

6TH SESSION

PROFESSIONAL EDUCATION IN THE ISLAMIC COUNTRIES

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Education in the State of Kuwait

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**The Educational Reforms, Improvement of Literacy Rate and Girl's
Education : A Case of Bangladesh**

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Education in the State of Kuwait

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Location

- ◆ Kuwait's borders with the Arab states of the Gulf
- ◆ Kuwait is located in the northwestern part of the Arabian Gulf, between Saudi Arabia in the south and Iraq in the north.
- ◆ It lies between latitudes 28.30 and 30.06 north, and longitudes 46.30 and 49.00 east.
- ◆ Kuwait lies in a semi-tropical region with a total area of about 18,000 Km.



Topography

- ◆ Kuwait is distinguished by its flat topography, broken only by occasional low hills and shallow depressions.
- ◆ Kuwait's terrain is a slightly uneven desert, sloping gradually from sea level in the east, from the coast of the Arabian Gulf to the west and southwest.
- ◆ The southwestern corner reaches as high as 300 meters above sea level

Climate

- ◆ Kuwait has hot, dry desert climate through out the entire year, and is hotter in the summer. The winter in Kuwait is short but warm.

Population

- ◆ In 2006, the population reached 3,182,960 persons, 63% of whom were males and 37% were females.
- ◆ Most of the population resides in Kuwait City and its suburbs, especially in places that overlook the coast of the Arabian Gulf

General information

◆ Urban/rural distribution

- urban 96%
- rural 4%

◆ Ethnic groups

- Kuwaiti 45%
- Other Arab 35%
- Indian, Pakistani 9%
- Iranian 4%
- Other 7%

General information

◆ Language

- Arabic (official)
- English (widely spoken)

◆ Religious Affiliation

- Muslims 85%
- Roman Catholic 9%
- Hindu 3%
- Nonreligious 1%
- Other 2%

General information

◆ General literate rate

- Total 84.4% (2005 estimate)
- Female 82.9%
- Male 85%⁸

◆ Education expenditure as a share of gross national product (GNP) 5%

◆ Compulsory schooling 8 years

2005/2006 Stats

- Teachers
 - 65% Kuwaitis & 35% Arabs
 - 27% Male teachers & 73% female teachers
 - Ratio: 1:16 (Male teacher to male students)
 - 1:6 (Female teacher to female students)
- Students

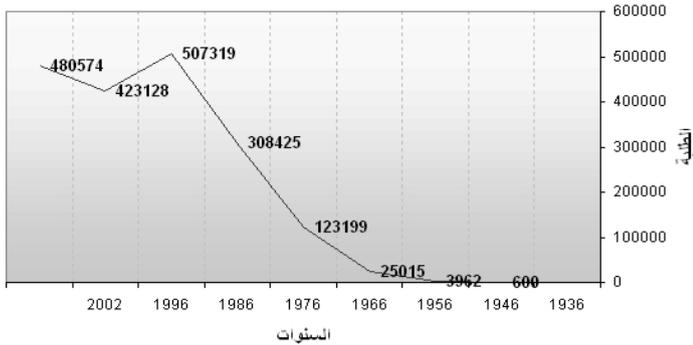
- 87% Kuwaitis & 13% Arabs
- 49% male Ss & 51% Schools

– Schools

- Total of 806 schools

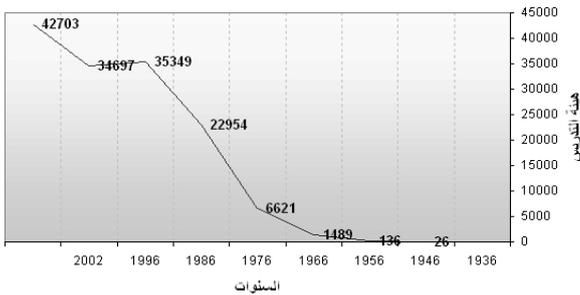
**Development of students
1936/7 to 2002/3**

تطور الطلبة في مختلف أنواع التعليم خلال الفترة من العام الدراسي 1936 - 2002 وحتى العام الدراسي 2002



