.

1.3 IDA's project preparation and design proved to be very challenging and complex. It was impossible to target stipends only to the very poor students. Families make different schooling decisions for boys and girls, so even families with some means might deprive girls of secondary education. Also, Bangladesh has almost no public secondary schools. About 97 percent of its secondary schools are private, about 75 percent secular, and 25 percent religious (madrasa). Often buildings are on land donated by communities or local benefactors, but decisions regarding their functions are made by private persons. Most private schools receive teacher salaries from the government and are thus heavily subsidized, but they have no government supervision. Low salaries and a limited pool of suitably educated people (particularly women) create chronic teacher shortages. The schools located in poorer areas charge low tuition and have very little infrastructure, often lacking water or bathrooms. After an extensive study through a Japanese Grant Facility,<sup>4</sup> IDA designed a program of graduated stipends and tuition fees for all girls in

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1. 1991 Bangladesh Preliminary Census.

2. E.g. The Fourth Population and Family Health Project (Credit 2559-BD of 1991) to improve women's access to health, nutrition, and family planning services, and the General Education Project (Credit 2118-BD of 1990) to expand primary education, including NGO schools.

3. Upazila or thana is a geographical administrative district.

4. According to appraisal estimates, the average annual personal cost of secondary education for girls in Grades 6-10 is about US\$54 equivalent per student, rising from US\$40 in Grade 6 to US\$69 in Grade 10. Madrasas were excluded from the project as appraised. Implementation was to be in two phases, 59 upazilas in each.

grades 6 through 10 residing in the 118 most impoverished upazilas. Those upazilas were selected on the basis of average income, female literacy, and female school attendance, but had a mix of economic levels, thus many beneficiaries were not poor.

1.4 The appeal of the stipend program was such that in 1994 the government expanded it to all 460 rural upazilas of the country. IDA agreed to reduce stipend amounts and finance girls' attendance at madrasas, which had previously not been included. In separate but similarly structured projects, the Asian Development Bank (ADB) financed stipends and tuition for 53 upazilas, the Norwegian Agency for Development Cooperation (NORAD) for 19 upazilas, and the government financed the remaining 270 upazilas. (Supervision in the government's program is reportedly more limited, and NORAD does not finance stipends for madrasas.) After the first IDA-financed project was completed, a follow-on IDA project for US\$121 million equivalent became effective in May 2002 (Cr. 3614-BAN).

## Objectives and Implementation of the Assessed Projects

1.5 The Female Secondary School Assistance Project (FSSAP) was to stimulate a significant increase in secondary school enrollment of girls, thereby enlarging the stock of educated women capable of participating fully in economic and social development of the country. Specifically, it sought to:

- increase the number of girls enrolled in Grades 6-10 and assist them to pass their SSC examination,<sup>5</sup> so that they may continue their education or qualify for employment as primary and secondary school teachers, agricultural extension agents, health and family planning workers, NGO field workers, etc.
- 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 labor market as self-employed workers, semi-skilled and skilled workers, and private sector entrepreneurs;
- promote a supportive community environment for girls' education through widespread public awareness about the merits of female educational, economic, and social development;
- provide a healthier and safer setting for girls by enhancing school attractiveness through community participation in school-based water supply and sanitation programs; and
- strengthen the Directorate of Secondary and Higher Education (DSHE) in the Ministry of Education (MOE) through implementation support and capacity-building assistance at the national and thana levels.

1.6 Most of the predominantly private schools serving the targeted upazilas were unattractive and lacked separate washrooms and toilet facilities for girls. The number of female teachers and administrators was small, depriving girls of role models to stimulate employment aspirations. Early on, IDA expressed concern about the secondary education curricula, because they were not adapted to rural conditions and did not provide many practical and useful skills. Components were inserted during appraisal to increase the number of teachers (particularly women) and improve toilet facilities, but it was not possible to intervene much in the curricular and instructional issues. ADB was about to implement a Secondary Science Education Project that would strengthen science education curriculum and teaching, upgrade science facilities in about

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5. As phrased, this objective has two parts, which must both be achieved for the objective to be achieved. The PPAR must assess the extent to which girls received assistance in passing the SSC examination and whether they passed.

half the secondary schools, and enhance the project implementation capabilities of the Directorate of Secondary and Higher Education.<sup>6</sup> IDA's General Education Project included studies of major secondary areas needing improvement, including planning, management, financing, examinations, curriculum and textbooks, academic supervision and inspection, teacher education, and female participation. These studies were expected to lead to educational quality improvements. Thus, FSSAP did not have a quality improvement objective. It depended on other projects for quality improvements, but their outcomes proved limited.

1.7 The FSSAP components were revised in 1994, when nearly twice as many girls as estimated at appraisal requested stipends. To serve more students, stipend amounts and numbers of teachers were reduced, though objectives were not amended. Thus, project components were:

- **Stipend and Tuition** (US\$68.1 million, originally US\$41.8 million, 77% of project costs): provision of small stipends to female students in grades 6–10 attending at least 75 percent of the time and obtaining annual examination marks of at least 45 percent. Originally, stipends amounted to US\$18–US\$45 per student per year,<sup>7</sup> but were reduced to US\$5–UD\$16 by 2001 (Table 1). The stipends were to cover full tuition and Board examination costs and an increasing proportion of school fees, textbooks, stationery, uniforms, shoes, transport, and kerosene (for lamps), reflecting girls' rising educational costs and need for an extra incentive in upper grades to reduce high dropout rates. Tuition was paid directly to qualified institutions.
- **Teacher Enhancement** (US\$2.7 million, originally US\$5.9 million, 3 percent of project costs): increase the number of qualified teachers (especially female) in program-assisted schools.
- **Occupational Skills Development** (US\$2.3 million, originally US\$5.6 million, 3 percent of project costs): directed at out-of-school females and provided primarily cottage-industry training through nongovernmental organizations (NGOs) with emphasis on textiles and agriculture.
- **Water Supply and Sanitation** (US\$0.3 million, originally US\$1.3 million, 0.3 percent of project costs): to assist schools with drilling tube wells and providing toilet facilities. Schools contributed 20 percent of the investment.
- **Female Education Awareness** (US\$1.7 million, originally US\$4.7 million, 2 percent of project costs): to build public awareness about the value of educating girls. Activities focused on production of videos and print material for national distribution.
- **Institutional Development** (US\$13.3 million, originally US\$20.7 million): to develop the capacity of the DHSE to implement and improve quality of secondary education. This component included local training, technical assistance, maintaining local upazila program offices, monitoring and evaluation functions, and the project implementation unit (PIU) for a total of 13 percent of the budget. The Agrani Bank, which disbursed funds to the students and schools, received 2.5 percent of the tuition and stipend budget. Thus, administrative expenses amounted to about 15 percent of total project cost.

1.8 Communities were to have oversight of the project; each participating institution was required to have a school management committee to ensure that the school would meet program

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6. An ADB follow-on project appraised in 2002 included curriculum and textbook improvements, teacher training, infrastructure development, and education management improvements.

7. US\$18 in Grade 6, US\$20 in Grade 7, US\$22 in Grade 8, US\$36 in Grade 9, and US\$45 in Grade 10.

requirements. Parent-teacher associations were to be formed to discuss education problems and concerns and help appoint female teachers.

### Implementation Experience

1.9 A project implementation unit (PIU) was set up at the Ministry of Education. Implementation proved a Herculean task, but most planned activities were carried out. (See Annex A, Table 1.) Agreements were made with about 4,800 mainly private subsidized secondary schools to accept the FSSAP tuition and conform to reporting requirements. The ministry appointed 118 upazila-level project officers, who served as contacts with the schools. About 3,800 latrines and tubewells were constructed in the participating schools to accommodate the girls, and an awareness campaign was conducted. A management information system (MIS) was developed to record data for at least 2.5 million girls at a time when Bangladesh had a limited capacity for this work. Officers of the Agrani Bank showed much initiative in the early stages of the project and set up a mechanism to distribute the stipends and tuition; and even allowed use of their computers for the nascent MIS. During the first year of implementation, project components were reconfigured to accommodate all girls who would apply. Thus, the number of teachers to be hired was reduced by 94 percent (from 11,800 to 800), and stipend amounts were cut by about 70 percent to the present level (Table 1), which is considered insufficient for very poor families.<sup>8</sup> Project costs rose, and the government increased its counterpart funds share from 10 to 15 percent.

**Table 1. Tuition and fees given in the form of stipends**

<i>Grade</i>	<i>Monthly stipend (Tk)</i>	<i>US\$ annual</i>	<i>Monthly Tuition – government schools (Tk)</i>	<i>US\$ Annual</i>	<i>Monthly Tuition – non-government schools</i>	<i>US\$ Annual</i>	<i>Annual Books and Examination Fees (Tk.)</i>	<i>US\$ annual</i>
6	25	5.36	10	2.14	15	3.21		
7	30	6.43	12	2.57	15	3.21		
8	35	7.50	12	2.57	15	3.21		
9	60	12.86	15	3.21	20	4.29	250	4.46
10	60	16.07	15	3.21	20	4.29	250	4.46

### Student Response in Project Areas Was Overwhelming...

1.10 According to data provided by the PIU data processing center, the enrollment of girls in FSSAP-assisted schools increased by 105 percent from 462,000 in 1994 to 948,000 in 1999. Ultimately about 1.6 million girls obtained about 4.9 million girl-years of scholarships.<sup>9</sup> Absenteeism was reported to be only about 4 percent.<sup>10</sup> Approximately 90 percent of the girls reportedly had at least a 75 percent attendance rate and achieved at least a 45 percent mark on the annual school examinations. The comparative rates for boys in the same schools are 86 percent and 81 percent. (Comparative data for schools assisted by other stipend programs were not

