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Female Secondary School Stipend Programs in Bangladesh and Pakistan:

What can we learn from South Asia's CCTs?

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INAF 491

Professor Gupta

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1. Introduction

Bangladesh implemented a national conditional cash transfer program called the Female Stipend Program (FSP) in 1993. Conditional cash transfer programs (CCTs) incentivize investments in human capital by providing cash payments to targeted groups. These programs are often part of poverty reduction strategies or used as social safety nets for disadvantaged populations. After Mexico's *Progresa* demonstrated success in educational attainments in the 1990s, domestic and international actors encouraged the spread of CCT programs to over 130 developing countries in order to achieve a variety of development indicators. Bangladesh's program made remarkable progress, dramatically increasing girls' enrollment in secondary school and ending the gender gap in education. It has since reversed the gender gap and now girls slightly outperform boys in literacy rates and attendance rates. The Punjab province of Pakistan implemented a similar program, the Female Secondary School Stipend (FSSS) in 2004 and successfully increased secondary school enrollment for girls by 10%, but both regionally and nationally, Pakistan has been unable to achieve gender parity in education.

In this paper, I compare the two programs and argue that Bangladesh's conditional cash transfer program was more successful. First, I examine the relevant literature on conditional cash transfers. In the methodology section, I explain why I chose to examine the programs in Pakistan and Bangladesh to discern the impact of societal differences on the effectiveness of CCT programs. The case studies for each country analyzes the program's origins, designs, and outcomes, as well as political actors. The comparison section identifies four factors; program design, differences in the education system, political analysis, and economic changes in Bangladesh, as possible answers for why it was able to reverse the gender gap. Finally, the paper will draw upon lessons from Bangladesh's success, in order to provide recommendations for

Pakistan. My research suggests reasons why Bangladesh's program was able to overcome the gender gap, while Pakistan did not. However, due to the limited availability of data, it is impossible to conclude which of the factors had greater influence. This paper seeks to contribute to the literature on Conditional Cash Transfers, which currently lacks analysis of country similarities or differences contributing to CCT success, as well as studies of South Asian CCTs. My paper concludes that despite their similarities, including shared history and cultural practices impacting girls' education, the conditions in Bangladesh were more ideal for reducing the gender gap through a CCT program.

2. Literature Review

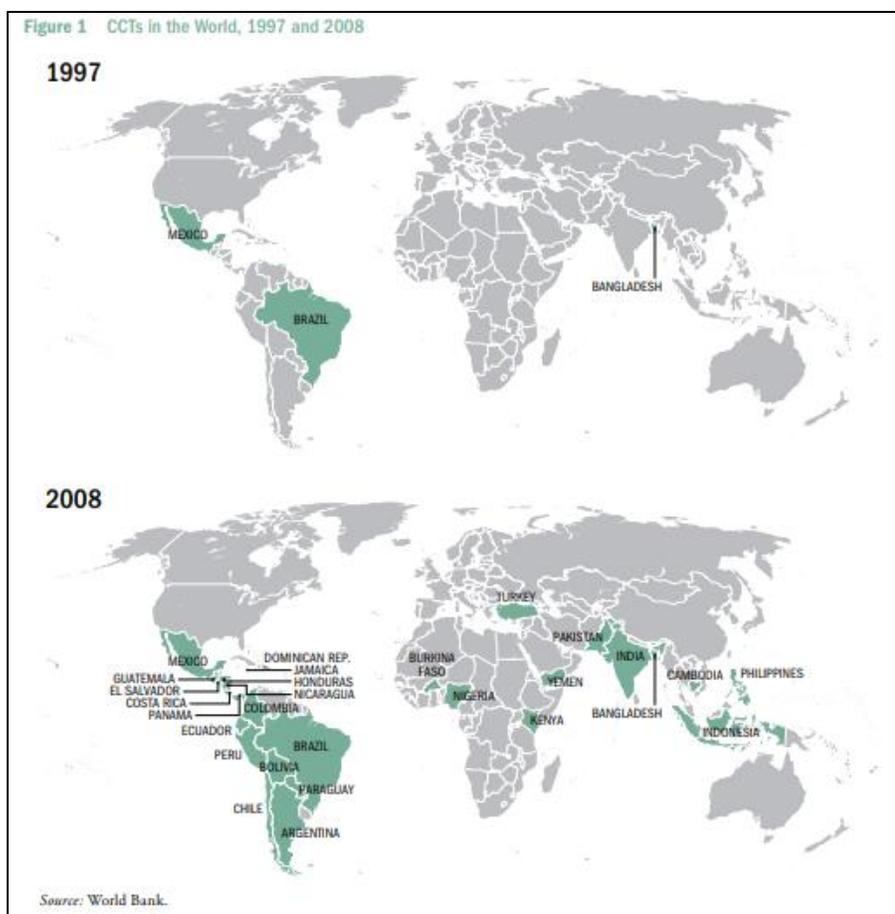
2.1 Summary of the Literature

While conditional cash transfer programs share some commonalities, domestic policymakers design each program with conditions, selection methods, and benefit amounts depending on the context and the program's goals. The literature on the subject is largely made up of evaluations of these programs and their ability to impact children's education and health, political engagement, and women's empowerment. In many cases, different CCT programs were successful at improving attendance and retention in school, use of health services, trust in government, and household consumption.

The empirical evidence on the effects of Conditional Cash transfers is fairly extensive. It consists of econometric studies, papers, books, papers containing qualitative evaluations and surveys of individual programs, and peer-reviewed journal articles. The Overseas Development Institute, a think-tank in London, provided a broader comprehensive report of several Conditional Cash transfer programs, and more studies like this would be helpful for observing

patterns and generalizations among CCT outcomes. Fiszbein's source published by The World Bank also provided general conclusions about a variety of CCT programs. The literature is frequently divided into time periods or "waves," and predominantly made up of studies of the first "wave," which were implemented in the 1990s-2000s. *Progresa* and *La Bolsa Familia* in Mexico and Brazil are usually considered the first wave and subsequent programs, particularly those outside of Latin America, are referred to as the second wave. In Figure 1, the spread of CCTs around the world over time is depicted and divides them into waves. Note that in this publication, Bangladesh is considered part of the first wave. Even though Bangladesh's CCT, Female Secondary School Stipend Programme, occurred during the first wave, it has attracted relatively less scholarly attention compared to *Progresa* and *La Bolsa Familia*. This is a noticeable trend in the literature. CCTs from the second wave and from non-Latin American countries are more likely to be shorter papers, and very few books have been published on them. Meanwhile, entire books have been written on just Latin American CCTs or even just on *Progresa*. Research on the more recent and second wave of CCTs and CCTs in developing countries outside of Latin America are currently underrepresented in the literature and should be further explored. The distribution and density of CCT programs worldwide is shown in Figure 1, making it clear that a significant number of studies used in the Overseas Development Institute report were from Latin America.¹

¹ "Cash Transfers: What Does the Evidence Say? A Rigorous Review of Programme Impact and of the Role of Design and Implementation Features." *Overseas Development Institute* (ODI), July 2016.



2.2 Context

International context is an important factor in understanding why CCTs became widely introduced and studied. In the 1980s, the global economy experienced a downturn and many countries initiated neoliberal reforms and reductions in government spending to alleviate the crises.² This led to increased pressure from international financial institutions for “efficiency” in social spending and a reduction of social protection programs.³ Towards the end of the 1990s, international financial institutions became more interested in poverty reduction, and required lending governments to produce Poverty Reduction Strategy Papers (PRSPs) to encourage

² Michelle Adato And John Hoddinott, Eds., *Conditional Cash Transfers In Latin America* (Baltimore: Johns Hopkins University Press, 2010).

³ Ibid.

countries to manage their debt and as CCTs spread, they were often part of these PRSPs.⁴ Gender also came into focus in development policy world around this time. An international consensus was reached at the 1995 at fourth World Conference on Women in Beijing that women faced a “persistent and increasing burden of poverty,” and afterwards it was widely published that women made up 70% of the world’s poor.⁵ Governments began “mainstreaming” gender into their Poverty Reduction Strategy (PRSP) papers and academics around the world began exploring the concept of “gendered poverty.”⁶ This international context played an important role in the spread of female-focused microcredit schemes, CCTs, and other gender-focused development strategies that sought to reduce gender inequality and poverty. Girl’s education is often chosen as a “safe,” non-controversial, and attainable first step towards empowerment, and thus donors and international agencies like the World Bank have actively encouraged and funded female education in the Global South.⁷ Additionally, the Millennium Development Goals launched in September 2000 placed pressure on countries to conform to specific and categorized human development indicators including health, education, women’s empowerment, and maternal and child mortality rates. These goals and indicators were frequently used in the design of CCTs and in their evaluations.

Individual cash transfer programs can be designed for a number of reasons by various actors with their own agendas, but they share similar international context, and most can trace their origins to Mexico’s *Progresa* program. From 1994-1995, Mexico experienced an economic

⁴ Sarah Bradshaw And Brian Linneker, “Poverty Alleviation In A Changing Policy And Political Context: The Case Of Prsps With Particular Reference To Nicaragua,” In *The International Handbook Of Gender And Poverty* (Cheltenham, UK; Northampton, 2010), 1-25.

⁵ Ibid., 9-12.

⁶ Ibid., 10-13.

⁷ Elora Shehabuddin, *Reshaping the Holy: Democracy, Development, and Muslim Women in Bangladesh* (New York: Columbia University Press, 2008), 133.

crisis, and the new administration under Ernesto Zedillo decided to phase out food subsidy programs and instead provide cash grants to poor families under conditions.⁸ The *Programa de Educacion, Salud, y Alimentacion*, or *Progresa*, provided monetary transfers to female heads of house in exchange for children's regular attendance at school from the third years of primary and secondary school and regular health center visits.⁹ *Progresa* encouraged parents to send their children to school, and the cash payments were supposed to make up the opportunity cost of children's time in school that they could have spent earning income for the family.¹⁰ Affirmative action was present in the program design; girl students received a 10% higher stipend than boys.¹¹ Making the cash transfers to female heads of house was a calculated decision in the *Progresa* program that became replicated in many of the following programs in other countries. The rationale behind this design choice is that women are more responsible than men in household management and children's needs.¹² In poor households, some theorized that household income tended to be skewed towards men's consumption, leaving women and children in "secondary poverty," and that expenditure by women would be better directed towards household needs.¹³ The program saw an increase of 9% points for girl's enrollment in secondary school and 5-6% points for boys.¹⁴ There was significant reduction in grade repetition and dropout rates, as well as increases in progression rates in both primary and secondary school.¹⁵ Long-run estimated years of schooling increased across age groups when compared to

⁸ Adato and Hoddinott, 191-210.

⁹ Alain de Janvry and Elisabeth Sadoulet, "Making Conditional Cash Transfer Programs More Efficient: Designing for Maximum Effect of the Conditionality," *The World Bank Economic Review* 20, no. 1 (January 1, 2006): 1-29.

¹⁰ *Ibid.*,

¹¹ Maxine Molyneux, "Mothers At The Service Of The New Poverty Agenda: Progresa/Oportunidades, Mexico's Conditional Transfer Programme," 425-49.

¹² *Ibid.*, 425-49.

¹³ *Ibid.*, 425-49.

¹⁴ Adato and Hoddinott, 191-210.