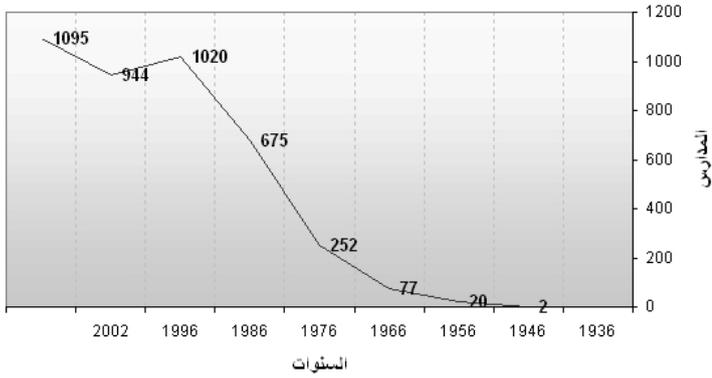
**Development of teacher
1936/7 to 2002/3**

تطور هيئة التدريس في مختلف أنواع التعليم خلال الفترة من العام الدراسي 1936 - 2002 وحتى العام الدراسي 2002

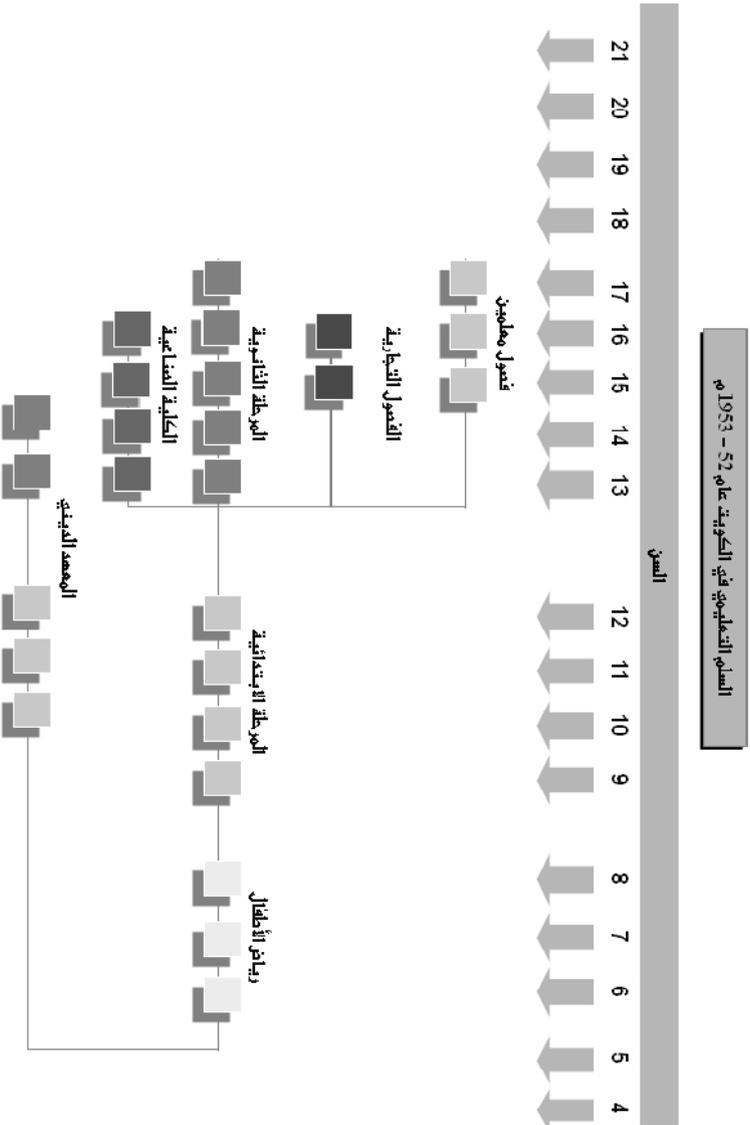


Development of schools 1936/7 to 2002/3

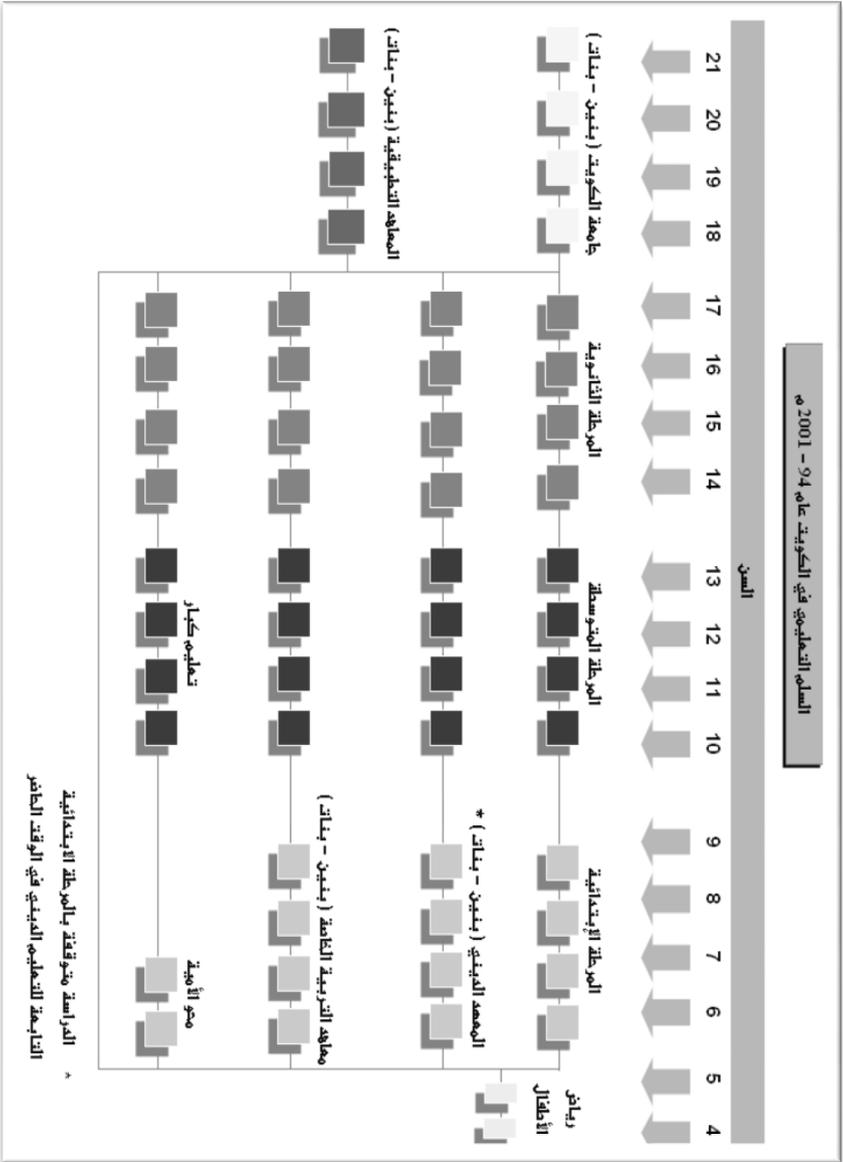
تطور المدارس في مختلف أنواع التعليم خلال الفترة من العام الدراسي 1936 - 37 وحتى العام الدراسي 2002



Educational system 1952/3



Educational system 1941-2001



Educational System since 2004-2005

primary

Grade1

Grade2

Grade3

Grade4

Grade5

Intermediate

Grade 6

Grade 7

Grade 8

Grade 9

Secondary

Grade 10

Grade 11

Grade 12

History of education in Kuwait

- ◆ First private Arabic school is Jaffari national school established in 1938.
- ◆ First private foreign school is the English School established in 1953.

Stats of private schools (2006/7)

- ◆ Number of private foreign schools 84

- ◆ Number of private Arabic schools 43

Teaching of Islamic studies in Kuwait

- ◆ all public and private schools (Arabic and foreign) offer Islamic studies subject.
- ◆ The curriculum of the subject is the same in all types of school
- ◆ IS is offered at grade 1 - 12

Teaching of Islamic studies in Kuwait

- ◆ The number of hours per week (5 hours) is the same for all types of school
- ◆ Islamic studies as a subject is obligatory for all Muslim students (Kuwaitis and non-Kuwaitis)
- ◆ IS includes Quran, hadith, Shari'at.

GOALS AND OBJECTIVES OF ISLAMIC STUDIES CURRICULUM

- ◆ Foster and enrich spiritual faith in Allah
- ◆ Deepen belief foundations and protect them from false assumptions
- ◆ Enlighten learners with the philosophy of Islam
- ◆ Protect learners from doubt and confusion
- ◆ Better educate learners about human and social relations
- ◆ Create a strong bond between learners and The Quran and Sunnah
- ◆ Help learners acquire values that would guide their behavior
- ◆ Foster proper thinking
- ◆ Develop religious consciousness
- ◆ Clarify the position of Islam in relation to present affairs and changes
- ◆ Show that Islam is the source/origin of legislation at all times and places
- ◆ Unveil the civilized side of Islam
- ◆ emphasize that a perfectly-structured Muslim is the basis of a perfectly –structured society.