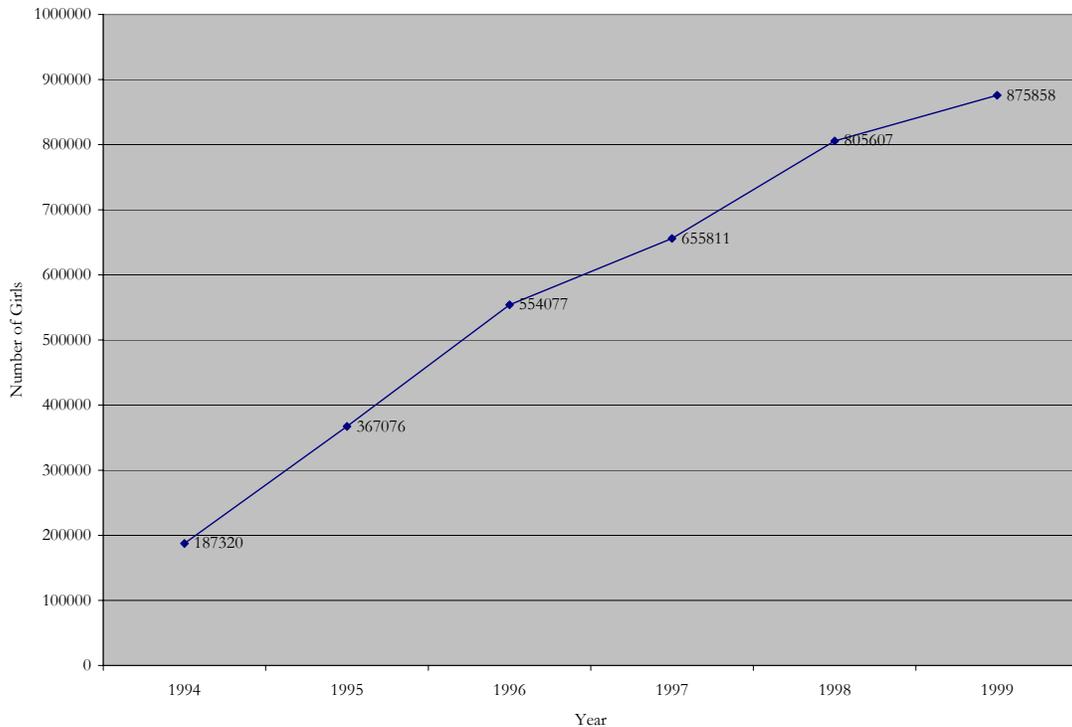
8. Households still must pay over Tk.500 more in direct costs and about Tk.2000 more every year to send their girls to school from Class 6 to Class 10. Households able to send a girl to school must have a disposable income of approximately Tk.2500 (about US\$50) and be willing to forgo opportunity costs as well (Darnell, 2000).

9. Scholarships were for an average of three years, but some girls were supported for more years than others.

10. Ibid, p. 16.

available.<sup>11</sup>) **The government attributes gender parity in secondary education to increased enrollments due to tuition-and-stipend programs.** Before implementation, girls constituted 33 percent of enrollments, but by 1999, overall female secondary-school participation in the country had risen to 54 percent (Table 2). Two government staff members interviewed by the OED mission attributed the increased enrollments mainly to **free tuition**, because tuition must be paid on a specific date, when parents may not have money.

**Number of FSSAP Stipend Awardees by Year (All Classes Combined)**



1.11 During appraisal, there had been concerns that negative attitudes toward girls' education might result in higher dropout rates. However, these did not materialize, and stipend recipients have stayed enrolled in schools. The percentage of girls reported to leave school for reasons of marriage has been minimal, about 1.75 to 5 percent in the early years of the project, and dropped to 0 in 1997.<sup>12</sup> Data collected by the FSSAP PIU indicate a dropout rate of only 1 to 2 percent,<sup>13</sup> much lower than the nationwide rates, which range from 2.9 percent in grade 6 to 20.5 percent in grade 10 (Annex A, Table 2).<sup>14</sup> Thus, relatively few girls received the occupational skills training that was planned for dropouts (Annex A, Table 2).

11. IDA mission observations and interviews. (Darnell, William G., "Bangladesh Female Secondary School Assistance Project (FSSAP), Implementation Considerations," AED, Washington D. C., October 2000.)

12. Ibid, p. 40.

13. Female Secondary School Assistance Project. Monitoring Girls' Performance from the Year 1994-97. Ministry of Education, undated (p. 11).

14. "A Study of Girls Dropout and Noncompletion of Programme in the Primary and Secondary Education in Bangladesh." 2000. Dhaka: UNESCO. In most cases the parents seem to make the decision.

### ...despite Financial and Procedural Difficulties

1.12 With a project of this size and social appeal, problems arose, some of which had not been identified sufficiently during appraisal. These are extensively documented in two studies<sup>15</sup> and in financial audit reports that sampled Agrani bank records and enrollments of about 400 schools.<sup>16</sup> The reports received much attention, and efforts were made over the years to reconcile and settle the many irregularities found. (See also Annex A, Tables 3 and 4.)<sup>17</sup> The most important issues reported are:

1.13 **Overstatement of girls' attendance and performance.** Most schools apply the marriage, attendance, and performance criteria; disqualifications increased every year, ranging from 8% of enrollments in 1994 to 15% in 1998.<sup>18</sup> However, some schools may overstate attendance and give inflated grades. Some may also admit to grade 6 girls who failed grade 5.<sup>19</sup> Several schools were found to keep two registers, one for the FSSAP (form FSP-3) and one for themselves, while others made corrections to the registers.<sup>20</sup> One financial audit found that "the percentage of overwriting in attendance registers ranged from 5 percent to 88 percent in nine of the 20 schools visited." In a survey of 28 schools regarding reasons for not appearing at the final SSC examination of grade 10, 8 percent of girls said that their grades or attendance were falsified.<sup>21</sup> The poor results at the end of grade 10 were incompatible with the reported attendance and annual scores. The financial auditors concluded that more than 60 percent of the stipend recipients did not achieve 45 percent marks in school examinations.

1.14 **Excessive charges in schools.** A number of schools also presented fictitious stipend recipients and charged arbitrary fees to their students. The audit reports stated that the samples were random. Though actual frequency of the incidence in the project is unknown, a random

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15. Miske, Shirley J., et al, "Beyond Access: Improving Educational Quality In FSSAP Schools in Bangladesh." The World Bank, Washington D. C., October 2000. O'Gara, Chloe and Jain, Shilpa. "Once Incentives, Now Entitlements: Examining Household and Community Factors in the FSSAP Program in Bangladesh." The World Bank, Washington D. C., October 2000.

16. Directorate of Secondary and Higher Education. FSSAP. "Special report on Stipend, Tuition, and Salary Accounts of the Academic years 1998 and 1999." June 12, 2001. M. I. Chowdhury and Co. Chartered Accountants, vols. 1-4. The auditor undertook a detailed assessment of FSSAP implementation at 20 randomly selected schools, one each in 20 upazilas, for the academic year 1997. Vol. 4, a Bank-branch and upazila-wise report contains 270 pages of various financial and attendance irregularities. Vol. 3 shows comparisons between the school registry and the FSP-3 form and contains 144 pages of examples where registries had been tampered with, did not agree, had been overwritten, did not tally with the official figures. Vol. 2 shows the SSC results of the awardees. An audit conducted in 1995 by Howladar Yunus and co. identified about 77 schools in various financial irregularities.

17. Female Secondary School Assistance Project. "Workshop on the Problems and Solutions in Stipend Disbursement at the Field Level." May 2000. NAEM, Dhaka.

18. Miske, 2000, p. 7.

19. The internal audit reports over the life of the project list over 300 schools with various violations in sampled areas, but absolute numbers and overall levels of incidence in FSSAP schools are unknown. (Female Secondary School Assistance Project. "Workshop on the Problems and Solutions in Stipend Disbursement at the Field Level." May 2000. NAEM, Dhaka, p. 3-4).

20. Chowdhury Financial audit Vol. 1, p. III "most of the managements of the institutions adopted unfair means in respect of preparation of FSP-3 form, presumably for getting tuition fees and also under pressure from local elites for obtaining stipends for the students irrespective of fulfilling eligibility criteria." For example, Bulbul Girls school in Islampur upazila had 17 fake students out of 67 (25%); another school reported fake students of 7-16% per year.

21. Female Secondary School Assistance Project. "Study on the Performances in SSC Examination of Stipend Recipients of FSSAP." Dhaka: February 2000.

sample may be representative of population parameters, which can be estimated.<sup>22</sup> The reports refer to:

- “many fake students receiving stipends” (p. 3 vol. 1; also see Box 1, Annex A);
- teachers or headmasters taking commissions of Tk 10–30 from the students (87 percent of the audited sample, vol. 1, p. 44);
- principals keeping girls’ checkbooks and issuing checks themselves;
- fees collected from students at the time of stipend disbursement such as game charges and examination fees. (For example, students in the Homna upazila reported fines for absences to the OED mission.)

1.15 Though the amounts of money involved in each instance of financial irregularities mentioned above are very small, together they have a sizeable impact.<sup>23</sup> However, PIU staff and project documents highlighted the financial problems that FSSAP schools have. The government often greatly delays disbursements of the funds to these predominantly private schools (Annex A, Table 6). Chronic delays in paying for salaries may leave the predominantly schools with no other choice than to somehow get extra income. The mission could not verify the extent of this occurrence. In addition, some schools report that they are unable to meet their financial responsibilities with the tuition amounts that the government pays and charge girls for building use and other fees, thus increasing the private cost to them. There is a concern that schools may be reluctant to receive the poor girls who can afford only government fees.<sup>24</sup>

1.16 **Limited teacher recruitment.** About half the 800 female teachers who were to be recruited by FSSAP did not go to their posts. A survey found several reasons: low social status, poor salaries, and lack of permission from families. The government required that teachers be assigned in districts distant from their homes so that they would attend classes and not family duties, but this limited the number of recruits, particularly women. Many qualified graduates do not find the profession attractive in villages. Furthermore, the audit found that though all the project teachers were eventually paid, **most were not paid in time and many left the job.** Overall, every year, more than 10 percent of secondary teachers leave teaching.<sup>25</sup> The teachers who stay have low qualifications, and about 60 percent of them obtained low scores in school. Math, science, and English teachers are scarce, so, student skills in these important areas may be limited.

1.17 **Special interests of school management committees.** The committees should exercise accountability and quality control, but there is little evidence that they exercise any influence over the school management in the appointment of teachers. Instead they may exert influence in awarding stipends to ineligible girls.<sup>26</sup> A survey of 16 schools found that members did not meet

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22. Nevertheless, a small and unstratified sample will have a large standard error of the estimate.