¹⁵ *Ibid.*, 191-210.

pre-program.¹⁶ *Progresa* also led to 18.2% more visits to clinics compared to areas where no program occurred.¹⁷ *Progresa*'s impacts were measured by sampling families and surveying them for a year before and after the program started, as well as in the following months.¹⁸ The program reached over 300,000 households, 344 localities, 12 states, and had a budget of around \$60 million US dollars.¹⁹ When it was remodeled into *Oportunidades*, it reached all states and had a budget of \$3 billion.²⁰ The success of *Progresa* contributed to the international culture of poverty reduction through CCTs and similar programs, and there is evidence that The World Bank and the Inter-American Development Bank encouraged the project and its replication in other countries.²¹

2.3 Design

Most of the sources reached a consensus that design was the most important factor of a successful CCT program. Policymakers must consider the individual country and its context and goals, and the literature was critical of international pressure to adopt CCTs, warning that the programs had to be designed for the country and not simply replicated. When designing CCT programs, the costs and risks associated with targeting and conditions must be kept in mind. Well-calibrated targeting incurs high administrative costs, while poorly targeted programs run the risk of mismanagement or exclusion.²² Successful targeting also relies on extensive information collection and can include single national registries and ID cards.²³ For example,

¹⁶ Ibid., 191-210.

¹⁷ Ibid., 214

¹⁸ de Janvry and Sadoulet, 1–29.

¹⁹ Adato and Hoddinott., 1-5.

²⁰ Ibid. 1-5.

²¹ Ibid., 1-5.

²² Francesca Bastagli, "Conditional Cash Transfers as a Tool of Social Policy." *Economic and Political Weekly* 46, no. 21 (2011): 61–66.

²³ Ibid., 61–66.

targeting mechanisms in Latin America are determined using a proxy means test, requiring the collection of information to rank potential beneficiaries and create a welfare score.²⁴ The literature also covered the conditional aspect of the programs. Conditionality requires compliance by the beneficiaries and follow-through verification of that compliance. Conditions have to be balanced with the program goals in mind as well as the ability of the targeted population to achieve those goals. Conditions that are too stringent can place disproportionate burdens on families, misperceptions of the purpose of the programs, and other unintended effects.²⁵ Conditional cash transfer programs are expensive to implement and there was pressure to avoid inefficiency in design, particularly in targeting and conditions, to provide measurable improvements in program goals.

2.4 Outcomes

In terms of human capital, the most consistent improvement CCTs across all the literature had to do with use of services, such as increased enrollment and use of health services. CCTs improved quantitative indicators for children's education and health. The Overseas Development Institute found that a majority of the CCT consistently increased school attendance and reduced absences.²⁶ However, CCTs in general did not appear to positively influence test scores. Cash transfers can increase indicators like school attendance but not necessarily "improved learning outcomes."²⁷ This makes sense when one examines the rationale behind CCTs; providing cash incentives acts as a demand side policy. The supply side is where many of the indicators fell short, because increasing demand for services using CCTs are only as helpful as the quality of

²⁴ Ibid., 61–66.

²⁵ Ibid., 61–66.

²⁶ "Cash Transfers: What Does the Evidence Say? A Rigorous Review of Programme Impact and of the Role of Design and Implementation Features." *Overseas Development Institute* (ODI), July 2016.

²⁷ Ibid.

care provided. If schools or health facilities are understaffed, underfunded, poorly managed, or are prejudiced against minority groups, then the effectiveness of CCTs were drastically reduced. As a result, many authors recommended that supply side improvements in health and education should be implemented alongside CCTs to maximize effectiveness.

The literature also makes it clear that while CCTs can be used as a tool of poverty reduction, they cannot singlehandedly correct multi-generation poverty. That is why some authors, like Kapur, Mukhopadhyay, and Subramanian, recommend viewing CCTs more like social safety nets or welfare schemes to provide income to households “to cross the poverty threshold,” rather than as aiming to achieve specific economic development goals.²⁸ These authors argue that without economic or state reform, anti-poverty schemes like CCTs are simply an improvement “over the status quo by helping to improve access of the poor to goods and services.”²⁹

In addition to the gap in the literature about CCTs in South Asia, many of the comprehensive reports, like ODI and the World Bank Report, lacked analysis on how political, economic, and bureaucratic differences might affect outcomes. In the impact reports, there was evidence that developing countries and their political leadership had an impact on programs according to their own agendas as well as economic and cultural pressures. Morais de Sa e Silva notes that the political implications for CCTs are unique; the programs are very adjustable to incoming parties and their priorities, and yet, the programs do not have any sort of constitutional guarantee.³⁰ For example, Mexico’s CCT program *Progresa* became much more conservative after the center

²⁸ Devesh Kapur, Partha Mukhopadhyay, And Arvind Subramanian, “More On Direct Cash Transfers,” *Economic And Political Weekly* 43, No. 47 (2008): 85–87.

²⁹ *Ibid.*, 85–87.

³⁰ Michelle Morais De Sa E Silva, *Poverty Reduction, Education, And The Global Diffusion Of Conditional Cash Transfers* (New York, Ny: Springer Berlin Heidelberg, 2017).

right Fox administration remodeled it into *Oportunidades*.³¹ In Nicaragua, the *Red de Proteccion Social* CCT program began as a way to combat the economic crisis created by the falling coffee prices in the early 2000s, but was eventually adapted due to pressure from international financial institutions, changes in government, and other factors.³² Bradshaw suggests that the Catholic Church's influence made the early program more about family values and emphasized women's role as mothers.³³ All of these case studies that analyzed political context were in Latin America. While country specific impact reports would provide detailed information on the programs, countries and their context, information about political and economic context was much less present when comparing CCTs in broader evaluations of CCTs like The World Bank Report or the ODI report. Additionally, while it was acknowledged that girls' education faced similar barriers across developing countries, such as income, it was unclear if similar cultural attitudes about girls' education or other similarities between countries would have an impact on the program's success. My research, therefore, sought to contribute to two gaps in the literature; as lack of studies on South Asian CCTs and whether similarities or differences between countries contributed to CCT success.

3. Methodology

In order to compare Bangladesh's FSP and Pakistan's FSSS, I decided to compile two detailed case studies of each program and its origins, design, outcomes, and analysis of political actors. In writing these case studies, I used government and IGO websites and peer reviewed journals to describe and analyze the programs and their outcomes. I examined impact reports that

³¹ Maxine Molyneux, "Mothers At The Service Of The New Poverty Agenda: Progres/Oportunidades, Mexico's Conditional Transfer Programme," *Social Policy And Administration* 40, No. 4 (August 2006): 425–49.

³² Shahrashoub Razavi, *The Gendered Impacts Of Liberalization: Towards "Embedded Liberalism"?* (London: Routledge, 2011).

³³ Sarah Bradshaw And Brian Linneker, "Poverty Alleviation In A Changing Policy And Political Context: The Case Of Prsps With Particular Reference To Nicaragua.

had been sponsored by a variety of NGOs and international financial institutions, including the World Bank. I used data from the World Bank and UNICEF to compare development indicators and statistics between South Asian countries. I also examined newspaper articles from Bangladesh and Pakistan, in order to gauge opinions and news about the stipend programs and girls' education in the media. Comparisons of the conditional cash transfer programs of the Islamic Republic of Pakistan and the People's Republic of Bangladesh were ideal for a number of reasons. Research on the more recent and second wave of CCTs and CCTs in developing countries outside of Latin America are currently underrepresented in the literature, which made the programs in Bangladesh and Pakistan appropriate for further study.

Additionally, comparisons between these programs and two countries are useful because Pakistan and Bangladesh share some significant historical, economic, and social context. Both countries are part of the Indian sub-continent. As former British colonies, news sources and papers on Pakistan and Bangladesh are more widely available in English, making them easier to research. They were formerly known as West and East Pakistan respectively until Bangladesh gained its independence in 1971.³⁴ Pakistan and Bangladesh are also ideal for comparison in terms of human and economic development. In 2017, they had a similar GDP per capita in USD, with Pakistan at \$1, 547 and Bangladesh at \$1, 516 (World Bank).³⁵ They also share the Medium Human Development Rank category. There are also a few differences worth mentioning as well. Bangladesh is more ethnically homogenous than Pakistan. Around 98% of the country are Bengali and speak Bengali, the national language, while Pakistan is made up of many ethnic groups and languages.³⁶ Both countries are parliamentary republics, but Pakistan is a federal

³⁴ *The World Factbook* 2013-14, Washington, DC: Central Intelligence Agency, 2013.

³⁵ World Bank National Accounts Data and OECD National Accounts Data Files, The World Bank Group, 2018. <https://data.worldbank.org/>.

³⁶ *The World Factbook* 2013-14. Washington, DC: Central Intelligence Agency, 2013.

parliamentary republic.³⁷ Pakistan is larger and has a population of about 207,862,518, while Bangladesh has 159,453,001.³⁸

Another important factor is that they are both majority Muslim-populated South Asian countries and are highly influenced by Islamic values and practices. The state religion of Pakistan is Islam, and 96.4% of the population identifies as Muslim, while 89.1% of the population of Bangladesh identifies as Muslim.³⁹ This makes them even more ideal for comparison, as they have a similar source of patriarchal cultural practices that have been justified by religion. Being South Asian countries, they also share in the cultural practice of *purdah*, meaning “curtain,” which refers to the systematic seclusion of women to the home and private life.⁴⁰ The *purdah* limits interactions between men and women, enforcing standards on female modesty, and is practiced by both Muslims and Hindus in South Asia.⁴¹ The extent of *purdah* as a practice varies with an individual’s class, region, and religious practices. It can involve the covering of the entire body and can create a division of labor that restrict women to domestic duties and force them to rely on men for access to goods and services outside the home. The *purdah* has a significant impact on girls’ education in both countries. It can restrict mobility and women’s access to public space, which can prevent them from receiving an education in the first place. Even if some parents are willing to send their daughters to school and college, they may ‘insist on some degree of *purdah* observance ... [or] will usually not send them unless the teachers as well as the principal of the all-girls school are women.’⁴² This cultural practice

³⁷ Ibid.

³⁸ Ibid.

³⁹ *The World Factbook*.

⁴⁰ Hanna Papanek, “Purdah: Separate Worlds and Symbolic Shelter,” *Comparative Studies in Society and History* 15, no. 3 (1973): 290.

⁴¹ Ibid, 290.

⁴² Ibid, 311.

necessitates explicit attention and funding of girls' education, to meet the cultural practices of *pardah* when parents are willing to educate their daughters. In the literature, authors caution about replicating CCTs exactly, as programs should take into account the unique context of the country. Cultural and political differences would certainly play a role in the success of the program, even if the countries share similar patriarchal values and norms like the *pardah*.

The programs themselves were ideal for comparison, because they had the same target population, girls in secondary school. It is worth noting that in Bangladesh, secondary school refers to grades six through 10, with no concept of middle school, while in Pakistan, middle school consists of grades six through eight, and secondary school refers to grades nine through ten. Both programs are referred to as secondary school stipend programs, and both target girls in these grade categories, so throughout the paper, secondary school will refer to grades six through ten, for both countries.