The Educational Reforms, Improvement of Literacy Rate and Girl's Education : A Case of Bangladesh

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Introduction.

Bangladesh is located in the South Asia - the southern part of the largest continent of Asia. This country is situated between 20⁰41'N latitude and 26⁰38'N latitude and between 88⁰0'E longitude and 92⁰41'E longitude. The area of Bangladesh is 1,47,570 sq km. And its population is around 130 million. Bangladesh is one of the largest deltas of the world. It is a densely populated, low-income country in south Asia. The educational background of the country was characterized by low enrollment and low school attainment among girls and women. Bangladesh's literacy rate was only 22 percent for females in 1989, compared to 47 percent for males. In 1990, the enrollment of girls in secondary schools was half of that of boys, with a female dropout rate of 65.9 percent. The gender disparity in the attainment of education especially in secondary school was due to the relatively high cost of education at this level. Unlike primary education which was free, secondary education required payment of tuition fees along with other school expenses such as transportation, stationery, and examination fees. In a culture where daughters were considered liabilities whose primary roles were marriage and reproduction, such investments were perceived as futile. Low literacy levels among girls inhibited their prospects for acquiring broad general knowledge, social development, improved health, nutrition and fertility along with limiting their chances of participating in productive activities.

The government of Bangladesh and its people understand the value of an educated population. As such, over the last decade, many projects have been undertaken to educate the people of the nation. But similar to many developing countries, women's education in Bangladesh lags far behind

compared to that of men from higher secondary level. At present school enrollment rates at the primary and secondary levels are almost equal with girls doing slightly better. However, this rate dramatically drops for girls students at the high-school (11 and 12 grades) and university levels as indicated in the table next page:

School enrollment	Male and female ratio in (%)
Primary school enrolment	100:104
Secondary (middle-school levels) enrolment	100:111
Tertiary enrolment (High School i.e. 11 and 12 grades and college/university level)	100:50

Why girls are falling behind at the higher levels of education? There are many reasons but we found two major ones especially in the context of remote areas in Bangladesh. First reason is socio-economic. Parents with limited income can't always bear the cost of their children's education. Spending money on daughter's education is not considered to be a good investment. The general notion is, if the son gets educated, he would support the parents when they get older. But the daughter would get married and leave the family. The second reason is tied with the first reason, finding a husband for the daughter would relieve the parents from further responsibilities, and also gives them the assurance of her good future. In most of the cases girls cannot afford to go for higher education on their own even if they want to without the monetary support from their families.

However, the recent commitment of the government and non-government agencies to decrease the gap between genders is working very well. Compulsory primary education, free education for girls up to class ten, stipends for female students, food-for education total literacy movement and nationwide integrated education are some of the major programs being the government in the education sector. In order to promote female education in the country, the government of Bangladesh set a goal to raise the female

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

Primary Education Scenario

After the independence in 1971, the literacy rate of Bangladesh (population 15+) was only 17.6, it becomes 29.2 percent in 1981, 35.3 percent in 1990. According to the census of 2001 the literacy rate was estimated to be 48 percent; male 54 and female 41 percent. According UN 2003 data for Bangladesh, the ratio of male and female literacy rate was 100:62 (age group 15+).

In 1971 the number primary schools were 29,000. After the emergence of Bangladesh the growth of primary schools was very fast, the yearly growth was 7.7 percent during 1972-76. Then the growth rate slowed down, it was 4.1 percent during 2000-2003. The growth of enrollment in primary school was much faster than the growth of schools. Enrollment rate increased steadily in 1990s but has slowed down in recent years, this is due to the reduction of school age population. The growth of girl enrollment was spectacular and surpassed increase in enrollment of boys. The present scenario number of schools, teachers and student at the primary level is given in the following table.

Table: Number of Primary Education Institution, Teachers and Enrolment-2005.

Type of Primary School	No. of School	No. of Teachers			No. of Enrolment		
		Total	Female	% of Female	Total	Girls	% Girls
Public Primary School	37672	162084	71740	44.26	9483891	4848049	51.12
Private Primary School & other primary level Inst.	42729	182705	53250	29.15	6741767	3286388	48.75
Total (Primary School)	80401	344789	124990	36.25	16225658	8134437	50.13

Secondary Education Scenario

In Bangladesh secondary education refers to education in grades 6-10. While schools having grades 6-8 are referred to as Junior High Schools, those having grades 6-10 are called high schools. Schools having grades 11-12 are called higher secondary schools or intermediate colleges that are at times added to high schools.