23. Relying on household data (HIES 2000 dataset), Bank researchers looked at the amount students received in 2000, compared it with the ministry and found a 30% difference. By comparison 75% of Food for Education funds were unaccounted for. (“Leakage And Targeting Of The Female Secondary Stipends Program: Evidence From The 2000 Household Income And Expenditure Survey.” Informal research note; DEC 2001.; also see Khandker, Shahidur R., et al, Subsidy to Promote Girls’ Secondary Education: The Female Stipend Program in Bangladesh, The World Bank, February 2001). Nevertheless, some of the reported leakage may be due to error in recalling what services beneficiaries received.

24. Bangladesh: Education Sector Review, Vol. I p. 67, 2000.

25. Female Secondary School Assistance Project. December 1999. “Identification of Reasons for The Appointed Teachers (Especially Female) Not Joining their Posts Under TEP of FSSAP.” Ministry of Education. p.2.

26. O’Gara and Jain, 2000.

regularly, and that educational quality issues were not high priority.<sup>27</sup> Parent-teacher association members that were to be crucial in quality control, also met irregularly and did not seem to represent the parents of poor girls; most were grade 10 graduates, with concerns of their own. Since the girls' guardians are male, women were rarely involved.

**1.18 Weak upazila-level project officers.** These do not visit often the schools that implement FSSAP, and there is no inspection format or schedule. Also, the 118 officers are too few to supervise the 4,800 schools of the project. Some have oversight of more than 100 schools and no means of conveyance. They also have lower rank than school head masters/mistresses, and district officials may give them additional duties unrelated to their primary responsibilities. The financial audit found 15 percent of them involved in commissions and cheating (vol. 1, p. 35). These officers are centrally recruited to regular posts by the government, and cannot easily be punished or fired.

**1.19 Limited power by the project implementation unit.** Clearly, the PIU should have the ability to levy penalties on wrongdoers. However, district offices have no responsibility for FSSAP, so upazila-level project officers must send reports of improprieties to the division or zonal level. Ministry-level FSSAP staff can only issue letters of instruction to schools. They may merely report irregularities to the ministry and advise that subsidized salaries be stopped. Officials in other departments decide whether to pursue these, and they may be subject to pressure. Nevertheless, the PIU has made efforts to control corruption and has recuperated money on a number of occasions.

**1.20 Expenditures for low-level staff.** The upazila offices were decreed by the government to have seven persons, of whom five or six are auxiliary (orderlies, guards, sweepers). They are often in district offices, where many other such staff are available. Thus, the total number of employees in the 118 project upazilas is about 826. The PIU itself has 73 staff positions, half of which are clerks, drivers, guards, sweepers, and members of the lower subordinate staff. This large number of auxiliary staff is common in Bangladesh, but the funds expended could be used for quality improvement purposes.

**1.21 Problematic disbursements.** To enable the girls to buy school supplies, stipends should disburse twice a year, in May and November. Counterpart funds (amounting to 15 percent of disbursements) were often delayed, so stipend disbursements were delayed. In addition, Agrani Bank management changed soon after project effectiveness. The new management did not hire more staff as agreed, and often did not open booths in remote areas for the students. Bank branches were found to keep the funds undisbursed for three months, while paying no interest. (The financial audit estimated foregone interest of Tk 4 million, US\$74,000.) Also, the Agrani Bank sometimes disbursed stipends without girls' identification photos or signatures<sup>28</sup>.

### **Paucity of Data to Assess Project Effects Robustly**

**1.22** The ministry's MIS maintains very few variables of students and schools.<sup>29</sup> Though each girl has an identification number, no follow-up information is obtained through schools and upazila officers. So, it is not known whether specific students passed the SSC examination or even whether they appeared for it. Socioeconomic data are not collected, nor were baseline data

27. Female Secondary Schools Assistance Project. June 1999. "The role of SMC and PTA in Ensuring Quality Education of Girls in Project Schools." Dhaka: Ministry of Education.

28. Audit vol. 1, p. 34. Absolute numbers of delayed disbursements unknown.

29. Because the private sector pays better for such technical skills, the Ministry had few candidates qualified in data management or evaluation.

collected on school-level enrollments and attendance. In theory it might be possible to link the school database with the BANBEIS (educational statistics) school database, but FSSAP gave schools different identification numbers. Data on boys in the same schools or district, needed for comparison, are also not collected. To carry out the analyses shown in subsequent sections, OED relied on figures existing in various sectoral documents. Comparable figures often do not exist across years, making comparisons over time very difficult.

1.23 Rather than improve the accuracy of its database, the PIU conducted surveys on various issues based on samples whose selection criteria were unclear. Short multiple-choice questionnaires were used which contained vague and judgmental statements (such as “guardian not serious about education,” “guardian not aware”), and most of the respondents chose “other reasons.” Thus, the studies done in 2000 on the activities of school management committees, the reasons why appointed teachers did not appear, and performance in the SSC examinations do not help project managers understand the specific reasons why students or teachers dropped out. PIU data also are sometimes inconsistent with larger data sets. For example, dropout rates are much higher in national data than in FSSAP; yet all rural areas are now covered by the various female stipend projects, and it is hard to believe that urban areas have much higher dropout rates.<sup>30</sup> There are three staff members in the PIU responsible for evaluation (one assistant director and two project officers), but they do not have a background in evaluation or statistics. So, important problems in the project continue to be without clear answers.

1.24 The extent of irregularities in enrollments, attendance, and grades is not known, but the validity of FSSAP data and subsequent analyses is dubious.<sup>31</sup> Unfortunately, exaggerated attendance rates and grades may have compromised the quality of the data and may overestimated student achievement and project effects. The government and donor community get the impression that more students are being educated than actually are. Such distortion may have implications for sectoral financing and project design.

### **Did FSSAP Significantly Stimulate Girls’ Enrollments in Grades 6–10?**

1.25 Many more teenage girls now are seen along the highways going to school, and this popular perception is often given as evidence that FSSAP increased enrollments. If attendance rates are low, to what extent is this effect due to financial aid? Without comparative data for boys and girls before and after the project, it is hard to estimate the counterfactual, the effects of FSSAP in particular and stipend programs in general.<sup>32</sup> However, some conclusions can be reached by examining country-wide data.

1.26 The girls seen along the highways may be a more direct result of the ever-increasing number of students completing primary school.<sup>33</sup> Due to steady increases in primary-school

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30. Hossain, Mosharraf and Anisatul Fatema Yousuf. March 2001. “Future of Girls’ Education in Bangladesh.” Dhaka: Academy for Planning and Development. (p. 17). Many datasets exist in various aspects of education in Bangladesh, but they consist of few subjects or variables, and are not very useful.

31. FSSAP arguably has the best organized data base of all financial assistance projects. However, data for all projects must be integrated in one database. There have been no funds for this activity or to carry out comparative analyses.

32. According to a Bank analysis, among poorer households, enrollment rates of girls in junior secondary schools are 45 percent higher than for boys, whereas among non-poor households the difference is only 22 percent. However, male teenagers have some well paying-opportunities, so in many countries, secondary-school enrollments tend to be higher for girls. At any rate, the extremely poor usually do not finish primary school and are not eligible for FSSAP stipends.

33. Due to government and donor efforts, about 68 percent of primary-school students completed primary school in 1999, up from 53.1 percent in 1996. Of the approximately 19 million children in primary education, about 42 percent go on to secondary education.

enrollments, girls' enrollments increased considerably in the 10 years before FSSAP.<sup>34</sup> Secondary-level enrollments significantly increased between 1983 and 1993 (the year FSSAP started; Table 3), with girls' enrollments growing at 9.4 percent annually, while boys' grew by 3.4 annually.<sup>35</sup> Girls' enrollment rate increases accelerated to 13.3 percent annually during the years of FSSAP implementation, and by 1999 girls' enrollments had overtaken boys'. The 'difference-in-difference' of enrollments for girls is higher than for boys. In FSSAP schools, enrollments increased by 105 percent between 1994 and 1999, while girls' enrollments nationally increased comparably, by 111 percent (Table 2; this figure includes other financial aid programs as well as all urban schools.) Thus, the push for girls' enrollments had started before FSSAP-type programs. The numbers of girls in FSSAP schools indeed doubled between 1994 and 1999, but this increase is very close to the national rate of increase. Nevertheless, **the project probably had an effect on enrollments**, because low-income areas would be expected to have a lower-than-average rate of increase.

1.27 The continuing increase in girls' enrollments may indeed be attributable to the FSSAP-type stipend schemes, but it may also be due to the free tuition for girls in grades 6-8 established in 1990, or differences in enrollment changes between rural and urban areas, for which clear data do not exist.<sup>36</sup> The effects of free tuition and stipends are inextricable at this point. It is difficult to attribute increased enrollments to only stipends because the stipend amount is insufficient for paying poor girls' expenses and, according to financial audits, often arrives too late to pay for needed expenses. On the other hand, project staff reported that parents may be enrolling girls, because it costs nothing, and even a small stipend is considered an honor. So, one or more of these measures may have increased enrollments. However, more detailed studies are needed regarding the role of tuition, stipends, and parental decisions.

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34. Primary-level female gross enrollments are about 74.5 percent. Of the girls' cohort, 58 percent survive to complete grade 5, but only 16 percent appear in secondary school examination (SSC). (Hossain, Mosharraf and Anisatul Fatema Yousuf. March 2001. "Future of Girls' Education in Bangladesh." Dhaka: Academy for Planning and Development.) Also "A Study of Girls Dropout and Noncompletion of Programme in the Primary and Secondary Education in Bangladesh." 2000. Dhaka: UNESCO, p. 3, 49.

35. Ministry of Education. National Education Survey (post-primary) 1999. BANBEIS. Girls' enrollment in madrasas increased by 30.8 percent annually during the same period.

36. See also transition data in Bangladesh: Education Sector Review, vol. 2, p. 78, Table A-2. Girls' transition rates to secondary school overtook boys' in 1991, before FSSAP became effective and the difference remains constant.