4. Case Study: Bangladesh

4.1 Introduction

The national Female Stipend Program in Bangladesh played an important role in dramatically increasing girls' enrollment in secondary school and ending the gender gap in education. In 1990, the gross national secondary school enrollment for girls was 13.67%, compared to 26.8% for boys.⁴³ In 2016, gross national secondary school enrollment was 72.49% for girls and 65.61% for boys.⁴⁴ Other positive short and long-term impacts among stipend participants were also observed. Bangladesh's achievements in gender parity in education prompted the World Economic Forum's Global Gender Gap Report to claim that Bangladesh

⁴³ "World Bank National Accounts Data, and OECD National Accounts data files," The World Bank Group, 2018. <https://data.worldbank.org/>. Gross enrollment ratio is the ratio of total enrollment, regardless of age, to the population of the age group that corresponds to the level of education.

⁴⁴ Ibid.

was “leading South Asia in terms of gender equality” in 2017.⁴⁵ However, while the program improved select indicators, problematic trends and program design aspects were also detected. The female secondary school stipend required coordination between the government, non-government organizations, and international donors, and the program’s outcomes revealed tensions between these actors. This case study will cover the program’s origins, design, and outcomes, in order to analyze the program’s successes and shortcomings.

4.2 Origins

In 1982, the Bangladesh Association for Community Education (BACE), a national non-governmental organization (NGO), began the Female Secondary School Stipend Project (FSP) in the Shahrasti and Kaharole upazilas, with financial support from USAID and the Asia Foundation.⁴⁶ In 1992, NORAD, the Norwegian Agency for Development Cooperation, assumed funding responsibilities, and coverage was increased to seven upazilas.⁴⁷ The project was scaled up to a national program in 1993 with increased technical and financial support from international actors.⁴⁸ BACE was founded by Dr. M.A. Sattar in 1977 in order to promote education by achieving universal primary education, “reducing dropouts of students from primary and secondary school level, educating unemployed youth, and promoting educational levels specifically for women.”⁴⁹ The term NGO refers to organizations outside of government control that are engaged in providing financial or non-financial services to a community.⁵⁰ NGOs are accountable to their donors, who are motivated to fund these services when they perceive that

⁴⁵ World Economic Forum, *The Global Gender Gap Report: 2017* (Geneva: World Economic Forum, 2017).

⁴⁶ Ibid; Upazilas are the administrative regions of Bangladesh, of which there are 492.

⁴⁷ Ibid.

⁴⁸ Anna T Schurmann, “Review of the Bangladesh Female Secondary School Stipend Project Using a Social Exclusion Framework,” *Journal of Health, Population, and Nutrition* 27, no. 4 (August 2009): 505–517.

⁴⁹ “Bangladesh Association for Community Education (BACE).” [www.bd-directory.com](http://www.bd-directory.com/Bangladesh_Association_for_Community_Education.html), 2014. http://www.bd-directory.com/Bangladesh_Association_for_Community_Education.html.

⁵⁰ Sajjad Zohir, “NGO Sector in Bangladesh: An Overview,” *Economic and Political Weekly* Vol. 39, No. 36 (Sep. 4-10, 2004), pp. 4109-4113.

governments have failed to do so.⁵¹ NGOs in Bangladesh must be registered to maintain their not-for-profit status, and BACE has been “registered with the Registrar of Joint Stock Companies since 1978, and also registered with the Social Welfare Department of the Government of Bangladesh since March 22, 2010.”⁵²

In 2000, Bangladesh committed to the Millennium Development Goals, which included Goal 2: Achieve Universal Primary Education.⁵³ This goal sought to ensure that, “by 2015, children everywhere, boys and girls alike, will be able to complete a full course of primary schooling.”⁵⁴ The Bangladeshi government made primary education (grades 1-5) compulsory and free in 1990.⁵⁵ In both primary and secondary schooling, a gender gap was observable (see Figure 2). In particular, girls at that time were very rarely progressing to secondary school.

Figure 2: Gross Enrollment in 1990		
Source: World Bank National Accounts Data, and OECD National Accounts data files, The World Bank Group, 2018. https://data.worldbank.org/		
	Primary School	Secondary School
Girls	73.86%	13.67%
Boys	87.64%	26.8% s

As young girls in Bangladesh reach adolescence, cultural factors and income become significant barriers to their education. While current legislation prohibits child marriage, it has been a pervasive practice due to cultural norms or financial burdens on families.⁵⁶ Violence against women in Bangladesh is also highly prevalent, taking the form of acid attacks, stalking,

⁵¹ Ibid., 4109

⁵² Ibid., 4110.

⁵³ UNICEF Bangladesh, “A perspective on gender equality in Bangladesh, From young girl to adolescent: What is lost in Transition? Analysis based on selected results of the Multiple Indicator Cluster Survey 2009,” 2011. https://www.unicef.org/bangladesh/Gender_paper_Final_2011_Low.pdf.

⁵⁴ Ibid.

⁵⁵ Ibid.

⁵⁶ Ibid.

‘eve teasing,’ and sexual assault. These two factors, marriage and safety, are serious deterrents on decisions to educate daughters.

In addition to these social pressures for girls to drop out, secondary schools across Bangladesh were not free at the time, and compulsory and free primary school only covered grades 1-5. Although the government tended to provide 80% or so of teacher salaries through subventions and provides accreditation, 95% of the secondary schools were privately run, charged tuition, and were managed by a community-based School Management Committees (SMC) “with broad local power over school affairs, including over the hiring and dismissal of teachers.”⁵⁷ This tuition and additional costs of uniforms, books, examination fees provided an additional deterrent to educating girls. Studies have shown that impoverished households are even less likely to send girls to school compared to their male siblings.⁵⁸ Girls provide more “child labor inputs to the household’s economic activities and domestic chores,” and thus poor households are more likely to rely on girls’ labor.⁵⁹ Females may also enroll in school but be forced to drop out for any of these factors. Due to this direct relationship between parental income and girl’s enrollment in school, conditional cash transfers have become a popular development strategy because they ease the financial deterrents associated with girls’ education and incentivize investments in girls’ education. The Female Stipend Program was introduced to tackle these challenges in maintaining girl’s education after adolescence.

⁵⁷ Simeen Mahmud, “Female Secondary School Stipend Programme in Bangladesh: A Critical Assessment.” UNESCO: EFA Global Monitoring Report 2003/4, *The Leap to Equality*. Bangladesh Institute of Development Studies, 2004, 67-92.

⁵⁸ *Ibid.*, 67-92.

⁵⁹ *Ibid.*, 67-92.

4.3 Program Design

The goal of the program was to increase girls' enrollment and retain them in secondary education, assist them in passing the SSC examination to enhance their employment opportunities, and delay age of marriage.⁶⁰ The program provided payment of the girl's tuition fees and a monthly stipend and was conditional on 75% attendance of the school year, at least 45% marks on exams, and remaining unmarried.⁶¹ These conditions were chosen in order to make up the cost of sending girls to school, improve quality by "putting pressure for good performance," and delay girls' marriage "to achieve social and demographic goals."⁶² It was hoped that these conditions would create long-term contributions to gender equity in Bangladesh.⁶³ To be eligible for the program, female students had to be enrolled in recognized institutions in rural upazilas where the program was taking place.⁶⁴

Stipends were awarded to the girls directly. Participants opened and learned how to operate an account in upazila branches of a nationalized bank.⁶⁵ Additionally, if a bank was more than 5 kilometers from the school, "temporary booths" were set up at the school to allow girls to withdraw the stipend money.⁶⁶ This system, according to Mahmud, "empowered" girls by giving them agency over their own finances and minimized leakages by keeping school authorities out of the process.⁶⁷ The program recipients received the stipend through bank accounts in two installments, and the amount increased with grade level, as shown below.⁶⁸

⁶⁰ Ibid., 67-92.

⁶¹ Ibid., 67-92.

⁶² Ibid., 67-92.

⁶³ Ibid., 1-15.

⁶⁴ Ibid., 9.

⁶⁵ Ibid., 12.

⁶⁶ Ibid., 1-15

⁶⁷ Ibid., 1-15.

⁶⁸ Ibid., 1-15.

Figure 3: Rates of stipend and tuition per month in Taka					
Source: Simeen Mahmud, "Female Secondary School Stipend Programme in Bangladesh: A Critical Assessment."					
Grade	Stipend	Tuition		Book Allowance	SSC Exam Fee
		Government	Non-gov.		
6	25	10	15		
7	30	12	15		
8	35	12	15		
9	60	15	20	250	
10	60	15	20		500

By 2004, the program covered 460 of the some 492 upazilas in Bangladesh. The number of participants fluctuated with changes to the program's targeting during renewals, but at the program's height, over 4 million girls were receiving the stipend (Figure 4).

Figure 4: Number of Girls Receiving Stipends, 1999-2005	
Source: Schurmann, Anna T, "Review of the Bangladesh Female Secondary School Stipend Project Using a Social Exclusion Framework," <i>Journal of Health, Population, and Nutrition</i> 27, no. 4 (August 2009): 505–17.	
Year	Number of Girls receiving stipends
1999	3, 564, 404
2000	3, 961, 194
2001	4, 191, 058
2002	4, 193, 352
2003	3, 467, 123
2004	2, 356, 856
2005	2, 270, 343

The national program was launched in 1993 and received increased technical and financial support from international actors, including NORAD, the World Bank, the government of Bangladesh, and the Asian Development Bank.⁶⁹ Each program and its corresponding organization covered specific upazilas; for example, SESIP was run by ADB. Control of the program within the government shifted throughout the years; it began as a pilot program under the Ministry of Health and Family Welfare and was later scaled up to a national program and

⁶⁹ Schurmann, 505–517.

taken over by the Ministry of Education.⁷⁰ Figures 5 and 6 depicts the financial breakdown of the program between the Bangladeshi government and international actors. The government incurred most of the program's costs, and the program made up a significant amount of the education budget (Figure 5). Total government expenditure on education remained mostly the same, hovering around 2% (Figure 5). All four programs (FSSAP, FSSAP funded by NORAD, FESP, SESIP) within the national program were renewed for a five-year period after 2004, with more components to improve quality of education.⁷¹

Figure 5: Funding Breakdown of National Stipend Program, 2004				
Source: Simeen Mahmud, "Female Secondary School Stipend Programme in Bangladesh: A Critical Assessment."				
Program	FSSAP	FSSAP	SESIP	FESP
Years	Phase 1: 1994-2001 Phase 2: 2002-2007	1994-2000	Phase 1: 1993-2000 Phase 2: 1999- 2006	1997-2002
Number of Upazilas	270	118	53	19
Funding Source	Government of Bangladesh	World Bank ⁷²	ADB	NORAD
Funding Breakdown	Phase 1: \$85.8 million of which Bangladesh government contributed 26% Phase 2: \$144.62 of which Bangladesh government proposed share is 16%		Phase 2: \$ 86 million of which Bangladesh government contributes 30%	Tk. 6000 lacs or NOK 100 million entirely for stipends, no Bangladesh government share

⁷⁰ Arends-Kuenning and Amin, "Women's capabilities and the right to education in Bangladesh." *International Journal of Politics, Culture and Society*, 15 (2001), 125-142.

⁷¹ Deepti Bhatnagar, Magüi Moreno Torres, Parameeta Kanungo and Ankita Dewan. "Empowerment Case Studies: Female Secondary School Assistance Project, Bangladesh." The World Bank Group, http://siteresources.worldbank.org/INTEMPowerment/Resources/14828_Bangladesh-web.pdf.

⁷² Funding came from the International Development Association (IDA), a funding branch of the World Bank that helps the world's poorest countries by providing loans (called "credits") and grants for programs that boost economic growth, reduce inequalities, and improve people's living conditions. More information at <http://ida.worldbank.org/about/what-ida>.