Schools. During the last two decades, there has been a rapid growth of secondary schools. In 1985, the number of schools was 9,444 (including 185 Government schools); by 2005 the number of schools increased to 17,863 (including 317 Government schools and 4,322 Junior high schools). An increase of 89.15 percent. Less than 2% of the schools are managed by the Government.

Enrolment. The above increase in the number of schools was followed by a corresponding increase in enrolment. In 1985 girls were lagging behind boys in school enrolment; in 2002 the situation was reversed. Girls now constitute about 53.42% of the total enrolment. In 2005 this percentage is 52.28 percent. Consequent upon a significant increase in primary enrolment and retention and introduction of tuition-free education and stipend for girls at the secondary level, gross enrolment ratio (GER) at secondary level increased from 36.67% in 1997 to 44.69% in 2002, GER for girls now exceeds that of boys, while in 1997 the situation was the opposite.

Teachers. The increase in the number of secondary teachers over the last two decades has been spectacular (from 92,000 in 1985 to 186,000 in 2002 and 2,32,929 in 2005). The proportion of Female teachers increased from 10.07% in 1985 to 16.74% in 2002 and came down 11.59 percent in 2005. The teacher-student ratio in 2002 was 1:44 as against 1:28 in 1985. In 2005 it was 1:32.

Madrasaha Education Scenario

Parallel to increase in girl's enrolment in secondary education, there has been a significant increase in girl's enrolment in the madrasaha as well, resulting from the provision of stipends for girls at Dakhil (secondary) and Alim (higher secondary) levels. Girls' enrolment at Dakhil level increased from 26.25% in 1993 to 51.1 in 2002, in 2005 it was 49%. During the same period, girls' enrolment at Alim increased from 8.99% to 26.22% and then 32.66%.

Intervention in Primary and Secondary Education

The major on-going development activities in primary and secondary education in the public sector include the Second Primary Education Development Programme (PEDP II), Reaching Out-of-School Children Project (ROSC), Secondary Education Sector improvement Project (SESIP) and Teacher Quality Improvement in Secondary Education Project (TQI-SEPP). Stipend projects for students at primary and secondary levels.

The interventions by Non-government organization are BRAC's pre-school, primary school, post-primary and continuing education project, and the Education Support Programme for cooperation with smaller NGOs.

Public Sector Interventions

The Second Primary Education Development Programme (PEDP II)

The Second Primary Education Development Programme (known as PEDP-II) was launched as a sequel to PEDP I with the aim of expanding access to quality primary education for all eligible children in Bangladesh.

The PEDP-II Programme characteristics, as enumerated in the macro plan, includes.

1. A focus on both quality and access to primary schooling
2. A guarantee of essential primary school quality levels (PSQL) to safeguard the rights of all children to a basic level of inputs in the primary school.
3. A child-centred approach, defining key interventions in terms of the requirements for the child to access, persist and achieve in school.
4. School-level and school-focused interventions, concentrating on improving both the quantity and quality of resources.

Reaching Out-of-School Children (ROSC)

The Reaching Out-of-School Children (ROSC) project was developed to supplement PEDP II by addressing the needs of the large numbers of out-of-school children. It is funded by World Bank and SDC grant. Since PEDP II focuses solely on the formal system, it has little or no chance of including out-of-school children deprived of access to formal education due to poverty and other reasons not addressed well by the formal school. The non-formal primary education provisions offered by NGOs serves 7 to 8 percent of the children participating in primary education. The ROSC project signifies the recognition by the government of the need and legitimacy of non-formal approaches, so far supported only by NGOs, as essential complement to formal schools.

Key performance indicators include the following.

1. The number of out-of-school children reduced by about 0.5 million;
2. Students, not less than 65 percent, reaching expected competency level based on teacher's assessment in Bangla and mathematics;
3. Average annual student attendance rate not less than 75 percent.
4. Student grade completion rate not less than 80 percent.
5. Average teacher attendance rate not less than 90 percent.
6. Student transition rate to public and NGO schools to grade 4 (from 3) not less than 80 percent, or to grade 6 (from 5) not less than 70 percent.