**Table 2. Secondary-Level Enrollments Before and During Stipend Programs**

Type of institution		Enrollment			Rate of increase			
		1983	1993	1999	1983-1993		1993-1999	
					Increase in 10 years %	Annual increase %	Increase in six years %	Annual increase %
Secondary	Total	2,295,634	4,151,492	7,379,716	81	6.1	78	10.1
	Male	1,578,917	2,287,966	3,440,791	49	3.4	50	6.5
	Female %	716,717 31%	1,863,526 45%	3,938,925 53%	145	9.4	111	13.3
Madraza	Total	529,917	1,874,484	2,935,348	254	13.5	57	7.8
	Male	490,057	1,291,977	1,771,835	62	4.0	27	3.7
	Female %	39,860 8%	582,507 31%	1,163,513 40%	1361	30.8	100	12.2
Higher secondary	Total	388,222	936,395	1,455,139	141	9.2	55	7.6
	Male	320,111	644,829	893,395	101	6.6	39	5.4
	Female %	68,111 18%	291,566 31%	561,744 39%	328	15.7	93	11.5

Source: Post-primary National Education Survey – 1999 BANBEIS (adapted from Hossain and Yousuf p. 16)

### Do FSSAP Students Go to School?

1.28 Though absenteeism is reported to be 4 percent and 90 percent of students reportedly meet attendance and achievement criteria, observations suggest otherwise. Consultants and FSSAP staff who visit schools consistently see 50 to 60 percent of students in class rather than the reported minimum of 75 percent.<sup>37</sup> In addition, they report that many classrooms do not have enough space for the students reportedly enrolled in them. Similarly, PIU staff estimate that students really attend school on average about 60 percent of the time.<sup>38</sup> Desultory attendance may mean that students do not build a domain of related information and thus may know very little of the subject matter. PIU staff expressed the view that girls in grades 6–10 know the material of that grade even if they do not pass the examinations, but there is no basis for making this assumption.

1.29 To observe schools in session, the OED mission visited upazila offices as well as 12 schools and madrasas in the upazilas of Savar, Kalyapur, and Homna.<sup>39</sup> Most schools did not expect the mission, and the sample was incidental. However, better than-average schools were probably sampled, because the mission could only travel about 100 kilometers from Dhaka, in areas that are somewhat better off than more rural parts of the country. (More remote areas were

37. Darnell, William G., Bangladesh Female Secondary School Assistance Project (FSSAP), Implementation Considerations, AED, Washington D. C., October 2000.

38. This figure is comparable to a reported attendance of about 70 percent in primary schools, which is considered optimistic. (Reported by UNICEF staff who were interviewed by the OED mission.)

39. Sharifbagh Kamil Madrasa, Dhamrai Girls School, Harding Secondary School, Al Hajj Faffar Babari School, Anjona Model High School, Kalyapur Girls' High School, Shenratoli Bhuvaneshwari Girls High School, Mauna High School, Mathabhanga Bhoirol High School, Shuzon Choifila Girls' School, Dulalpur Chandra Bahumukhi Girls School, also Madrasa.

affected by floods and a strike and could not be visited.) On the other hand, harvesting activities might seasonally affect attendance.

1.30 Though of limited scope, the OED mission observations were consistent with those of consultants and FSSAP staff visiting other times during the year.<sup>40</sup> The number of students present in class on the days of the visits was low; average attendance of classes visited was 54 percent, much lower than the official 75 percent (Annex A, Table 5). School staff cited the morning rain as a reason for absenteeism, as well as the harvest, for which many students are missing. When classes were coeducational, they often had about as many girls as boys, but **at least 15 of the classes visited clearly did not have enough space for the number of students they claimed to have registered.** Some administrators claimed that it is possible to fit all students in the allocated classes by keeping them standing if they all come to school someday. The frequency of this phenomenon raises concerns that schools may expect that a number of registrants will be students only nominally.

1.31 Students who were asked why others were absent often cited rain, illness, weddings, travel, visiting grandmother, agricultural work. The mission visited the houses of three girls who had been absent. One complained of headache, the other was visiting a married sister, and the third had fallen from the boat carrying her from school and had gotten her only uniform wet. She could not come to school without a uniform. Clearly, girls face obstacles while going to school in the morning, including precarious cane bridges, but they are not allowed to come to school later, after the rain stops. Other reasons for absence were systemic. Many schools function as examination centers, and reportedly may be closed for 83 days a year, while upper-level students take examinations. (Many schools function only for one shift, and it is unclear why classes cannot take place later.) After weeks of closed schools, administrators reported that some students may simply not come back. Abuse may be another factor; in one school, a teacher was observed beating girls on the head with a stick.

1.32 The mission repeatedly heard claims that students' guardians "are not aware" of the need to go to school, and indeed the parents of absent students visited by the mission were not disturbed by their daughters' absence. However, principals reported that the students who are absent are often low performers, and some of the absent girls had lost their stipends for performance reasons. One study indicated that parents may decide not to send the girls to school partly because they perceive that the girls learn little in school, and that their time is better used elsewhere. This may imply that without quality improvement, enrollment rates may not produce the desired number of graduates.<sup>41</sup>

### **Did FSSAP Help Girls Pass the Secondary School Leaving Examination?**

1.33 Although schools report that 90 percent of the girls achieve a satisfactory 45 percent mark on annual exams, few of those who finish the five years of secondary school obtain a secondary school certificate (SSC)<sup>42</sup>. According to the project MIS, only 55 percent of the grade

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40. E.g. Darnell, 2000; also UNICEF staff reported visiting schools and noting an attendance of about 50%.

41. Ministry of Education. "Targeting Stipend Recipients' Survey" (2000). Parents, teachers, management committee members, and girls themselves revealed a number of reasons for not enrolling in secondary school, despite the opportunity to receive stipends. While insufficient funds was the main reason, the other considerations had to do with the quality of schooling, and a variety of economic and social issues.

42. The SSC examination is not unitary; different tests are given by the four boards of the country. These are not standardized, and higher pass rates in one year may merely indicate an easier test for that year. Because the SSC permits admission to the overcrowded higher secondary education, the government tries to limit the number of students who pass, while public outcry encourages higher pass rates. Pass rates have dropped in the 1990s, from 66% in 1992 to

10 girls in FSSAP institutions took the SSC examination in 1996, and of this group 41 percent passed. (National average pass rate is about 52 percent pass,<sup>43</sup> comparable results for boys and rural areas are not known.) The net tenth-grade completion rate was 22 percent for FSSAP schools. Given a reported 2 percent attrition each year, about 21 percent of the FSSAP students who entered grade 9 graduated, compared with an estimated survival rate of 31 percent for all students.<sup>44</sup> Thus, the FSSAP secondary education pass rate was 67 percent of the nationwide female pass rate. In 1998, the percentage of FSSAP school SSC participants who passed was slightly improved from 41 to 46 percent (compared to 45 percent of females nationwide). In 1999, about 123,908 girls received stipend in grade 10, but only 58 percent appeared in the SSC exam and 54 percent passed it, a net of 31 percent of stipend recipients.<sup>45</sup> By comparison, 42.1 percent of all female students in grade 9 completed secondary school in 1999, and the ratio of FSSAP to overall secondary student completion was 70 percent.<sup>46</sup> The students who did not receive the certificate either did not appear in the examination that screens students for the SSC or did not pass the examination. (Figures for both cases are unknown.)

1.34 Low attendance may be one reason why few girls take or pass a screening examination prior to SSC.<sup>47</sup> Attendance and achievement are highly correlated and statistically significant in every year for both male and female students.<sup>48</sup> (However, attendance may be related to proximity of student residences to schools, denoting a more urban residence and higher income.)<sup>49</sup> Students who cannot afford private tutors completely depend on attendance to learn the material and pass examinations.<sup>50</sup> If they do not attend sufficiently and also lack tutors, they have a minimal probability of passing the examination.

1.35 However, school quality may cause low student attendance, because if parents think that students' time is not well spent, they may occupy them elsewhere. In FSSAP schools, teachers are few, their qualifications are low,<sup>51</sup> and administrators interviewed by the mission report that many

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45% in 1998. Nationwide, girls and boys have similar scores. (Bangladesh: Education Sector Review, 2001, vol. 2, p. 28).

43. Bangladesh: Education Sector Review, 2001, vol. 2, p. 70, Bank estimates.

44. Ibid, p. 70; Few comparable data exist on SSC passes and completion rates by gender, and a direct longitudinal comparison was not possible.

45. Miske, S., et al. "Data Tables from Project MIS." Compiled June-August 2000.

46. National Education Survey, p. 144. The reported average annual dropout rate of 2% was applied to FSSAP student numbers, giving a 29.5% survival rate. Similar data for other years do not exist. Boys' secondary education completion rate for 1999 was 53.3% of grade 9 entrants, and the national average was 47.9%.

47. The PIU did not collect these data, and nationwide-data are also not known.

48. Correlations are from .387 to .935 for girls and from .281 to .834 for boys. Low-performing institutions had lower attendance, took fees of more than 300 Tk per year, and their students needed tutoring more often. ("Female Secondary School Assistance Project. 1999. A case study of good and bad institutions." Dhaka: Ministry of Education).

49. Every one percent increase in the proportion of students with over 75 percent attendance is associated with an increase in the proportion of students achieving above 45 percent on their end-of-year examinations. This is consistent with the research that indicates that the more hours students attend school, the more they tend to learn. (B. Fuller, D. Holsinger, et al., "Secondary Education in Developing Countries." Washington, D.C.: World Bank, 1993). Regressions were calculated by Miske (2000) as part of project research, but the attendance data used were probably inflated; correlations between achievement and real attendance might be stronger.

50. Students interviewed by the mission who receive private coaching reportedly pay in 200 Tk per month, approximately the annual value of the stipend. Clearly, poor girls cannot afford to pay for coaching with their stipends and afford basic expenditures as well.