Figure 6: Cost to the Government of Bangladesh, 1997-2000

Source: Schurmann, Anna T, “Review of the Bangladesh Female Secondary School Stipend Project Using a Social Exclusion Framework,” *Journal of Health, Population, and Nutrition* 27, no. 4 (August 2009): 505–17. and <https://data.worldbank.org/>

	1997	1998	1999	2000
Expenditure in billions of takas	2.2	3.7	4.0	3.9
Expenditure as percent of Education Development Expenditure	15.0 %	17.7%	16.5%	15.7%
Government expenditure on education, total (% of GDP)	1.952%	n/a	2.133%	2.1%

4.4 Outcomes

In terms of increasing enrollment of girls in secondary school, the program appears to have been very successful. After the program began in 1993, female enrollment at the secondary level doubled between 1990 and 1997 to nearly 3 million girls.⁷³ These results are significant when considering the statistics before the program. In 1991, only 20% of women in Bangladesh were literate, and in secondary school, only 33% of enrolled students and 29% of graduates were girls.⁷⁴ In 2013, the literacy rate for girls ages 15-24 years is around 80%, and secondary school enrollment rate for girls reached around 50%.⁷⁵

It is difficult to isolate the stipend program from other education programs and reforms taking place at that time. Conditional cash transfers, which address the demand side, have historically been more effective alongside supply-side reforms. In Bangladesh, the female stipend program occurred alongside supply side improvements such as facilities development, teacher training and curriculum development, capacity building for academic supervision, and

⁷³ Schurmann, 505–517.

⁷⁴ Ibid, 505-517.

⁷⁵ “Bangladesh: Statistics,” UNICEF, 18 December 2013.

https://www.unicef.org/infobycountry/bangladesh_bangladesh_statistics.html.

institutional development for monitoring and evaluation.⁷⁶ Additionally, similar programs, including Food for Education program (FFE) took place in 1993 and “incentivized primary school attendance for targeted vulnerable households by providing wheat and flour, conditional on school attendance.”⁷⁷ That is why impact assessments were conducted by different social scientists and organizations attempting to isolate the stipend’s impact on secondary school enrollment for girls. Impact assessments would attempt to isolate the impacts of the program by comparing to girls of the same age in urban areas who were ineligible for the program.⁷⁸ In the process, these impact assessments revealed a variety of short and long-term outcomes on participants.

According to Mahmud, impact assessments revealed positive impacts such as increased “age at marriage, greater birth spacing, positive attitude to smaller family size, and higher employment and earning levels.”⁷⁹ Additionally, the program appeared to improve some “attitudes among community leaders and the general population towards female secondary education.”⁸⁰ Studies of the female stipend program also revealed that “older siblings’ education has a significant, and large, impact on younger siblings’ education.”⁸¹ It was estimated that for each “additional year of schooling undertaken by older siblings, the number of years of schooling completed by younger siblings increases by about 0.13 years.”⁸² A study by

⁷⁶ Ibid., 505-517.

⁷⁷ Shamsul Haque, “The Changing Balance of Power Between the Government and NGOS in Bangladesh.” *International Political Science Review* 23, no. 4 (October 1, 2002): 411–35.
<https://doi.org/10.1177/0192512102023004006>

⁷⁸ Y. Hahn, Islam, A., Nuzhat, K., Smyth, R., & Hee-Seung, Y, “Education, Marriage And Fertility: Long-Term Evidence From A Female Stipend Program In Bangladesh,” Monash Business School Discussion Paper, Department of Economics, 2015.

⁷⁹ Mahmud, 1-15.

⁸⁰ Ibid., 1-15.

⁸¹ Lutfunnahar Begum, Asad Islam, and Russell Smyth, “Girl Power: Stipend Programs and the Education of Younger Siblings,” *The Journal of Development Studies* 53, no. 11 (November 2, 2017): 1882–1898.

⁸² Ibid., 1882–1898.

Shamsuddin found that exposure to five years of the program led to “one year increase in education level completed and an increase in female labor force participation by six percentage points.”⁸³ A study by Hahn et. al confirmed that “short-term decline in fertility from remaining in school” was sustained in the long-term.⁸⁴ Participants were “more likely to work in the formal sector and less likely in the agricultural or informal sector” and “married more educated husbands who had a better occupation and who were closer in age to their own age.”⁸⁵ Additionally, the study found that “the children of eligible women were taller and heavier for their age, suggesting that the stipend generated positive intergenerational health effects.”⁸⁶

It has also been debated to what extent achieving educational indicators like enrollment can be considered a sign of education attainment. This is a recurring argument in the literature surrounding Conditional Cash Transfer programs in general. The Female Stipend Program and its goals and outcomes have been criticized for focusing on meeting quotas and numbers rather than educational or rights-based outcomes.⁸⁷ For example, enrollment and attendance in school is a necessary but not sufficient condition for receiving an education. Participants did not seem to perform any better in school or on the Secondary School Certificate (SSC) examinations, nor did the program cover the cost of tutoring for these exams, which can be difficult to pass.⁸⁸ Even though the program was used in tandem with other projects to improve education quality in Bangladesh, including the recruitment of additional teachers, some authors criticized the program for not doing enough to improve education quality.⁸⁹

⁸³ Mrittika Shamsuddin, “Labour Market Effects of a Female Stipend Programme in Bangladesh,” *Oxford Development Studies* 43, no. 4 (October 2, 2015): 425–447.

⁸⁴ Hahn, Nuzhat, Smyth, and Hee-Seung, 8.

⁸⁵ *Ibid.*, 13

⁸⁶ *Ibid.*, 11.

⁸⁷ Arends-Kuenning and Amin, 125-142.

⁸⁸ *Ibid.*, 125-142.

⁸⁹ Mahmud, 14.

It is unclear if the stipend program eliminated the phenomena of son-bias in education. Evidence from Asadullah and Chaudhury suggest that even if the gender gap has reversed in Bangladesh, the “pass-rate of females in secondary school certificate (SSC) exams is lower relative to boys, particularly in rural areas” and that numeracy and literacy skills revealed a gender bias against girls.⁹⁰ Findings in rural Bangladesh revealed that decisions about girls’ education were still strictly controlled by fathers, and that mothers were largely excluded from education decisions regarding their children.⁹¹

Most importantly though, the program was criticized for failing to sufficiently help girls in underserved areas. The stipend amount was the same for everyone and did not increase if girls came from poorer backgrounds. A study by Behrman found that a family with lower socioeconomic status led to a “decreased probability of stipend participation.” She suggests that this is because higher socioeconomic status families “have different preferences about children’s schooling or are better at navigating the school system and gaining access to stipends.”⁹² She concludes that stipend programs “can improve absolute schooling for populations while failing to reduce relative achievement gaps between children of different socioeconomic backgrounds.”⁹³ Having a program apply without any targeting other than meeting the conditions also meant that because some families may have been receiving the stipend even if they would have sent their girls to school without it. The different perspectives on targeting became very clear as discussion turned to the future of the program from the involved actors.

4.5 Analysis of Involved Political Actors

⁹⁰ Mohammad Niaz Asadullah and Nazmul Chaudhury, “Reverse Gender Gap in Schooling in Bangladesh: Insights from Urban and Rural Households,” *Journal of Development Studies* 45, no. 8 (September 2009): 1360–80.

⁹¹ *Ibid.*, 1360–1380.

⁹² Julia Andrea Behrman, “Do Targeted Stipend Programs Reduce Gender and Socioeconomic Inequalities in Schooling Attainment? Insights from Rural Bangladesh,” *Demography* 52, no. 6 (December 2015): 1917–1927,

⁹³ *Ibid.*, 1917–1927.

The arrangement between domestic and international actors created some tension on the topic of targeting and future programs. During discussions of renewal, international donors sought results or evidence of changing behavior, and therefore strove for more specific targeting, while the government wanted to promote wider coverage and access.⁹⁴ Donors were reluctant to increase stipend amounts for the very poorest, unless the universal aspect of the stipend was withdrawn to focus on the neediest. Meanwhile, the government, who provided 60% of the funding, was opposed to more stringent targeting.⁹⁵ The lack of targeting made the program extremely expensive, costing 15% of the secondary education budget and 6% of the total education budget.⁹⁶ Other CCT programs have more stringent targeting mechanisms to maximize efficiency. Authors like Schurmann argue that the Government of Bangladesh wanted to keep the program untargeted for the “popularity and electoral support it provided.”⁹⁷

Once gender parity was achieved, subsequent programs have focused on targeting the poorest boys and girls and providing them with stipends and tuition coverage. This program was known as the Secondary Education Quality and Access Enhancement Project (SEQAEP) and it was launched in 2008 with the support of the International Development Association (IDA).⁹⁸ To address the concerns of previous programs, these new programs have “quality-enhancing” incentives and proxy means testing-targeting rather than universal coverage.⁹⁹ It would appear that donors’ push for stringent targeting, the expenses of running a national program, and the achievement of gender parity forced the program and the Government of Bangladesh to adopt more stringent targeting.

⁹⁴ Mahmud, 1-15.

⁹⁵ Ibid., 1-15

⁹⁶ Schurmann, 505–517.

⁹⁷ Ibid., 505–517.

⁹⁸ “Attracting the Underprivileged Students in Bangladesh with the Help of World Bank,” *Daily The Pak Banker*, May 10, 2012.

⁹⁹ Ibid.

4.4 Conclusion

After its scaling up to a national program in 1993, the Female Stipend Program is credited with the dynamic improvements in the enrollment of girls in secondary school in Bangladesh that have occurred since the 1990s. Adolescent girl's attendance in secondary school was prioritized due to the unique cultural practices and income barriers that put them at a disadvantage for receiving an education. In addition to the increase in enrollment, other positive short and long-term outcomes were observed in impact reports, including increased age at marriage and birth spacing, improvements in family health and impacts on employment and earning level. Debates about future programs and targeting revealed tensions between political actors, but eventually, gender parity in education was achieved, and on average, girls are now attending school at slightly higher rates than boys.

5 Case Study: Pakistan

5.1 Introduction

The Female Secondary School Stipend (FSSS) was implemented in the Punjab province in 2004 and successfully increased secondary school enrollment for girls. Impact reports also revealed improvements in short and long-term indicators, such as drop-out rates, enrollment rates, later earning and consumption habits, and age of marriage.¹⁰⁰ This case study will cover the program's origins, design, and outcomes, in order to analyze the program's successes and shortcomings.

5.2 Origins

¹⁰⁰ Andaleeb Alam, Javier Baez, and Ximena Del Carpio, "Does cash for school influence young women's behavior in the longer term?: evidence from Pakistan," Institute for the Study of Labor, May 2011.

The stipend was implemented as part of the Punjab Education Sector Reform Programme (PESRP) undertaken by the Provincial Government of Punjab and development partners in 2004.¹⁰¹ The reforms themselves had three strategic pillars: “public finance reforms to realign expenditures at the provincial and district level toward education and other pro-poor expenditures; devolution and public sector management reforms; and education sector reforms to improve quality, access, and governance of the education system.”¹⁰² These reforms introduced the female secondary cash transfer program alongside improvements to the supply side, including free textbook programs, the hiring of 50, 000 teachers, the establishment of “community-based school councils,” and the establishment of a performance-based monitoring system.¹⁰³ Around 30, 000 schools received additional class rooms and toilets, and the reforms provided financing for 300 private schools to support students from lower income families.¹⁰⁴

The Punjab province was the first to undergo education reforms and was chosen because of its size.¹⁰⁵ Out of the four provinces (Punjab, Sindh, Baluchistan, and Khyber Pakhtunkhwa), Punjab is the most populous, comprising almost 60% of the total population of Pakistan, and produces 57% of Pakistan’s GDP.¹⁰⁶ In Pakistan, responsibility over public education is largely devolved to the provincial level.¹⁰⁷ In 2000, Pakistan introduced devolution reforms that gave

¹⁰¹ Ibid.