Secondary Education Sector Improvement Project (SESIP)

SESIP is a long term sub-sector development project of the Ministry of Education of Bangladesh supported by ADB. It is in its first phase (2001-2006) and the second phase is expected to follow uninterrupted. The project recently gained adverse public attention for offering unitrack curriculum for grades IX & X (for mainstream secondary education only), eliminating current "tracking" of students into science, humanities, business and vocational education starting from grade ten.

Teaching Quality Improvement in Secondary Education Project (TQISEP)

The Directorate of Secondary and Higher Education (DSHE) has implemented the Teaching Quality Improvement in Secondary Education Project (TQI-SEP) to enhance the quality of secondary education in Bangladesh by improving the quality of teaching. The project is supported by ADB and CIDA. The purpose of the project is to provide good quality initial and in-service teacher training, including continuing professional development, to all eligible teachers of grades 6-10 in government and non-government secondary school.

TQI-SEP attempts to reach these goals through the components of

- *Improving teaching quality through organizational development and capacity building.*
- *Improving teacher-training facilities.*
- *Strengthening in-service and pre-service teacher training.*
- *Improving equitable access and community involvement.*

Primary Education Stipend Program (PES)

Since the 1990 Primary Education (Compulsory) Act, the Government of Bangladesh has instituted several measures to address the negative impact of poverty on primary education. These have included the elimination of official school fees, the provision of textbooks free-of-charge and incentives to encourage the participation of vulnerable children (Tietjen 2003). Among the incentive measures, the Food for Education Programme (FFE) was introduced in 1993 to increase enrollment, attendance and progression rates of children from very poor and landless families. The programme provided a free monthly allocation of rice or wheat to poor families in rural areas. If their children enrolled in primary school and maintained an 85 percent attendance rate. Ultimately, the programme covered some 27 percent of the children, but was discontinued in June 2002 due in part to the high prices of food commodities and the difficult logistics of distribution.

PES was designed to:

1. Increase the enrollment rate among primary school-aged children from poor families;
2. Increase the attendance rate of primary school pupils;
3. Reduce the drop out rate of primary school pupils;
4. Increase the cycle completion rate of primary school pupils;
5. Enhance the quality of primary education;
6. Ensure equity in the provision of financial assistance to primary school-aged children and
7. Alleviate poverty.

In January 1994, the Government of Bangladesh launched a nationwide stipend programme to increase participation of rural girls in secondary education. The stipend programme is implemented through four different sectoral projects through the Ministry of Education.

1. The government financed Female Secondary School Project (FSSP) in 270+19 (Madrasah only) Upazilas.
2. The World Bank (IDA) assisted Female Secondary School Assistance Programme (FSSAP) in 119 Upazilas;

3. The Asian Development Bank (ADB) assisted Secondary Education Sector Improvement Project (SESIP) in 53 disadvantaged Upazilas and
4. The NORAD assisted Female Secondary Education Stipend Project (FESP) in 19 Upazilas (GoB, 2006)

All four components of the program share the same objectives, which are to increase girls enrollment in grades 6-10: to assist them to pass their SSC examination so that they become qualified for employment as primary school teachers, agricultural extension agents, health and family planning workers, NGO field workers, etc. and to hold them in school and thereby prevent early marriage (Go, 2006).

Achievement

The stipend programme has undoubtedly succeeded in encouraging girls' transition from primary to secondary education and has been an important factor in the advances in girls' enrollment at both the primary and secondary levels. Recent surveys have found that on average 54 percent of rural girls enrolled in secondary schools and Dakhil madrasahs are stipend recipients (Ahmed et al. 2006) Moreover, the direct payment to girls through their own bank accounts is viewed as an empowering experience in the male dominated public domain. Although the programme has contributed to increased girls' enrollment, it has been argued that the stipend covers only a part of the direct costs. As a result, there is a likely to be unintended exclusion of the poorest girls because the stipend amount is too low to cover all costs of sending a girl to school (Mahmud. S. 2003,7). The stipend programme also fails to reach girls in underserved areas due to poor private investment in educational institutions in those areas.

The details of the Female Stipend Programmes is given below:

Female Stipend Program

In Bangladesh the status of female education is very poor. The low female literacy rate is hardly adequate to achieve sustainable economic growth of the country. During the early 1990s, the disparity of access

between girls and boys was significant in secondary grades. In 1990, only one third of students (33.9%) enrolled in secondary schools were girls. The number of girls completing secondary education was less than half the number of boys. Because of early marriage of girls, the population growth rate too was high.