51. Female Secondary School Assistance Project. December 1999. "Identification of Reasons for The Appointed Teachers (Especially Female) Not Joining their Posts Under TEP of FSSAP." Ministry of Education. Many teachers have themselves received barely passing scores, but the report does not contain specific data.

are also often absent. (Absence statistics are not kept.) The schools had the obligation to hire extra teachers, but many did not.<sup>52</sup> The instruction observed by the OED mission did not seem conducive to elaboration of complex material.<sup>53</sup> It consisted of a teacher lecturing, one student reciting material, and students silently listening. Almost all students had their own textbooks, but many did not understand the equations they copied on their notebooks. A survey in 28 schools of girls regarding reasons for not appearing in the SSC hinted on how parental lack of understanding of school processes interacted with low quality of education: lack of guardians' "awareness" (20 percent of respondents), work and housework (about 25 percent), negligence in studies, non-appearance in pre-tests, early marriage, illness, work, lack of preparation, disqualifying marks in the pretest, and fake grades in school.<sup>54</sup> The girls who had failed had less educated parents.<sup>55</sup>

1.36 **The girls do not receive assistance for passing examinations.** Helping girls pass examinations is part of the first and most important project objective. The OED mission inquired in all schools visited about special measures to help poor girls come to school or pass the examination, as would be expected, given the main FSSAP objective. **No special measures had been instituted in any school**, though some schools provide free coaching for the students competing for national merit scholarships (who may not be the poorest). None of the principals expressed concern about the students who were absent or failing, and none of them reported visiting homes to find out reasons for absence or encourage students to come. None of them expressed any special knowledge regarding the obstacles that very poor girls might face every day, such as collecting firewood, feeding young siblings, and traversing rivers. Consultant reports express the concern that the private and unsupervised school managers may cut costs at the expense of educational quality, and keep classes crowded knowing that many students will cease attending and will only exist on paper. They may thus "push out" the poorer students or at least do nothing to help them learn.<sup>56</sup> The relatively small number of those who pass and the fact that some years FSSAP pass rates approximate national averages may lead to a hypothesis that those who are staying in school and passing examinations may be those who would have done so without financial aid.

1.37 Statistics now indicate that **the gender gap in Bangladesh has closed for secondary education**; this is considered a major achievement in light of persistent and large deficits in female secondary school enrollments elsewhere in South Asia. However, much work remains to be done through the country, not exclusively in FSSAP areas, to ensure that increased enrollments are translated into learning outcomes and improved performance on examinations. **The gender gap statistic may be of little value if many enrolled girls go to school mainly to collect stipends or if they do not learn enough material to pass examinations.** These problems are not unique to the FSSAP. The government and the ADB stipend projects also face low pass rates,

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52. Recruitment may have been complicated by the ministry decision to recruit centrally and by a requirement that teachers should be assigned to districts distant from their homes.

53. Passively listening to information without active elaboration to tie concepts to previously known material a few seconds after presentation, retention of new information is limited. (Schachter, D., 2001. "The Seven Sins of Memory." New York: Houghton-Mifflin).

54. Female Secondary School Assistance Project. "Study on the Performances in SSC Examination of Stipend Recipients of FSSAP." Dhaka: February 2000.

55. (p. 12) A survey of 214 teachers in 16 schools found that 55% gave homework daily, 30% collect homework from students in the class, 15% collect homework monthly. 36% of teachers evaluate monthly. (Female Secondary Schools Assistance Project. June 1999. "The role of SMC and PTA in Ensuring Quality Education of Girls in Project Schools." Dhaka: Ministry of Education). The study did not explore the performance of the majority of the students who either did not appear in the examinations or failed, and how failure was connected with quality of education. It is also unknown what happens to girls who failed to graduate.

56. Miske 2000; O'Gara and Jain 2000.

falsification of documents, and ultimately a low quality education, despite a reportedly tremendous upsurge in enrollment. (Figures were not available during the mission.) Significantly, the donor-financed Food for Education Program has increased enrollments without increasing attendance or achievement.<sup>57</sup> It is important to understand what incentive programs accomplish, particularly when the education provided is of low quality.

**1.38 Did the FSSAP help delay marriages?** The number of girls whose marriage has been postponed as a result of the stipends is unknown and hard to estimate. Since dropout due to marriage was nearly zero (according to field reports), and reports of married girls enrolled were few, it is likely that even the girls who did not frequently attend school stayed unmarried. UNICEF staff interviewed by the OED mission expressed the hypothesis that poor parents, who in Bangladesh must pay a dowry, find it useful to receive the stipend by postponing their daughter's marriage and thus also postpone the dowry payment. The stipend may be treated as earnings from a job. Nevertheless, the population slice thus benefiting from marriage delay may be rather narrow. To be eligible for secondary-school stipends, girls should have graduated from primary school, so 57 percent of Bangladesh girls are still at risk for early marriage.<sup>58</sup> The remaining 43 percent include the country's urban middle class, which does not marry at 14.

## Ratings

### Outcome

**1.39** Few projects have received the acclaim and publicity of FSSAP. It was an innovative project, first of its kind in many ways, which received overwhelming support from both the government and society at large. Its objectives and strategy were relevant to the economic needs of the country. It received a World Bank award for excellence in girls' education in 2000, and the United Nations Secretary General, Kofi Annan, referred to it in a speech in 2002.<sup>59</sup>

**1.40** OED rates projects on the basis of relevance, efficacy, and efficiency. The IDA human resource development strategy for female school attendance in Bangladesh was highly relevant to the economic needs of 1993. Female school awareness campaigns succeeded in bringing girls to school, tubewells and bathrooms were built as planned (Annex A). However, efficacy and efficiency were modest, partly because the project reduced crucial educational support to students after effectiveness. The stipends were reduced to amounts too small to cover school expenses, and the number of teachers to be hired was reduced by 96 percent. A vocational training program for the dropouts has not achieved its target of training 8000 students, partly due to the fact that marginal students tended to remain nominally enrolled.

**1.41** The dual objective of increased enrollments and assistance in passing examinations was only partly achieved. The number of girls enrolled in FSSAP upazilas increased at a rate approaching the national average for girls' enrollments, but they received little if any instructional support. Aside from general upazila targeting, FSSAP and its follow-on project have no special activities to help very poor girls stay in school once they enroll. Fewer than a third of students entering grade 10 learn the required material and pass the school leaving examinations, about 30

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57. DFID. Bangladesh: Assessment of Primary Education Programme (PEDP). January 2002 (p. 10).

58. Girls' gross primary enrollment is 74.45 percent, 58 percent of whom survive to end of grade 5, thus 43% of a cohort is eligible to attend secondary school. Of those girls, rural residents are eligible for stipends under one of the stipend programs.

59. Speech by United Nations Secretary General, Kofi Annan at the New York Millennium Summit: "Trade and Aid in a Changed World." March 19, 2002.

percent fewer than the national average. Without satisfactory learning outcomes, the girls cannot become teachers or get employment that will significantly empower them and alleviate their poverty. Thus, project outcome is rated **moderately satisfactory**.

1.42 It is highly likely that some girls may graduate because of the program, but their numbers are hard to estimate. On the other hand, some of the people interviewed voiced concerns that the program may have lowered educational quality by crowding classes and reducing individual attention or interaction opportunities for students. Some government staff believe that girls with stipends will not learn much but will make sure their daughters will. However, this was not the intended purpose of the project. It appears that without educational support, small stipends may not be very effective means in helping very poor girls complete secondary education. (The effect of free tuition by itself remains unknown.) Nevertheless, the project may have given a benefit to very poor stipend recipients who remained unmarried, even if they did not learn much in school. Later marriages meant a lower number of children born as well as some protection to women who might otherwise be at risk for teenage pregnancy complications.

### **Institutional Development Impact**

1.43 The project helped build a PIU, which has performed satisfactorily and has served as a model for the government- and donor-financed stipend programs. Contrary to expectations, however, the project did not result in institutional improvements of schools that have received students with stipends or in improved supervision by the ministry. The parent and community associations that would have served as quality controls did not develop to safeguard students' interests. Overall, institutional development impact is rated **modest**.

### **Sustainability**

1.44 Sustainability is defined as resilience of project net benefits in changing circumstances. The country's commitment to girls' education is likely to continue because of significant political and social rewards, such as reduced population growth. The stipend program itself is not sustainable without donor aid, and probably should not continue for long, lest the stipends become entitlements to students and schools. The government cannot continue to pay for tuition and stipends or service the debt that it is taking on for education reform at all levels. The question is whether the benefits of FSSAP are sustainable. These can be defined in various ways:

- Delayed marriage, regardless of actual learning – sustainability likely, since teenage motherhood is often unsafe and may lead into lifelong poverty.
- Employment benefits to the majority of the girls who do not pass SSC – uncertain, since the amount of usable information they learned is uncertain. Stating that they have gone to school up to grade 10 may confer some social or financial benefits.
- Continued enrollments of poor girls in school if there are no stipends or tuition subsidy – unlikely given documented parental indifference to attendance, particularly if quality of education remains low. Parents may continue enrolling girls if tuition remains free.
- Financial sustainability of the stipend program without donor support – unlikely, because even with donor support the government is often unable to meet its obligations.

1.45 Many of the factors involved are unknown. Nevertheless, sustainability is rated **likely**, because commitment to increasing enrollment and gender equity remains strong in Bangladesh

## Bank Performance

1.46 Overall Bank performance is rated **satisfactory**. It was **highly satisfactory during appraisal**; very dedicated staff worked tirelessly to design the project and prevent potential problems. Unfortunately, project design did not adequately foresee the risk that schools might be more interested in collecting fees than educating poor students. Also, during implementation, the Bank was entirely focused on expanding enrollments; it used reported attendance and enrollment data as proxies for achievement, and severely reduced stipend amounts and teacher numbers. The low examination pass rates in schools may be partly due to these decisions. The Bank could have decided to amend project objectives and delete the part of the objective related to helping students pass the SSC examination, but it chose not to.

1.47 The mission heard concerns from government and donor staff that in the last three years of the project the Bank has given it little attention. Budgetary limitations and repeated reorganizations have affected the ability to supervise intensely; there was Bank management turnover, and staff had much other work to do in other countries and little money to spend. For example in fiscal year (FY) 1999, only US\$41,600 were spent on supervision. Though supervision budgets improved in fiscal years 2000 and 2001 (US\$115,400 and US\$95,000 respectively), the project may have received limited substantive attention during its critical years.<sup>60</sup> In some respects, this lack of attention is mirrored in the Implementation Completion Report (ICR), which makes almost no mention of the corruption, low attendance, and low performance projects that research reports have extensively written about. These reports are mentioned in an ICR annex, and their conclusions are not summarized. The issues raised therein are not shown as risks on p. 28-29 of the project appraisal document (PAD) of the follow-on project. Given the Bank's avowed zero tolerance of corruption and the reservations about the project's effectiveness, it might have been wise not to finance a second project using the same procedures.