¹⁰² Nazmul Chaudhury and Dilip Parajuli, “Conditional Cash Transfers and Female Schooling: The Impact of the Female School Stipend Program on Public School Enrollments in Punjab, Pakistan,” The World Bank, December 2006.

¹⁰³ World Bank, “Pakistan: Punjab Education Sector Reform Program (PESRP),” SAR Regional Strategy Update, January 2007, 53-54.

¹⁰⁴ Ibid.

¹⁰⁵ Ibid., 53-54.

¹⁰⁶ Katharine Adeney, “A Step Towards Inclusive Federalism in Pakistan? The Politics of the 18th Amendment,” *Publius* 42, no. 4 (2012): 539–565.

¹⁰⁷ Chaudhury and Parajuli.

district governments the responsibility to deliver basic education.¹⁰⁸ Much of the PESRP program fell under the personal oversight of the Chief Minister of the province of Punjab.¹⁰⁹ In 2011, the then-Chief Minister Shahbaz Sharif made “unprecedented” political investments into the program, personally leading “stock take meetings to review the performance of districts and the School Education Department against pre-aligned goals and targets.”¹¹⁰ At the primary level, both public and private schools are better funded, making them more affordable and accessible.¹¹¹ However, secondary education in Pakistan is made up of mostly public schools, and not every village has access to middle schools (grades 6 to 8) or secondary schools (grades 9 and 10).¹¹² This is particularly detrimental to girls, who are even less likely to attend schools farther away due to safety concerns.¹¹³ In 1992, less than a quarter of girls in Pakistan were enrolled in secondary school nationally (Figure 7).

Figure 7: Secondary School Gross Enrollment Before and After Stipend¹¹⁴		
Source: World Bank National Accounts Data, and OECD National Accounts data files, The World Bank Group, 2018. https://data.worldbank.org/		
	1992	2006
Girls	18.73%	28.02%
Boys	37.43%	36.08%

Girls in Pakistan face many similar obstacles to receiving an education as girls in many other developing countries. The most significant barriers, however, are poverty and cultural

¹⁰⁸ Taro Komatsu, “Decentralization and Accountability Contexts: District Education Officers’ Perspectives on Education in Post-Devolution Pakistan,” *Journal of International Cooperation in Education*, Vol. 14 No. 2 (2011): 189-203.

¹⁰⁹ Umair Javed, and Salman Naveed, *Punjab Wins, Losses and Challenges for the Future 2018-2023*. Islamabad: Alif Ailaan, 2018.

¹¹⁰ *Ibid.*,

¹¹¹ IEG (Independent Evaluation Group), “Do Conditional Cash Transfers Lead to Medium-Term Impacts?: Evidence from a Female School Stipend Program in Pakistan,” Washington, DC: World Bank, 2011, 4.

¹¹² *Ibid.*, 4.

¹¹³ Zeba Sathar, Asif Wazir, and Maqsood Sadiq, “Struggling against the Odds of Poverty, Access, and Gender: Secondary Schooling for Girls in Pakistan,” *The Lahore Journal of Economics* 18, (2013): 67-92.

¹¹⁴ Gross enrollment ratio is the ratio of total enrollment, regardless of age, to the population of the age group that corresponds to the level of education. World Bank National Accounts Data, and OECD National Accounts data files, The World Bank Group, 2018. <https://data.worldbank.org/>

practices. Studies have shown that impoverished households are even less likely to send girls to school compared to their male siblings.¹¹⁵ Girls provide more “child labor inputs to the household’s economic activities and domestic chores,” and thus poor households are more likely to rely on girls’ labor.¹¹⁶ Patriarchal values also factor into this gender gap in education; women are frequently restricted to the private sphere, married at a young age, or face mobility restrictions, which all create barriers to girls’ secondary education.¹¹⁷ Due to this direct relationship between parental income and girl’s enrollment in school, conditional cash transfers have become a popular development strategy because they ease the financial deterrents associated with girls’ education and positively incentivize investments in girls’ education.

5.2 Program Design

The Punjab Female School Stipend (FSSS) provides eligible students in grades 6- 8 600 Pakistani rupees (roughly 10 USD) quarterly if they attended a minimum of 80% of school days.¹¹⁸ Recipients were selected based on sixteen districts in Punjab with the lowest literacy rates.¹¹⁹ Females were eligible for the stipend only if they attend public secondary schools, demonstrating the public focus of the reform agenda.”¹²⁰ The districts chosen were Bahawalnagar, Bahwalpur, Bhakkar, Chinniot, Dera Ghazi Khan, Jhang, Kasur, Khanewal, Layyah, Lodhran, Muzaffargarh, Okara, Pakpattan, Rajanpur, Rahim Yar Khan and Vehari, which are located in the south of the province (Figure 8).¹²¹ In 2006, the program was expanded

¹¹⁵ Ibid, 67-92.

¹¹⁶ Ibid, 67-92.

¹¹⁷ Rashid Menhas et al., “Cultural Barriers of Female Empowerment,” *Afro Asian Journal of Anthropology and Social Policy* 4, (2013): <https://doi.org/10.5958/j.2229-4414.4.1.001>.

¹¹⁸ Andaleeb Alam, Javier Baez, and Ximena Del Carpio,

¹¹⁹ Andaleeb Alam, Javier Baez, and Ximena Del Carpio.

¹²⁰ Ibid.,

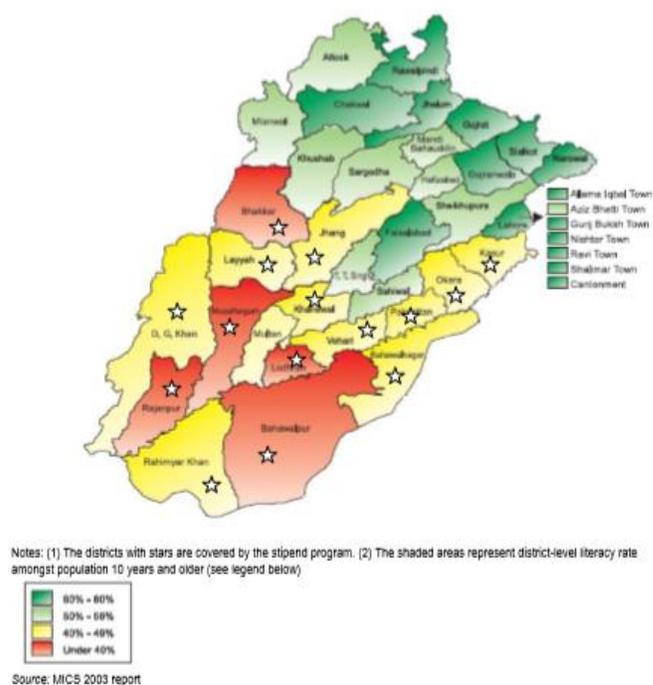
¹²¹ Department of School Education, Government of Punjab, “Distribution of Stipend to Girl Students,” Punjab Education Sector Reform Programme, Pakistan, 2016. <http://www.pesrp.edu.pk/pages/Stipend-to-Girl>.

to girls in grades 9 and 10.¹²² Schools in stipend districts are required to keep records of class attendance and every quarter, the list of all eligible students is submitted to the Executive District Office for Education (EDO).¹²³ Stipend requests are then sent to the Program Monitoring and Implementation Unit (PMIU), the EDO receives and transfers the stipend to post offices or through the schools to the households of the girls.¹²⁴ The process takes about 10-14 weeks, and recipients sign a receipt to acknowledge they received the payment.¹²⁵

Figure 8: Geographical Coverage of the Stipend Program

Source: IEG (Independent Evaluation Group). 2011. "Do Conditional Cash Transfers Lead to Medium-Term Impacts?: Evidence from a Female School Stipend Program in Pakistan." Washington, DC: World Bank.

Geographical Coverage of the Program



¹²² Andaleeb Alam, Javier Baez, and Ximena Del Carpio.

¹²³ IEG (Independent Evaluation Group), "Do Conditional Cash Transfers Lead to Medium-Term Impacts?: Evidence from a Female School Stipend Program in Pakistan," Washington, DC: World Bank, 2011. <http://ieg.worldbankgroup.org/sites/default/files/Data/reports/pakistanctimpacteval2011.pdf>.

¹²⁴ Ibid.

¹²⁵ Ibid.

By 2007, the stipend program had reached 245,000 middle school beneficiaries.¹²⁶ An expansion of the PESRP, called the Second Punjab Education Sector Reform Program (PESRP II), was launched in 2012.¹²⁷ The program is currently ongoing, and the PESRP website describes the program's goals as "improving enrollment, increasing retention, reducing gender disparities and enhancing female prestige."¹²⁸ From 2013-2014, the program boasted 411,000 recipients from grades 8-10, with the same condition of 80% attendance.¹²⁹

5.4 Outcomes

The program was largely successful at achieving its goals. An impact report from 2006 revealed that female middle school enrollment rate in the provinces increased from 43% (baseline 2003) to 53% in 2005.¹³⁰ It was found that girls who received the stipends were more likely to complete middle school and high school.¹³¹ The female dropout rates between grade 5 and 6 decreased by 25% and by 20% for middle school.¹³² Additionally, child labor seems to have been affected by the stipend. Girls' participation in unpaid family work fell, and labor force participation of adolescent girls in stipend districts fell by 4–5 percentage points compared to those in non-stipend areas.¹³³ Girls in stipend districts were able to delay marriage on average by 1.4 years and have 0.3 fewer children (marginally significant in a statistical sense).¹³⁴ While the

¹²⁶ Ibid.,

¹²⁷ World Bank, "Pakistan: Country Snapshot," Washington, DC: World Bank, 2014.

¹²⁸ Department of School Education, Government of Punjab, "Distribution of Stipend to Girl Students," Punjab Education Sector Reform Programme, Pakistan, 2016. <http://www.pesrp.edu.pk/pages/Stipend-to-Girl>.

¹²⁹ Ibid.

¹³⁰ Tahir Andrabi, Jishnu Das, Asim Ijaz Khwaja, Tara Vishwanath, Tristan Zajonc. "Pakistan: Learning and Educational Achievements in Punjab Schools (LEAPS): Insights to inform the education policy debate." *Learning and Educational Achievement in Punjab Schools (LEAPS) Report, 2007*. <http://documents.worldbank.org/curated/en/997531468090281061/pdf/437500WP0PAK021Box0327368B01PUBLIC1.pdf>.

¹³¹ Andaleeb Alam, Javier Baez, and Ximena Del Carpio, 5-12.

¹³² Ibid., 5-12.

¹³³ Zeba Sathar, Asif Wazir, and Maqsood Sadiq, 67-92.

¹³⁴ Ibid., 67-92.

program was renewed, the only available impact reports come from 2006-2009, and do not cover the PSERP II, the program's renewal that began in 2012. More impact reports must be completed, to fully understand the other short and long-term effects of the program.