The Government of Bangladesh laid special emphasis in the Fourth Five Year plan (FFYP) on overall empowerment of women. With a view to improving the situation, the Government has paid special attention to raise female literacy rate and to ensure enhanced participation of women in all spheres of national life, especially through deploying qualified females as primary and secondary teachers, health and family planning workers, agricultural extension workers, private sector employees and to engage them in self-employment. Depending on human resources available, some significant measures have been taken by the Government to increase the enrolment of girls in secondary schools and madrasahs, giving emphasis on quality improvement and reducing the dropout rate. Eventually, the percentage of educated people will increase and with the improvement of quality the participation of women in economic and social development will be on a par with that of the male community.

The introduction of the four female stipend projects during 1990s by the Government of Bangladesh providing stipends for girls of grade 6-10 has been a timely step taken in the right direction. The success of these projects led the Government to launch a stipend project for higher secondary girls in 2002.

The specific objectives of the program were

- a) to increase the number of girls enrollment in grades VII-XII;
- b) to assist them pass their HSC examination so that they become qualified for employment as primary and secondary school teachers, agriculture extension agents, health and family planning workers and NGO field workers etc;
- c) to held them in studies and refrain them from early marriage; and
- d) to enable them to avail higher education as well.

Female Secondary Education Stipend Project (FESP)

It is important to trace the history of the project for the purpose of empowerment of girls. It was initiated as an experimental program with USAID assistance in 1 Upzila in early 1980s. The main objective of the program was to increase the participation of girls in secondary education by providing them with stipends. Later on, for the purpose of continuation of the stipend program Female Secondary Education Stipend Project (FESP) was included in the general education project as a sub project. The project then was funded by NORAD instead of USAID since July 1992 to December 1996 and was implemented in 7 selected Upazilas. Inspired by the success of the project, FESP was further extended to 19 Upazilas, in its 2nd phase from January 1997. The 3rd phase of the project began its operation from January 2004 and continued till December 2006.

At present, FESP is awarding stipend to 62,863 girls in 872 schools of 19 Upazilas spread over 10 districts. This project is disbursing stipend only to the secondary schools of the Upazilas included. The Madrash girls of these Upazilas are provided with stipend by the GoB funded Female Secondary Stipend Project (FSSP).

The objectives of FESP were as follows:

- i) to provide stipends to female students to increase girls' enrollment and retain them in the secondary education and thereby promote female education;
- ii) to improve the status of women in society and to reduce the existing disparity between men and women ;
- iii) to enlarge the number of educated women capable of participating in economic and social development of Bangladesh;
- iv) to reduce population growth by monitoring the stipend clientele group to refrain from marriage till the attainment of 18 years of age.

Female Secondary School Assistance Project (FSSAP)

Among the five stipend projects mentioned earlier, the Female Secondary School Assistance Project (FSSAP) stands out as the most comprehensive one having diverse but mutually related components. The first phase of the Project continued over the period from January 1993 to June 2001 and the second phase began in July 2001 and was completed by June 2006. FASSAP II includes a total of 4233 secondary schools and 2151 madrasahs spread over 119 Upazilas of 62 districts.

The number of girls receiving stipend under FSSAP increased from 805,607 in 1998 to 1154,140 in 2003 (Source: FSSAP II: Final Mid-Term Review Report. FY 2001 to FY 2003-2004, September 2004).

The objectives of FSSAP II were as follows:

- i) to increase secondary school enrollment of girls through continuing financial assistance with the aim of expanding girl's education.
- ii) to organize teacher education and training for qualitative improvement in secondary education;
- iii) to create intensive mass awareness about girls' education and acquire social acceptance for it;
- iv) to provide special facilities for girls' education in the inaccessible and disadvantaged areas;
- v) **to make the environment of the institutions safe, healthy and attractive for girls by providing water supply and sanitation facilities through increased community participation.**
- vi) to enhance the efficiency of project manpower through provision of training for the smooth implementation of various programs of the project;
- vii) to develop effective management system for secondary education at Upazila level; and
- viii) above all, to help empowerment of women.