1.48 The follow-on project could have focused on the documented difficulties of giving poor girls a good secondary education. Given the improved economic conditions in many targeted upazilas, the truly poor could have been targeted more closely. However, the preparation budget and divisional attention were also limited. Thus, the project retained criteria and procedures that had become obsolete.

## Borrower Performance

1.49 All parties that assumed power in Bangladesh after project appraisal have shown a strong commitment to girls' education. This overriding government concern has supported primary education and also population efforts in the last 10 years. Thus, the program was expanded to all rural areas despite donor advice about distributing money to the non-poor. Though delays in counterpart funds were frequent, the Ministry of Education supported the PIU and considered this program important for its poverty alleviation strategy. On the other hand, the government created offices in upazilas with unnecessary employees and centrally recruited some staff who do not live in their areas of appointment and may not be there full time. Nevertheless, the government made a great deal of effort. Borrower performance is overall rated **satisfactory**.

1.50 However, the government has been unable to stop the mismanagement that burdens the stipend programs. The account audits conducted by the Foreign Aided Project Audit Directorate

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60. SASSED management is of the opinion that supervision was adequate. The borrower evaluation of IDA performance states that 'the performance of the Bank right from the identification to the completion of the Project was extremely satisfactory.'

showed about 101 audit observations from fiscal 1993 to fiscal 2000. Though many were resolved, the multiple reports are indicative of the difficulties donors face in addressing the needs of the poorest.<sup>61</sup> For example, the government had to centralize teacher recruitment because teachers had to pay kickbacks to local council members for appointments. Because corruption in Bangladesh is endemic and extensive, sizeable portions of donor efforts fail to reach their target. The Bank has documented the problems extensively, and the donor community has encouraged opportunities for openness and information to the public. However, the results of this process are not yet evident. For example, the follow-on project requires that participating schools reapply rather than be automatically renewed, but it is unknown whether this measure will be applied reliably.

1.51 To improve governance and quality of education, FSSAP II will attempt to improve the accountability of the school management committees. The vehicle will be a contract between the government and the committee, but the process will require adequate monitoring. The upazila project officers do not appear to have the stature and clout to bring this about. Management committees have local political influence that may run counter to the interests of poor students. More intensive leadership is needed by the government in the follow-on project. The Bank might also increase supervision and use independent observers for greater objectivity. Also, successful projects involving parents may be emulated, such as the EDUCO project of El Salvador.

## Issues for Future Consideration

### For Secondary Education Poor Girls Need Special Help

1.52 Secondary school attendance as practiced in Bangladesh is not well suited to the lives of the very poor girls. They must finish all their morning housework, and negotiate geographical obstacles at a precise time so as to be allowed to enter the school. They must go to school during harvest and market days and minimize work-related absences if they are to have any hope of passing the SSC, particularly since they usually cannot afford private tutoring. Since these children may have had low performance in primary school, they may start out disadvantaged and quickly fall behind.<sup>62</sup> This may be one reason why Bank-financed household economic survey data indicate that children who complete secondary school come from households with higher income.<sup>63</sup> The poor may be actively targeted, and options include the following:

1.53 **Focus on narrower geographical targeting.** Some PIU staff members believe that tuition must remain free for all girls in grades 6-10. But rather than distribute small sums to students who need them less, the project might target narrower areas, e.g. specific low-income union parishads or moujas. There the very poor could receive increased amounts reflecting actual schooling expenditures. This strategy was considered for FSSAP II and rejected, reportedly due to the political appeal of the stipend program and the difficulty in altering it country-wide.<sup>64</sup>

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61. "Taming Leviathan: Reforming Governance in Bangladesh. An Institutional Review." Washington, DC: World Bank, 2002. (p 110).

62. Only 22% of primary school students achieved minimum competency levels in reading, math, and writing in 1999. (Greaney, Vincent, Shahidur Khandker, and Mahmudul Alam. 1999. "Bangladesh: Assessing Basic Learning Skills." World Bank: Dhaka.)

63. Bangladesh: Education Sector Review, 2001, vol. 2, p. 70. For households with access to electricity, the probability of girls completing lower secondary school is 33 percent higher than for households without electricity.

64. A study entitled "Design and Implementation of a Pilot Scheme for Targeting Stipend Recipients" was conducted by Pathmark Associates in 2000 in three upazilas and suggested alternate models to provide financial support. But these were not implemented in the follow-on project.

Nevertheless, donors might consider limiting financing to methods that cost-effectively focus resources on the very poor.

**1.54 Change the criteria to reflect reality.** The attendance and grade criteria were set up arbitrarily, with the intention of stimulating girls to perform better. It is unknown how effective stimuli they have been, but they have certainly stimulated false enrollment data. Criteria could instead be set at commonly observed levels, for example, 60 percent attendance (though this amount of attendance is clearly insufficient for learning) and 34 percent marks (the lowest passing grade). Rural education is often of lower quality, so the low marks should not be considered unusual. More realistic criteria might also produce more accurate student statistics. Despite much discussion, however, the old criteria were retained.

**1.55 Remove some of the obstacles facing the poor.** It is important to understand what challenges poor girls face in their schooling efforts (such as collecting firewood and feeding small children in the morning, coming to school hungry or anemic, having no light to study in the evening). Unfortunately, girls falling behind may often avoid school and give trivial excuses for absence, which are taken at face value. The obstacles identified by the OED mission suggest improvements along the following lines:

- Abolish compulsory uniforms; actively inform the girls that they must come to school even if they cannot wear a uniform on a particular day.
- Allow girls to come to school any time, even two hours late. To maintain discipline, they could report to the principal, give a good reason, and discuss how delays can be avoided in the future.
- If possible, change the vacation schedule of specific schools to avoid absences in rural areas during the rainy season and enable students to help with harvest.
- If schedules cannot be changed, teach during the dry season the students who will be away during the rainy season (including boys who may work more extensively during harvest).
- In schools used as examination centers, conduct classes in the afternoons or on weekends to enable students to catch up.
- Enable poor students to participate in private tutoring. Hold make-up sessions for those who for various reasons miss classes.
- Facilitate student self-study after school hours, employ peer tutors.
- Raise funds from community businesses to buy books for poor students, whose stipends are insufficient. Try to get part of the charitable (zakat) money that often benefits mainly madrasas.
- Focus awareness campaigns on impressing parents that children should be sent to school regularly and not be merely enrolled.

**1.56 Reallocate unspent money to educational support.** Targeting the poor more closely has a cost. Sums of money are often undisbursed because some girls become ineligible or because schools overestimate enrollments and are subsequently discovered. Also, the Agrani Bank should

pay interest on the undisbursed money it retains. These funds could be reallocated to help the very poor in narrow low-income areas.

### **Quality Issues are Still Unresolved**

1.57 FSSAP did not focus on the details of educational delivery and quality improvement because it relied on ADB secondary education projects (including science education) that intended to bring about major systemic changes. However, the effects of these projects have been limited. The current ADB project (Ln. 1690; FY 2000-2006) has suffered setbacks and may not meet its goals in supporting sectoral quality improvements. The weaknesses of this project affected the instructional outcomes of FSSAP.

1.58 FSSAP II is focusing more on quality. It includes salary support for teachers, training of school management committees, and mobile training units for in-service teacher training. However, the PIU has little leadership in training and a limited understanding of issues. It has written terms of reference, plans to advertise in the paper for consultants, and expects actions according to their expertise. But worldwide, in-service training has had limited effectiveness in modifying classroom behaviors, and there are few experts who can create better results. Also, people of limited education may process information differently in some respects, and this issue must be taken into account when planning training for school management committees. Furthermore, the incentive structure for teachers (that is likely to bring in the badly needed English, math, and science teachers) has not changed, and training may not enable behavior change in the absence of incentives. Greater expertise in innovative training and better targeting of the incentive structure are needed to bring about quality improvements.

1.59 **Madrasas may not teach needed courses.** Many girls register in madrasas, which may be seen as safer places, near their homes, and possibly easier schools.<sup>65</sup> However, madrasas do not offer much science or social studies, courses that students need to cross the digital divide into up-to-date occupations. The grade 10 “dakhil” examination administered by the madrasa board includes Koran, Hadith, Arabic first and second paper, Islamic thought (fikir and usul-e-fikir), Islamic history, Farsi and Urdu, English, Bengali, “ordinary” mathematics, and one elective.<sup>66</sup> By comparison, the Secondary School Certificate examination for grade 10 in arts includes Bengali first and second paper, English first and second paper, mathematics, religion, social sciences, general science, and one elective. (The examination in science includes mathematics, chemistry, physics, biology, and botany.) By going to madrasas, girls may obtain little education that is relevant to labor market needs.

1.60 NORAD does not finance stipends for education in madrasas, and the Bank’s project did not include madrasa studies when it became effective. Despite the political sensitivity of this issue, the Bank should have requested curricular changes from the madrasa board before financing stipends to religious institutions.

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65. The dakhil madrasa completion rate for girls is about 88% in grades 6-8 and 52% in grades 9-10 (UNDP National Education Survey p. 146).

66. Curriculum and Textbook Wing. Bangladesh, Madrasa Education Board, Dhaka. “Program and Instructional Information”, 1999, p. 1. A science option is available in many madrasas, but reportedly few girls choose it. Students may learn more science in grade 11. For example the mission found that chlorophyll was taught in madrasas at that level for the first time.

## **Private Secondary Education Poses Serious Challenges in Bangladesh**

1.61 Industrialized countries have historically relied on a strong public sector for education of the poorer people,<sup>67</sup> but the Bank supports a policy of almost exclusively private secondary education in Bangladesh. If the Government intends to rely on the private sector to provide secondary education and meet the growing demand for it, it needs to create the conditions for private schools to reach the poor and deliver good quality education to them. If private schools cannot reach the poor because their costs exceed their revenues, then the government must step up into the fray, either providing the service in poor communities or providing sufficient incentives so that the schools reach the poor. At this time, the stipends go directly to the schools, and the parents have little say in influencing how the schools spend that money; the school owners have probably few incentives to improve quality, since their revenues are linked to the number of students enrolled rather than to the number of students attending classes. Parents, who have no control over the stipend, cannot punish or reward schools based on performance using the leverage that the stipend could give them, and decide on their children's schooling based on other considerations (i.e., agricultural work). The schools that helped implement the FSSAP could in principle be more responsive to the poor if parents had more influence in the schools decisions or in their financing. In other countries (e.g. El Salvador, Dominican Republic) such oversight has been effectively constituted, but thus far, the poor parents whose children attend the FSSAP schools have not been effective overseers. Thus, the low-end private schools are not subject to many checks and balances.