Some authors have said that the program's costs outweigh its benefits, because "the stipend cannot distinguish between children who would be going to school anyway, or children who change their decision as a result of the stipend, or children who would not go to school with or without the stipend."¹³⁵ This could be a result of the targeting, which was limited to girls in districts with low literacy rates, but did not measure who would be going to school without the incentive. A few inconsistencies in the program's implementation have also been reported. In some of the provinces, there was confusion about the criteria for the program. In Bahawalpur, it was reported that parents were unaware of the requirements for receiving the stipend, and it has been recommended that the local administration make more of an effort to raise awareness of the program.¹³⁶ In another province, Rahim Yar Khan, ATM cards for stipend participants were under issued, leaving many without their stipend program.¹³⁷

Additionally, impact assessments of the FSSS revealed that parents responded to the program by sending their sons to private primary schools.¹³⁸ Studies have also shown that even in rich families, where income is not a deterrent to girls' education, parents in Pakistan prefer to send their daughters to public school over private.¹³⁹ The number of private schools in Punjab has increased since the beginning of the stipend program. In 2003 before the stipend program,

¹³⁵ Tahir Andrabi, Jishnu Das, Asim Ijaz Khwaja, Tara Vishwanath, Tristan Zajonc, "Pakistan: Learning and Educational Achievements in Punjab Schools (LEAPS): Insights to inform the education policy debate."

¹³⁶ "Revamping of Public Sector Education Stressed." *The News International*, February 16, 2017.

¹³⁷ "CM's Initiative: 'Bottlenecks' Delay Payments to Students in RYK." *Dawn (Pakistan)*, September 8, 2017.

¹³⁸ Andaleeb Alam, Javier Baez, and Ximena Del Carpio, 5-12.

¹³⁹ Zeba Sathar, Asif Wazir, and Maqsood Sadiq, 67-92.

there were around 19, 000 private schools.¹⁴⁰ In 2002, forty-four thousand government primary schools, seven thousand government middle schools, four to five thousand government high schools, and five hundred higher secondary schools.¹⁴¹ In latest estimates of the Punjab province, there are approximately 60,000 government schools and 35,000 private schools.¹⁴² Fees in private schools are often low and below cost of the FSSS stipend.¹⁴³ Children who study in private schools score substantially higher in tests in all subjects and receive a better quality education.¹⁴⁴ This evidence would suggest that girls continue to be at disadvantage when they compete with male siblings for resources towards their education. Further assessments of the stipend program should take this trend into account, as it calls into question the quality of education received by girls compared to their male counterparts, potentially widening the gender gap in education in a different way. One of the most important policies of the Punjab education reforms was the Private School Census in 2016-17 to evaluate the growth and impact of private schools.¹⁴⁵ There has been explosive growth of “self-owned, nonreligious, for-profit private schools” in Punjab since the 1990s, which has been described as “decentralized and market based.”¹⁴⁶ Gathering information on the impact of private schools is a crucial first step in achieving some level of standardization.

5.5 Analysis of Involved Political Actors

The stipend program and broader education reforms in Punjab are significantly influenced by domestic and international politics. Education reform programs in Punjab are

¹⁴⁰ Robina Shoeb, Muhammad Abrar Ahmad, and Anam Iftikhar, “History of Education In Punjab, 1999-2008: An Analysis,” *Journal of the Research Society of Pakistan* Volume No. 54, Issue No. 2 (2017).

¹⁴¹ Ibid.

¹⁴² Ibid.

¹⁴³ Ibid, 5-12.

¹⁴⁴ Ibid., 14.

¹⁴⁵ Ibid.,

¹⁴⁶ Nazmul Chaudhury, and Dilip Parajuli,

supported by two international donors, the World Bank and the UK’s Department for International Development (DFID). Figure 9 depicts the breakdown of Phase II funding found in a World Bank report from 2015 and shows how the program continues to be funded by a combination of donors and the Pakistani government. The DFID and the Bank have also provided “technical and professional assistance” and participate in a bimonthly conference with the Chief Minister Punjab, heads of Education Departments, and Finance, Planning and Development Departments, to monitor the program’s progress.¹⁴⁷ The PESRP reforms have been described by the World Bank as having a “country-wide” impact, with the Government of Pakistan acknowledging the Bank’s positive role and requesting “similar programmatic support for other provinces of the country.”¹⁴⁸

Figure 9: Financing of PESRP II

Source: <http://documents.worldbank.org/curated/en/282311468083333884/pdf/875500REVISED000Meetings02014000May.pdf>

PAKISTAN: Second Punjab Education Sector Project			
Key Dates:			
Approved: April 26, 2012			
Effective: June 6, 2012			
Closing: December 31, 2015			
Financing in million US\$			
Financing source	Total amount	Disbursed	Undisbursed
Total Project Cost	4287.7	94.95	4190.17
Borrower	3837	0.0	3837
Total Bank Financing			
IBRD	0.0	0.0	0.0
IDA	350	94.95	253.17
* As of February 28, 2014			



FINANCING:

Financier	Financing*	Disbursed	Undisbursed
IBRD			
IDA	350.0	304.3	45.7
Government of Pakistan	3837.0		
Other			
Total Project Cost	4287.7		

*\$ millions; as of June 30, 2015; revised amount after partial cancellation. For more information see the latest Implementation Status and Results Report

¹⁴⁷ Umair Javed, and Salman Naveed, *Punjab Wins, Losses and Challenges for the Future 2018-2023*. Islamabad: Alif Ailaan, 2018.

¹⁴⁸ World Bank, “Pakistan: Punjab Education Sector Reform Program (PESRP).”

This level of international involvement is likely because of Pakistan's difficulties in reaching its Millennium Development Goals as well as its economic struggles. The UK's Department for International Development website justifies its support of development projects in Pakistan for the sake of "millions of poor Pakistanis, and the stability and security of both the region and the UK."¹⁴⁹ While highlighting Pakistan's high levels of poverty and inequality, high risk of natural disasters, and extremism and militancy, the department claims to support the growth of democracy and government institutions.¹⁵⁰ Additionally, the countries have a notable relationship; Pakistan is also a former British colony and the United Kingdom is home to a sizable population of British Pakistanis. Foreign aid towards Pakistan is also typically associated with the strategic significance of the country and the security concerns of the United States and its allies. The United Kingdom was among the countries that invaded Afghanistan alongside the United States in 2001. Exact figures of total multilateral and bilateral aid to Pakistan come from a variety of sources are often contradictory and vague. This international security interest in Pakistan, especially when considering the dominance of the Pakistani military on society and politics, makes transparency, accountability, and monitoring an important part of the donor process, to make sure that funding goes directly to development projects.

5.6 Conclusion

Punjab's Female Secondary School Stipend (FSSS) was successful increasing the enrollment rate of girls at the secondary school level. Other positive externalities were also observed, including marriage and birth delays, and positive impacts on later consumption and earning levels. There is significant room for further study; targeting districts may need to be

¹⁴⁹ Department for International Development, "DFID Pakistan." <https://www.gov.uk/world/organisations/dfid-pakistan>.

¹⁵⁰ Ibid.,

adjusted, and impact reports of the stipend on high school beneficiaries are needed. Another interesting factor is the relationship between girls and parental decisions for private versus public schooling. If this trend of sending boys to private school over girls continues, the gender gap in education would decrease, but the quality of education could potentially increase. Studying the impact of private schooling on gender and investing in more in education on a national scale would help maximize the benefits of the cash transfers and help Pakistan achieve its global development and constitutional education commitments.

The purpose of this section of the paper is to compare the Female Stipend Program (FSP) in Bangladesh and the Female Secondary School Stipend (FSSS) in Pakistan, in order to determine why the Bangladesh program was so successful, and what lessons about CCTs in South Asia could be drawn from comparing the programs. First, outcomes are compared, in order to determine how the programs differed. Finally, four factors- program design, education system differences, political factors, and economic factors- were analyzed in order to determine why the programs had different outcomes.

6.1 Outcomes Analysis

Figure 10: Bangladesh, Secondary School Enrollment, Before and After Stipend, and Most Recent			
Source: World Bank National Accounts Data, and OECD National Accounts data files, The World Bank Group, 2018. https://data.worldbank.org/			
	1990	1998	2016
Girls	13.67%	42.18%	72.49%
Boys	26.8% s	44.88%	65.61%

Figure 11: Pakistan, Secondary School Enrollment, Before and After Stipend, and Most Recent			
Source: World Bank National Accounts Data, and OECD National Accounts data files, The World Bank Group, 2018. https://data.worldbank.org/			
	1992	2006	2016
Girls	18.73%	28.02%	41.116%
Boys	37.43%	36.08%	50.72%

In terms of outcomes, the stipend program had a larger impact on Bangladesh. Girls' enrollment increased at a much larger rate, from 13.67% in 1990 to 42.18% in 1998 (Figure 10). In Pakistan, the stipend program increased female secondary school enrollment rate in the Punjab province increased from 43% before the program to 53% in 2005.¹⁵¹ National female secondary school enrollment rate increased from 1992 to 2006 by about 10% and is about 41% today (Figure 11). It was difficult to find enrollment statistics for both countries, as both had several years missing from the data available.

While the gross enrollment rates for Pakistan were missing from World Bank database for the years between 1992 and 2006, Pakistan's national and regional progress were found using the Gender Parity Index for secondary education (Figure 12).¹⁵² The GPI for Pakistan has increased overtime but appears to have fluctuated, from 0.75 in 2001/02 before the stipend program, to 0.81 in 2011/12. Punjab has the highest GPI compared to other regions but has experienced fluctuations in reaching a higher GPI. For example, the GPI increased after 2004/05 after the program began, but decreased in 2007/08, increased, and then decreased again in 2011/12. To compare, Bangladesh has been able to achieve and maintain gender parity (Figure 13).

Figure 12: Gender Parity Index, Secondary School, Pakistan								
Source: Ministry of Planning, Development and Reform Government, "Pakistan Millennium Development Goals Report 2013," Government of Pakistan, Islamabad, Pakistan, 2013, http://www.pk.undp.org/content/dam/pakistan/docs/MDGs/MDG2013Report/final%20report.pdf .								
Region	2001/02	2003/04	2004/05	2005/06	2007/08	2008/09	2010/11	2011/12
Pakistan	0.75	0.77	0.78	0.78	0.82	0.80	0.85	0.81
Punjab	0.86	0.87	0.84	0.88	0.94	0.91	0.97	0.85
Sindh	0.68	0.74	0.83	0.77	0.77	0.76	0.79	0.84

¹⁵¹ Andrabi, Das, Khwaja, Vishwanath, and Zajonc. "Pakistan: Learning and Educational Achievements in Punjab Schools (LEAPS): Insights to inform the education policy debate." *Learning and Educational Achievement in Punjab Schools (LEAPS) Report*, 2007.

¹⁵² The index refers to the ratio of females to males enrolled in schools and is measured using net enrollment of students in the class level of 6-10.

KP	0.45	0.53	0.61	0.49	0.61	0.59	0.60	0.59
Balochistan	0.43	0.63	0.63	0.57	0.58	0.50	0.41	0.41

Figure 13: Gender Parity Index, Secondary School, Bangladesh						
Source: General Economics Division (GED) Bangladesh Planning. “Bangladesh Progress Report 2015” Government of the People’s Republic of Bangladesh, September 2015.						
Year	1991	1995	2000	2005	2010	2011
GPI	0.52	0.82	1.06	1.04	1.14	1.13

Overall, both countries have seen an increase in enrollment for both genders, likely because of the investments in education since the 1990s. Both programs had positive short and long-term interests (Figure 14).