Female Secondary Stipend Project (FSSP)

Of the four female secondary stipend projects, Female Secondary Stipend Project (FSSP) is entirely supported by the Government of Bangladesh. The project provides for stipends for girls of grades 6-10 of both secondary schools and madrasahs. The project coverage includes a total of 289 Upazilas (including madrasahs of 19 Upazilas of FESP project) spread over 57 districts. In 2004, the project involved a total of 15,064 institutions (secondary schools; 9,587; madrasahs; 5,477). The total enrollment was 46,08,389 (boys; 20,36,314; girls 25,72,075). Among the total girls, the number of girls eligible for stipend was reported to be about 49% of the total girls

The specific objectives of the project were as follows:

- i) to enhance and retain female students in the secondary stage and thereby promote female education.
- ii) to reduce population growth by motivating the stipend clientele group to refrain them from marriage till completion of SSC examination or until the attainment of 18 years of age.
- iii) to increase involvement of women in socio-economic development activities;
- iv) to increase women's self employment for poverty alleviation.
- v) to assist in improving the status of women in society; and

Higher Secondary Female Stipend Project (HSFSD)

Using the experience gained from 4 female secondary stipend projects mentioned above, the Government of Bangladesh launched a pilot female stipend project at the higher secondary level (grades XI-XII) from January 2001 to June 2001. A 2nd phase of the project started in July 2002 and continued till June 2005. Three important factors contributed a great deal to designing HSFSP. These are 1) Introduction of compulsory primary education 2) Female Secondary Stipend Project; and 3) Interest of secondary girls benefiting from female stipends in higher education HSFSP now awards stipend to higher secondary girls all over Bangladesh including the 4 metropolitan cities, girls of 4564 institutions (including higher secondary schools and Alim madrasahs) are being awarded stipend under this project.

The total number of girls receiving stipend accumulated to 1,04,000 in the year 2003/2004.

The objectives of HSFSP are given below:

- i) to assist expansion of higher education for girls by increased access of girls ensuring the continuity of their participation and reducing the dropout rate at the higher secondary level.
- ii) to encourage more girls to study science at the HSC and Alim levels;
- iii) to reduce the population growth rate through ensuring compliance of remaining unmarried till completion of HSC level.
- iv) to provide assistance for poverty alleviation program by enabling the stipend recipient girls to do better in self-employment with the skills they acquire at this level;
- v) to achieve gender equality, empowerment of women, and social status of girls in the community.

Achievement & Impact of Female Stipend Programme

1. Stakeholders expressed a consistent and very positive attitude to the female stipend program. The major changes resulting from the stipend program which they approved included the reduction in early marriage, enhancing the dignity of women in society, increasing job opportunities for girls, reducing early pregnancy and enhancing girls' self-reliance.
2. All stakeholders associated with the programmes girls, guardians, teachers, head teachers, SMC chairpersons and members. PTA chairpersons and members- expressed very positive views of the impact of both the stipend and tuition program and the range of additional programs implemented under it.

Enrolments and Attendance of Girls.

The female stipend program overall, including FSSAP, has had a profound effect on the number of girls enrolled in secondary education in Bangladesh.

1. In 2005, more girls than boys were enrolled in secondary schools and almost as many girls as boys were enrolled in the secondary grades of Alia madrasahs. This is an unusual scenario for a developing country where generally the ratio of boys to girls is strongly in favor of boys.
2. A large numbers of girls, in remote rural Upazilas of Bangladesh, have enrolled in secondary schools and madrasahs.
3. A small number of new schools and madrasahs were established, in areas where no secondary education institution previously existed.
4. The attendance rate of girls in FASSAP II institutions has been higher than the national average – generally in excess of 80%.

Dropout from Secondary Education

1. Project data show that the rate of dropout of girls from FSSAP II institutions has continued at a high level, with girls dropping out of school at all grade levels but particularly at grades IX and X.
2. Project data show that the most common reason why girls in FSSAP II institutions become ineligible for the female stipend is their inability to achieve an average mark of 45% in school examinations. Some girls, however, did not meet the criterion of 75% attendance and some became ineligible for the stipend because they married. Ineligibility for the stipend because of marriage occurred particularly at grade IX and X level, but some girls at grades VI, VII and VIII in FSSAP II institutions, also dropped out of school because of marriage.

The increased rate of dropout over time suggests that the stipend, for many families, is no longer sufficient to meet the costs of education. In this context, it should be noted that the stipend amount has not increased substantially since 1994 whilst the cost of living has increased significantly.

Attitudes to Girls' Education

Survey data collected from FSSAP II stakeholders indicate that the guardians of many girls in FSSAP II institutions are valuing the education of their daughters, supporting them in their studies and encouraging them to remain in school.

SSC Performance of Girls

Project data shows that girls in FSSAP II schools have consistently achieved a higher pass rate than the national average at the SSC examination, except in 2004.

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