1.62 Relying entirely on the private sector for secondary education may require more funding, since school owners must take care of the infrastructure. It may also require more government oversight, as the government needs to ensure that taxpayers' money is well spent. A more active government role is needed in ensuring that the poor are reached, through closer supervision, government ownership of schools, or with stronger financial support for poor communities. The OED mission expected that higher revenues would lead to higher investments but saw no evidence of it. Aside from the project-financed bathrooms, the schools had no new buildings, materials, computers or other investments that would benefit students. While there may be reasons why this has not been the case, the government and the donor community need to explore further why such investment has not happened, define priorities (teachers vs. physical infrastructure) and design mechanisms to achieve it.

### **There is a Need for More Extensive Impact Evaluation**

1.63 The stipend program of Bangladesh is a large social experiment, whose benefits must be evaluated in detail, with respect to FSSAP as well as to the other parallel programs. The data that exist thus far leave many questions unanswered, such as:

- How do boys and girls in the FSSAP and other types of schools compare in terms of actual attendance patterns, annual examination results, approval to take the SSC, presentation for SSC, primary school achievement, repetition rates, repeated presentation for SSC, participation in the science, art, commerce, and technical tracks?
- Do some stipend recipients go to school all the time and some almost not at all, or do most students go to school in effect part-time?

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67. E.g. George, Susan and Febrizio Sabelli. 1994. "Faith and Credit: The World Bank's Secular Empire." Boulder, Colorado: Westview Press.

- Many students performed low in primary school. How likely are weaker students to remain in secondary school or pass the SSC examination?
- How do girls who maintained stipends compare with those who lost them in social and academic terms?
- What is the relative importance of free tuition vs. stipends in determining which girls stay in school and graduate?
- How many extra SSC graduates do the various stipend programs produce over a baseline of those who would attend secondary schools without stipends?
- What educational and social benefits do girls get who ultimately fail SSC? What academic material have they learned in the five years of school, given their attendance records?
- How many more girls pass SSC compared to those who would pass if there were no stipends in the FSSAP areas?
- What is the cost to produce one additional SSC graduate?
- What is the achievement level of madrasa school graduates in English, mathematics, and science compared to those of formal schools in the FSSAP areas?
- FSSAP started in 59 upazilas, and the government program started in 1994. Do statistics show a jump in enrollments consistent with these timeframes?

1.64 It is recommended that donors conduct an impact evaluation of the entire stipend program. In response to a Brazilian cash transfer program, methods have been developed to simulate the effects of alternative program designs on welfare and behavior, based on micro-econometrically estimated models of household behavior.<sup>68</sup> These could be used in Bangladesh. Also, an independent third party (e.g. UNESCO) might be invited to verify attendance and other project events on a regular basis.

### Lessons

1.65 Experience with the project confirms a number of OED lessons from education projects:

- The very poor may enroll children to school in response to food or money. However, parents may do the minimum necessary to get the desired benefit and not necessarily encourage children's attendance. Incentives must be tied to attendance, study, and passing of examinations.
- Enrollment in school, although important, does not automatically bring about education and information acquisition. Access to education of low quality has dubious benefits. Governments and donors must provide the very poor with the means to help them attend classes regularly and learn the required material.

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68. An ex-ante microeconomic modeling exercise shows that students benefiting from the Brazilian Bolsa Escola might have improved attendance, but the funds might have a limited impact on poverty reduction or inequality levels (Bourguignon, F., F. Ferreira, and P. Leite. ("Ex-ante Evaluation of Conditional Cash Transfer Programs: The Case of Bolsa Escola." Seminar presented at the World Bank, October 22, 2002).

- People may modify their social customs to obtain earnings and status, particularly if these customs have drawbacks. Award of stipends or possibly even simple cash transfers to families may be useful in postponing marriages for girls who did not attend or finish primary school, perhaps in the form of stipends for vocational training. The FSSAP experience may be useful in eradicating undesirable customs in other countries.
- Significant amounts of overstated data in a database may make it hard to assess project effects. Decisions based on incorrect data may hurt intended beneficiaries. To ensure the integrity and accuracy of data, therefore, projects should aim at establishing realistic parameters and criteria for inclusion in various programs.
- Programs that have much social appeal and political support criterion-based provisions for reviews should be established early on. It may be harder to modify such projects if governments perceive that their political benefits will be reduced.
- Successful pilot projects may be scaled up as full operations, but size may create unforeseen problems. Implementers must carefully assess the benefits and risks of scaling up.

## Annex A. Project Activities

**Table 1. Female Secondary School Assistance Project (Cr. 2469-BAN)**

Components/ subcomponents	Activities	Targets to be achieved	Outputs	Outcomes
Stipends	Six cohorts 50% new students, grades 6-10	3.32 million girl-years	4.9 million girl-years apparent dropout rate only 3% in 3379 schools 1579 madrasas	Girls' enrollment increased by 51.3% in targeted areas Nationwide female participation increased from 44.73% in 1994 to 54.68% in 2000.
Teacher Recruitment	Incremental costs of salaries	11,800 additional teachers Target revised to 800 after credit amendment	655 recruited after proceedings were reallocated for scholarships	About 655 in place in 2001, few in math or science, about 50% refused rural appointments; only 8% schools female in FSSAP schools
Occupational Skills Training	Training programs for school dropouts	8000 students	About 4500 students in 112 upazilas Stipend Tk 40 per day for training	Training in rural female occupations provided by local NGOs (poultry, sewing, sericulture, etc); quality unknown
Female Education Awareness Program	Increase public awareness	500,000 calendars and stickers, short films, awards	About 920 leaflets, 340,800 brochures, 841,500 calendars, 300,000 stickers, 3250 diaries distributed; 2 documentaries, awards given	Awareness of the program was high Unknown if the written materials reached the poor population
Water Supply and Sanitation Program	latrines and tubewells in schools		3985 tubewells 3999 latrines constructed	Schools acquired tubewells and latrines, students able to use them.
	Reduction of arsenic tubewell contamination	Survey conducted, of 3198, 18% contaminated	Rainwater installations in some schools	Contamination reduced somewhat
Institutional Strengthening for Directorate of Secondary and Higher Education	Upazila-level project officers	118	118 teams 7-person appointed, 5 low-level; no phones or computers	Project officers weak
	Ministry staff training	Study tours, local training on computer use	Study tours and training carried out	Effects unclear
	Formation of committees	Interministerial committee Consultative group	Committees formed	Committees functional, effects unclear
	Monitoring and evaluation system	Management information system	System set up and functioning, few variables monitored	System useful in obtaining rough data
	Monitoring studies	7	7 studies conducted by the PIU	Low-quality questionnaires yielded mainly unusable results

**Table 2. Dropout incidence in secondary schools of Bangladesh**

Grades	Total	Male	Female
6	3	3.1	2.9
7	4.6	3.5	5.4
8	11.8	7.8	15.7
9	11	9.7	12.1
10	19	17.6	20.5

Source: Bangladesh Educational Statistics, 1999, BANBEIS; in Hossain, Mosharraf and Anisatul Fatema Yousuf. March 2001. Future of Girls' Education in Bangladesh. Dhaka: Academy for Planning and Development; p. 17.

**Table 3. Issues and Solutions Presented at Project Completion**

<b>Organization</b>	<b>Perceived Problems</b>	<b>Possible Solutions</b>
<b>Schools Madrasas</b>	<p>Failure to enforce pre-conditions for students receiving stipends</p> <p>Ineligible girls receive stipends; some in more than one institution; some fictitious</p> <p>Incorrect Information to Project authority</p> <p>Two sets of attendance registers and result sheets</p> <p>Inefficient Teachers</p> <p>SMCs/local political persons misuse power; SMCs not being responsible</p> <p>Lack of legal action against corrupted institutions</p>	<p>Disciplinary action against Headmasters for not enforcing pre-conditions or for illegible/fictitious girls.</p> <p>Students and guardians to be better informed about the pre-conditions; increase publicity about the preconditions through FEAP</p> <p>DEOs / UOPMs visit schools regularly to ensure HMs submit accurate information on time</p> <p>SMC made responsible for ensuring teacher quality; recruit teachers centrally</p> <p>Strengthen PTA; Chairman of SMC to sign stipend forms</p> <p>Establish mechanism for taking action against institutions</p>
<b>Upazila or Thana office project manager (UOPM)</b>	<p>Lack of administrative power over institutions (schools and madrasahs)</p> <p>Do not attend meetings at DEO</p> <p>Weak monitoring and supervision; absence of inspection format</p> <p>Do not get information in time for processing</p> <p>UOPM involved in activities other than stipends; such as voter lists, distributing relief, etc</p> <p>Some officers and staff absent from their posts</p> <p>Lack of communication facilities</p>	<p>Establish full administrative power of DEO over UOPM and UOPM over the institutions</p> <p>UOPM who not attend district education office meetings to be &gt;punished=.</p> <p>UPOM to visit schools and validate annual and mid-year data with inspection format provided by &gt;higher authority=.</p> <p>UOPMs should be given more time to submit &gt;priority= information</p> <p>Minimize UNO requests for UOPMs to take on non-FSP tasks.</p> <p>District education officers to ensure presence of UOPM presence at station</p> <p>Provide telephones, computer, to UOPMs</p>
<b>District Education Office (DEO)</b>	<p>Lack of control over the UOPMs</p> <p>Lack of supervision by the DEOs</p> <p>DEO coordination meetings are not regular</p>	<p>Give DEOs control over the UOPM</p> <p>Increase academic supervision of schools by district education managers</p> <p>DEO meetings to be regular</p>
<b>Agrani Bank</b>	<p>Lack of coordination among UOPM, DEO and Bank Officials</p> <p>Lack of manpower/absence of bank officer at booths during stipend disbursement/branches do not get adequate share of the service charge (such as TA/DA)</p> <p>Security problem when carrying money to remote areas.</p> <p>No branches in many Upazilas</p> <p>Communications problems between HQ and Branch; delay in sending IBCA to branch office</p> <p>Long process in opening accounts for the girls; entry of deposits into passbooks time consuming</p>	<p>All parties need to work together to improve coordination</p> <p>Provide additional manpower, service charge funds and security to branch at stipend disbursement time; officer must be present at disbursement</p> <p>Consider using other banks' branches</p> <p>Improve communications and get the IBCA to branch office on time; designate a responsible officer at Agrani Bank for FSP.</p> <p>Open accounts using SS card only; Discard passbook system</p>
<b>Government</b>	<p>Chronic six-month delay in release of Government funds to the projects</p> <p>Data are suspect; unclear how many students are real and actually go to school</p> <p>Reports of financial irregularities</p>	<p>Address the issue with Ministry of Planning and/or Finance</p> <p>Independent validation is needed</p> <p>A financial specialist to address them</p>

Source: William Darnell, Academy for Educational Development. Observations made during the DHSE sponsored workshops to improve timely and efficient disbursement of stipends. May 2000.