Figure 14: Outcomes Comparison, Bangladesh and Pakistan		
	Bangladesh’s FSP	Pakistan’s FSSS
Short-term	<p>In 1990, the gross national secondary school enrollment for girls was 13.67%, compared to 26.8% for boys. After the program began in 1993, female enrollment at the secondary level doubled between 1990 and 1997 to nearly 3 million girls.</p> <p>In 1991, only 20% of women in Bangladesh were literate, and in secondary school, only 33% of enrolled students and 29% of graduates were girls.</p> <p>In 2013, the literacy rate for women ages 15-24 years is around 80%.</p> <p>In 2016, gross national secondary school enrollment was 72.49% for girls and 65.61% for boys.</p>	<p>LEAPS: Female secondary school enrollment rate in the province increased from 43% (baseline 2003) to 53% in 2005.</p> <p>Andaleeb Alam, Javier Baez, and Ximena Del Carpio: Girls who received the stipends were more likely to complete middle school and high school.</p> <p>Female dropout rates between grade 5 and 6 decreased by 25% and by 20% for middle school</p> <p>Girls’ participation in unpaid family work fell, and labor force participation of adolescent girls in stipend districts fell by 4–5%</p>
Long-term	<p>Mahmud: Increased age at marriage, greater birth spacing, positive attitude to smaller family size, and higher employment and earning levels. The program appeared to improve some attitudes among community leaders and the general population towards female secondary education.</p> <p>Lutfunnahar Begum, Asad Islam, and Russell Smyth: For each additional year of schooling undertaken by older siblings, the number of years of schooling completed by younger siblings increases by about 0.13 years.</p> <p>Shamsuddin: Exposure to five years of the program led to “one-year increase in education level completed and an increase in female labor force participation by six percentage</p>	<p>LEAPS: Girls in stipend districts were able to delay marriage on average by 1.4 years and have 0.3 fewer children (marginally significant in a statistical sense).</p> <p>Andaleeb Alam, Javier Baez, and Ximena Del Carpio: Parents responded to the program by sending their sons to private primary schools.</p> <p>National enrollment of girls in secondary school increased by about 10%.</p>

	<p>points. It also found that wages decrease by about 17% because the women have difficulties in finding a good job and end up in low productivity self-employment work.</p> <p>Hahn et. all: Short-term decline in fertility from remaining in school was sustained in the long-term. Participants were “more likely to work in the formal sector and less likely in the agricultural or informal sector” and “married more educated husbands who had a better occupation and who were closer in age to their own age.” “the children of eligible women were taller and heavier for their age, suggesting that the stipend generated positive intergenerational health effects.”</p>	
MDGs	Bangladesh surpassed MDG 3, Target 3.1: Eliminate gender disparity in primary and secondary school	Pakistan unable to meet MDG 3

It is important to keep in mind that the program in Pakistan occurred much more recently. Bangladesh’s program began in 1993, twenty-five years ago, and Pakistan’s began in 2003, fifteen years ago. Pakistan’s program is also still on-going according to the PSERP website. The complete impact of the program, therefore, is unknown, and it is possible that Pakistan could see larger gains in secondary enrollment for girls as time goes by. Meanwhile, Bangladesh’s program has been replaced with a stipend program as a part of the Secondary Education Quality and Access Enhancement Project (SEQAEP) since 2008 and targets both underprivileged boys and girls.

The biggest takeaway is that both programs raised girls’ enrollment in secondary school. These results are highly consistent with the existing literature on conditional cash transfers. CCTs perform best at improving quantitative indicators for health and education. For example, enrollment in secondary school is a quantitative indicator that is often used in development statistics. CCTs do not necessary improve the quality of health or education, and enrollment statistics do not show the varying quality of education that children are receiving.

6.2 Analysis of Factors

This section of the paper analyzes the programmatic, systemic, political, and economic factors that may have contributed to the end of the gender gap in Bangladesh.

6.2.1 Factor 1: Programmatic Differences

According to the literature, the success of a stipend program heavily depends on calibrating the right conditions and targeting. Bangladesh's program featured much more stringent conditions, meanwhile Pakistan's program only required 80% attendance of school days in order to receive the stipend (Figure 15). Girls' stipends in Bangladesh increased with grades, providing increasing incentive for staying in school and discouraging dropping out. It also required that they stay unmarried. Pakistan's program only required attendance of 80% of school days, did not have the marriage condition, and the stipend amount was the same for all grades. Additionally, girls had to receive at least 45% on their exams in Bangladesh. Perhaps one of the reasons Bangladesh saw more success in girls' secondary school enrollment could be the more stringent conditions of its CCT. While the FSP required slightly less attendance, the program was more committed to other factors that might affect parents' decisions to send girls to secondary school, such as marriage.

Figure 15: Program Design Comparisons		
	Bangladesh's FSP	Pakistan's FSSS
Conditions	Conditional on 75% attendance of the school year, at least 45% marks on exams, and remaining unmarried	Must attend a minimum of 80% of school days
Targeting	Female students enrolled in recognized institutions in rural upazilas where the program was taking place (covered 460 of the some 492 upazilas in Bangladesh)	Female students in sixteen districts in Punjab with the lowest literacy rates. Grades 6- 8 in 2004, expanded to grades 9 and 10 in 2006
Stipend Amount	Girl's tuition fees and a monthly stipend, increased with grade	600 Pakistani rupees (roughly 10 USD) quarterly

Girls Reached at Peak	In 2002, the program reached 4,193,352 girls. The amount decreased after	By 2007, the stipend program had reached 245,000. By 2013, the program reached 411,000.
Cost	In 2000, the program cost the government of Bangladesh 3.9 billion takas.	The government of Pakistan provided US\$ 3,387.7 million to PESRP II in 2012.

The two programs also had a completely different scope. The stipend program in Bangladesh was on a national scale, while the program in Pakistan was only implemented in the Punjab province. This is reflected in the number of girls reached and the cost of the programs. Bangladesh was able to reach millions of girls, but also spent several billion takas, or \$46,591,077 USD. The Punjab Education Reforms cost \$3, 387.7 million USD, but it was unclear how much of that reform budget was spent on the cash transfer program. CCTs often focus on making targeting most efficient, in order to minimize program costs and only reach households that would not be incentivized without the stipend. However, targeting is difficult and expensive to measure, sometimes done with proxy means testing or household surveys. Neither of these programs in South Asia relied on these sorts of targeting, and instead made the assumption that girls in lower literacy rates or rural upazilas faced collective economic and cultural barriers to education from their households and chose to target the stipends to these populations. Stipend amount may have also played a role in Bangladesh's success. The FSP gave smaller, more frequent monthly stipends that increased with girls' age, while Pakistan's FSSS gave larger amounts quarterly that did not change. Across CCT literature, there is no universal amount recommended for programs to be effective, just that it must be enough to overcome a household's opportunity costs to conform the program's requirements. It is possible that scaling up the stipend amount as girls continued in school provided additional incentive that contributed to Bangladesh's progress. Both programs targeted girls in secondary school and incentivized

enrollment rates with stipend payments, but there were also crucial programmatic design differences that may have impacted the programs' success. With the current data available, it is impossible to say whether one program design aspect made more of difference or not, however, future research could try and isolate program design aspects to find this answer. Pakistan might draw some lessons from Bangladesh's program, particularly in terms of targeting and stipend amount, which will be discussed in the recommendations section.

6.2.2 Factor 2: Differences in Educational Systems

By comparing the education systems of both countries, this section seeks to observe whether Bangladesh's program performed better due to factors regarding their education system. From what information was available from the World Bank, the governments of Bangladesh and Pakistan spend comparable amounts of their GDP on Education, although Pakistan spends slightly more (Figure 16). The governments of Pakistan and Bangladesh spend less on education compared to the rest of the region of South Asia, and Bangladesh has a slightly higher HDI value than Pakistan (Figure 17).

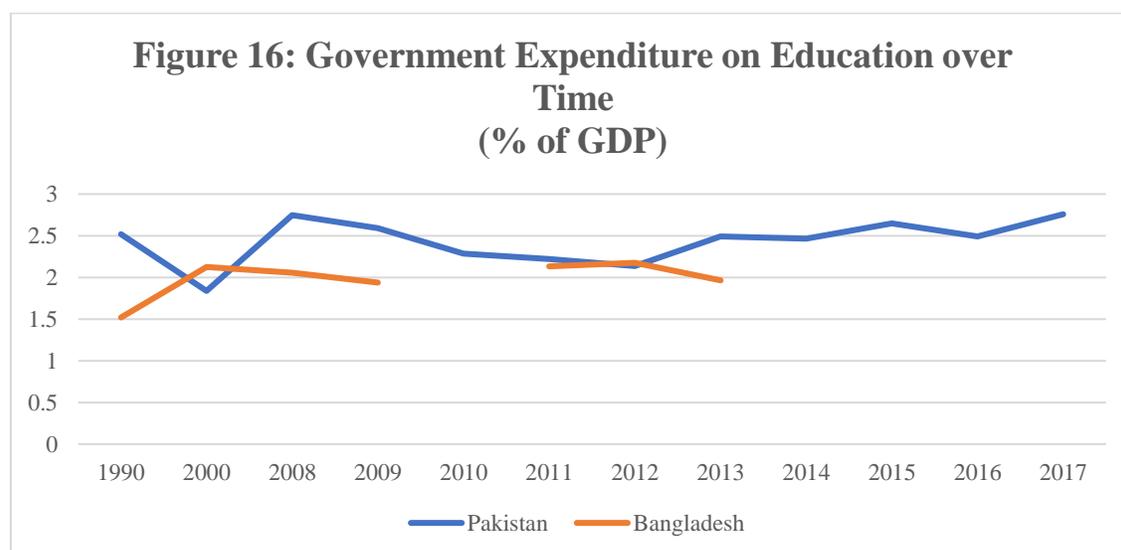


Figure 17: Human Development Indicators and Percentage (%) of GDP spent on Education for South Asia Countries
Sources: <http://hdr.undp.org/en/countries>
<http://wdi.worldbank.org/table/2.7>

Country	HDI Ranking 2018	HDI Value 2018	GDP Spent, 2009	GSP Spent, 2013
Afghanistan	168	0.498	n/a	3.5%
Bangladesh	136	0.608	1.9%	2.0%
Bhutan	134	0.612	4.6%	5.6%
India	130	0.640	3.3%	3.8%
Maldives	101	0.717	5.8%	3.8%
Nepal	149	0.574	4.7%	3.5%
Pakistan	150	0.562	2.6%	2.5%
Sri Lanka	76	0.770	2.1%	1.6%

From these statistics, one might be tempted to conclude that education in Bangladesh and Pakistan are fairly comparable; their governments spend similar amounts on education and both struggle with reaching complete secondary school enrollment. However, upon closer examination, the education systems of Pakistan and Bangladesh are very different. Unlike Bangladesh, where the public education system is highly centralized, Pakistan has devolved responsibility over public education to the provincial level.¹⁵³

In 2010, Pakistan added an 18th amendment to its Constitution, and Article 25a of that amendment called for free and compulsory education for all children aged 5–16 years old.¹⁵⁴ Despite this lofty commitment, Pakistan has been unable to deliver on its educational promises. Education governance in Pakistan lacks stability and consistency. Provincializing education led to the abolition of the federal Ministry of Education (MoE).¹⁵⁵ The same 18th

¹⁵³ Nazmul Chaudhury and Dilip Parajuli, “Conditional Cash Transfers and Female Schooling: The Impact of the Female School Stipend Program on Public School Enrollments in Punjab, Pakistan,” The World Bank, December 1, 2006. <https://EconPapers.repec.org/RePEc:wbk:wbrwps:4102>.