### Box 1. Cause for Concern: Fraud in Attendance Registers

NETROKONA, Apr 18: Massive irregularities in the implementation of Female Secondary School Assistance Project (FSSAP) are seriously hampering the scope of female education in all 10 thanas [upazilas] of the district, reports UNB.

A large sum of money has been ending up in the pockets of a group of unscrupulous teachers and officials of the concerned sectors every year from the beginning of the project in 1990, guardians allege. [...] The school authorities in many cases allegedly misappropriated the stipend money by showing inflated figures in their records. The authorities of almost all the schools and madrashas of Netrokona Sadar, Atpara, Kendua, Mohonganj, Kaliaguri, Madan, Barhatta, Kalmadanga, Purbadhala and Durgapur thanas are said to be involved in the malpractice.

The schools and madrashas allegedly maintain three sets of attendance registers. Of these one is for the actual attendance of students in the class. The second one, where names of more students are enlisted, is to be used to collect stipend money which is later embezzled. The last set is kept prepared for Education Ministry's scrutiny to get government grants and aid. It is even said that the authorities of the schools and madrashas themselves prepare answer scripts of 'fake' students which they show to raise the allotment of stipend money to them.

The authorities, allegedly in connivance with some dishonest bank officials, thana level officials of the education department, are misappropriating the government grants as well. Local guardians have demanded immediate probe into the matter and called for necessary action against the malpractice to create proper educational atmosphere in the secondary schools and madrashas.

Excerpted from *The Daily Star*, Bangladeshi Daily Newspaper on the Internet April 19, 1999, Volume 2, Number 237, <http://dailystarnews.com/199904/19/n9041910.htm#BODY2>

**Table 4. An example of attendance irregularities at one madrasah noted by the FSSAP team of consultants**

<i>Name</i>	<i>Class</i>	<i>Attendance on FSP-3 Form</i>	<i>Attendance on School Register</i>
Ayesha Akter	8	89	46
Rokeya Akter	8	88	31
Fatama Khatun	9	91	28
Amena Akter	9	89	41
Rashida Akter	10	88	49

**Table 5. Sample Class Attendance Rates in Schools Visited by the OED Mission**

<i>Sample classes</i>	<i>Total</i>	<i>Present</i>	<i>Proportion</i>
6	209	143	.68
6	44	33	.75
6	58	24	.41
6	70	45	.64
6	120	75	.63
6	146	84	.58
7	177	118	.67
7	47	25	.53
7	72	44	.61
7	115	64	.56
8	80	20	.25
8	90	24	.27
8	143	87	.61
8	85	41	.48
8	69	29	.42
8	68	45	.66
8	63	13	.21
8	191	82 (boys and girls)	.43
9	136	76	.56
9	55	24	.44
9	54	32	.59
9	65	39	.60
9	59	45	.76
10	60	22	.37
10	122	86	.70
10	54	23	.43
10	31	18	.58
10	52	25	.48
10	56	26	.46
10 science	7 (girls) 13 boys	6 (9 boys present)	.75

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Average attendance: 54%

Through field visits, OED collects qualitative information, which is integrated with quantitative data where available. The limited time to assess projects (approximately one week per project) means that missions have limited time in the field, and that travel to remote areas is often not possible.

**State staff opinions**

The mission interviewed donor and PIU staff, as well as school principals. The questions posed to them were:

What were the benefits of the project?

What problems did implementation face?

Which components worked best in bringing about results, which did not?

How effective were the various consultants who worked on the project?

What training did you receive through the project? Did it teach you what it was supposed to?

What would be different in education sector if the project had not existed?

What can be done to enable the poorest students to come to school?

**Table 6. Opinions from Interviews Regarding Various Project Aspects**

	<i>Response Frequencies</i>
<b>What were the most important benefits of the project</b>	
Girls are now seen going to school along the highways	8
Girls' marriages postponed	7
More children were not born	3
Project pays girls to stay unmarried, so it is a population and not an education project	3
<b>Which components worked best in bringing about results, which did not</b>	
Latrines were very important	4
Use the educated unemployed as teachers rather than poorly educated "trained" teachers	1
Hiring local teachers was bad idea. They may start their own business or work in the fields, and neglect school	
<b>What would be different in education sector if the project had not existed?</b>	
Enrollments would be lower	2
<b>What have been the project's most important problems?</b>	
Without 90% attendance, passing the exam is impossible	7
Madrasas – easier, but also strict, they don't have TV	4
Madrasa rules especially relaxed, easier to pass the dakhil examination	4
Enrollment increased, but quality dropped	4
Madrasas are not suitable schools, but it is politically incorrect to criticize their performance	3
Headmasters in more remote areas often take the money from the bank, give it to the girls, keep a commission	1
the girls with stipends may not learn much but will make sure their daughters will	1
Girls may not go to school if they menstruate	
<b>Why is girls' attendance low?</b>	
They are not serious	5
Parents uneducated, unaware	5
Harvest	3
They are absent during menstruation	2
Sexual harassment	1
Football	1
<b>What were the most important obstacles in project implementation?</b>	
School management committees have special interests, not necessarily academic	3
Parent teacher associations have no power, low interest, low education	3
School management committee guided by 1-2 people, does not represent community interests (they are private schools, after all)	3
There is no interaction between parents and school authorities	3
FSSAP stagnating after an early very good start	2
Project should have been pronounced successful and ended	2
Social standing improves with the scholarships, not necessarily because the people want the money.	1

No of persons interviewed was 22

## Annex B. Basic Data

### BANGLADESH SECONDARY SCHOOL ASSISTANT PROJECT (CREDIT 2469)

#### Key Project Data (amounts in US\$ million)

	<i>Appraisal estimate</i>	<i>Actual or current estimate</i>	<i>Actual as % of appraisal estimate</i>
Total project costs	88.4*	85.8	97
Original Principal		68	
Cancellation		4.35	

\*Appraisal original was 80.0. The project was restructured and the original appraisal estimates were changed and all the expenditures were incurred according to the restructured estimates.

#### Project Dates

	<i>Original</i>	<i>Actual</i>
Negotiations		
Board approval	06/16/1992	03/11/1993
Signing		03/11/1993
Effectiveness	02/01/1993	06/09/1993
Closing date	06/30/2000	06/30/2001

#### Staff Inputs (staff weeks)

<i>Stage of Project Cycle</i>	<i>Actual/Latest Estimate</i>	
	<i>N° Staff weeks</i>	<i>US\$ ('000)</i>
Identification/Preparation	168.7	293.6
Appraisal/Negotiation	59.4	130.9
Supervision	340.2	899.5
ICR	18	16.2
Total	586.3	1,340.2

## Mission Data

	<i>Date (month/year)</i>	<i>No. of persons</i>	<i>Specializations represented</i>	<i>Performance Rating</i>	
				<i>Implementation progress</i>	<i>Development objective</i>
Identification/ Preparation	July 22–29, 1990	1	1 project officer		
	Oct. 30–Nov. 17, 1990	1	1 project officer		
	June 9–July 5, 1991	9	1 project officer, 2 technical officers, 1 senior program officer, 2 program officers, 2 consultants, 1 project monitor.		
	Oct. 1–Nov. 2, 1991	3	1 project officer, 1 program officer, and 1 consultant		
	Feb. 28–March 28, 1992	10	1 project officer, 1 chief operations officer, 1 project monitor, 1 senior program officer, 2 program officers, 3 consultants, and 1 institutional community development specialists.		
Appraisal/ Negotiation	June 24–July 24, 1992	11	1 project officer, 1 senior program officer, 2 program officers, 1 counsel, 1 human resources economist, 1 economist, 1 disbursement officer, 1 operations officer, and 2 consultants.		
	April 3–May 7, 1993 (Pre-effectiveness)	8	1 project officer, 1 human resource economist, 1 program officer, 1 senior operations officer, 1 project monitor, 1 disbursement officer, 1 economist and 1 consultant.		
Supervision	June 17–July 4, 1993	2	1 senior operations officer, 1 consultant		
	Dec. 2–20, 1993	2	1 senior operations officer, 1 consultant	S	S
	April 30–May 8, 1995	5	1 principal economist, 1 senior operations officer, 1 senior sociologist, 1 education specialist, 1 consultant	S	S
	July 16–26, 1996	4	1 senior education specialist, 1 senior sociologist, 1 program officer, 1 disbursement officer	S	S
	April 2–15, 1997 (Mid-term Review)	6	2 senior education specialists, 2 senior economists, 1 program officer, 1 disbursement officer.	S	S
	Jan. 21–29, 1998	4	2 education specialists (one senior), one operations analyst, 1 disbursement officer.	S	S
	Feb. 7–15, 1999	4	2 education specialists (1 senior), 1 financial management specialist, 1 disbursement officer.	S	S
	Feb. 17–23	5	2 education specialists (1 senior), 1 financial management specialist, 1 disbursement officer.		
	Nov. 29–Dec. 18, 2000	4	1 senior education specialist, 1 research analyst, 1 senior financial management specialist, 1 disbursement officer.	S	S
	ICR	Nov. 2001–ay 2002		1 senior operations officer, 1 research analyst, 1 consultant	S