¹⁵⁴ Allah Bakhsh Malik, “Policy Analysis of Education in Punjab Province,” UNESCO, November 2011, http://unesco.org.pk/education/documents/situationanalysis/Education_Policy_Analysis_for_Punjab.pdf.

¹⁵⁵ Mehnaz Aziz David E. Bloom Salal Humair Emmanuel Jimenez Larry Rosenberg Zeba Sathar, “Education System Reform in Pakistan: Why, When, and How?” IZA Policy Paper No. 76, January 2014, 22.

amendment was wrought with controversy and devolving education to the provincial level was challenges by the Supreme Court in November 2011.¹⁵⁶ The government then took an existing ministry, the Ministry of Professional Education and Trainings, and turned it into the Ministry of Education and Training (MoET).¹⁵⁷ Not only did this create a great deal of instability in education policymaking, but the MoET lacks clear roles, responsibilities, and authority, especially in relation to provincial ministries of education.¹⁵⁸

Education reform on the national level has also been highly inconsistent across sectors and beholden to political whims. Education reforms on the national level prior to 2000 were “overwhelmingly marginalized in favor of primary education” at the behest of donors.¹⁵⁹ The Higher Education Commission (HEC), created in 2002, attempted to alleviate the sector differences, but have faced a reduced budget and pressure to investigate “degrees of sitting parliamentarians” by the Supreme Court, leaving it with few political allies.¹⁶⁰ It is unclear whether the HEC or the MoET are responsible for higher education in Pakistan.

The limitations of the education system in Pakistan might also be attributed to how the government spends its education budget. Currently, the government of Pakistan spends 2.4% of its GDP on education, with 89% of this budget used towards teacher’s salaries and 11% towards development.¹⁶¹ To compare, around the time of Bangladesh’s stipend program, the development budget was 58% of the education sector.¹⁶² Corruption and transparency are also a factor in the case of Pakistan’s education system. According to an article by *The Economist* published this

¹⁵⁶ Ibid., 22.

¹⁵⁷ Ibid., 22-23.

¹⁵⁸ Ibid., 23

¹⁵⁹ Ibid., 24.

¹⁶⁰ Ibid., 24.

¹⁶¹ Aftab Hussain, “Education System of Pakistan: Issues, Problems and Solutions.” Islamabad Policy Research Institute, March 2, 2015. <http://www.ipripak.org/education-system-of-pakistan-issues-problems-and-solutions/>.

¹⁶² UNESCO-IBE, “Bangladesh,” World Data on Education, 2006.

year, Pakistan’s political parties have used teaching jobs “as a way of recruiting election workers and rewarding allies,” with some pocketing the salary and not turning up to classes.¹⁶³ There are concerns about the credibility of enrolment statistics and lack of transparency from the provincial minister’s quarterly meetings.¹⁶⁴

Due to the provincialization of Pakistan, using national statistics for education funding and statistics can be misleading, because it is difficult to depict the differences in education indicators across provinces, and differences in education quality can skew national statistics. The most recent data that could be found for provincial education statistics were literacy rates across provinces from 2014 (Figure 18). While gender specific literacy rates for the provinces were unavailable, it is clear that literacy rates are higher in Punjab compared to the rest of the country.

Figure 18: Literacy Rates in Pakistan by Province				
Source: Abdul Rehman, Luan Jingdong, and Imran Hussain, “The Province-Wise Literacy Rate in Pakistan and Its Impact on the Economy,” <i>Pacific Science Review B: Humanities and Social Sciences</i> 1, no. 3 (November 2015): 140–44, https://doi.org/10.1016/j.psrb.2016.09.001 .				
Year	Punjab	Sindh	Khyber Pakhtunkhwa	Balochistan
1972	20.07%	30.20%	15.50%	10.10%
1998	46.60%	45.30%	35.40%,	26.60%
2010	71%	69%	60%	50%
2013	62%	60%	52%	44%
2014	61%	56%	53%.	43%

Pakistan encompasses several ethnic groups with none holding a clear majority, and unifies the country through Islam, a common language in Urdu, and a federalist government structure (Figure 19). After the secession of Bangladesh, Pakistan’s Constitution was rewritten in 1973 with a bicameral legislature that gave Punjab, the most populous province, the most seats in the National Assembly.¹⁶⁵ These circumstances gave Punjab a financial and political advantage

¹⁶³ “School reform: Pakistan is home to the most frenetic education reforms in the world.” *The Economist*, January 4, 2018. <https://www.economist.com/briefing/2018/01/04/pakistan-is-home-to-the-most-frenetic-education-reforms-in-the-world>.

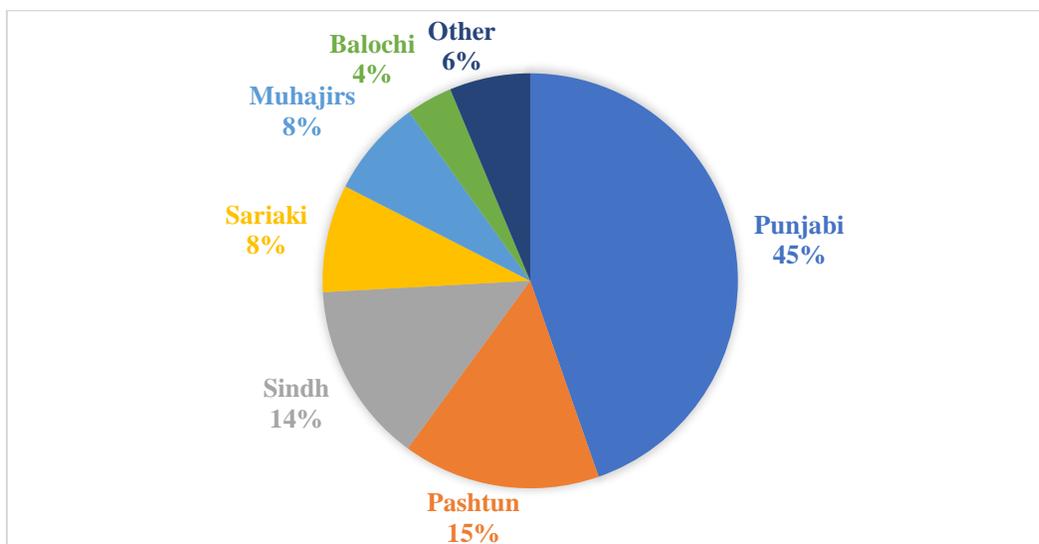
¹⁶⁴ Ibid.

¹⁶⁵ Ibid., 539–565.

over the other provinces. Any political party seeking to come to power in Pakistan has to be mindful of the Punjab vote, and this has led to some tension with other provinces.¹⁶⁶ For example, despite the fact that Punjab is more urbanized and wealthier than other provinces, it frequently receives the highest allocation of national resources because of its size and political influence.¹⁶⁷ This has led for calls by other provinces to create a Seraiki province in Southern Punjab, an area that is much less developed than the rest of the province and is linguistically distinct.¹⁶⁸ The female stipend program targeted the districts in Punjab with the lowest literacy rates, which happened to be all clustered in the south (Figure 9). These political factors provide some insight into why the Punjab education reforms took place, and why the stipend program occurred in certain districts of Punjab.

Figure 19: Ethnic Breakdown of Pakistan

Source: *The World Factbook* 2013-14, Washington, DC: Central Intelligence Agency, 2013.



¹⁶⁶ Ibid., 539–565.

¹⁶⁷ Ibid., 539–565.

¹⁶⁸ Ibid., 539–565.

To truly address Pakistan's difficulties in reaching national education goals, the government be clearer about who is responsible for education reforms, and reforms and funding must be spread more equitably across the country. Efforts to replicate the female stipend program in other provinces have been met with mixed results. In the Sindh province, newspapers reported that Larkana district students did not receive their stipend in 2013 after the program launched for "unknown reasons."¹⁶⁹ The FSSS and Punjab's education reforms have been beneficial for Punjab, and because of its size, may have driven up the country's enrollment rates, but it can only do so much for education in the county as a whole.

Studies of Pakistan's stipend program revealed that parents responded to the program by sending their sons to private primary schools, while daughters remained in public school. Around 63% of middle schools (grades 6-8) in Pakistan and around 66% of secondary schools are private schools (grades 9-10).¹⁷⁰ According to the National Education Policy Report published in 2017, most of the country's private schools are for male children only.¹⁷¹ Some of Pakistan's madrasas have been accused in some regions of the country of perpetuating extremism.¹⁷² Meanwhile in Bangladesh, since private schools make up over 95% of the country's secondary schools, parents did not have the ability to send their female children to a public school and their sons to private school. Private schools in Bangladesh also became coeducational around the time of the stipend. A study by Asadullah and Chaudhury found that the rise of NGO-funded primary schools directly contributed to an increase in enrollments in religious secondary schools to cater to these

¹⁶⁹ "Girl Students Deprived of Annual Stipend," *Daily Regional Times*, October 21, 2013.

¹⁷⁰ Ministry of Federal Education and Professional Training, "National Education Policy 2017," Government of Pakistan, 2017. <http://www.moent.gov.pk/userfiles1/file/National%20Educaiton%20Policy%202017.pdf>.

¹⁷¹ *Ibid.*, 110.

¹⁷² Komatsu, 201.

new primary school students.¹⁷³ Registered madrasas saw a higher growth in enrolment of girls in secondary grades during 1999–2003, and schools that switched from male to coed also experienced higher enrolment growth.¹⁷⁴ Madrasas located in areas with a larger number of BRAC schools saw a higher growth in female enrolment.¹⁷⁵ Additionally, a report published by the Berkley Center for Religion, Peace & World Affairs in 2016 found that the proportion of madrasa students that were female increased from 7.7 percent in 1990 to 52 percent in 2008.¹⁷⁶ These results indicate that the coeducation in private, religious education played an important role in ending the gender gap in Bangladesh. Pakistan seems to lack the pressure of NGO schools that Bangladesh experienced.

The benefit of the privatization of schools in Pakistan is also unclear. Michael Barber, DFID’s Pakistan Education Task Force Co-chair, has described that overall, Pakistani education system as very poor, citing how 60% of schools have no electricity and 34 % are without drinking water.¹ He posits that low-cost private education “delivers better performance than the public schools at less than half the unit cost.”² Other authors have argued that low-income private schools exacerbate inequities and argue in favor of a stronger public school system.³ As part of the Punjab education reforms, a greater effort has been made to reach public-private partnership in education and provide public financing of private schools.⁴ The relationship between girls’ education and public versus private school in these two countries, as well as the

¹⁷³ Mohammad Niaz Asadullah and Nazmul Chaudhury, “Peaceful Coexistence? The Role of Religious Schools and NGOs in the Growth of Female Secondary Schooling in Bangladesh,” *Journal of Development Studies* 49, no. 2 (February 2013): 223–37.

¹⁷⁴ Ibid.

¹⁷⁵ Ibid.

¹⁷⁶ *Islam and Development in Bangladesh: A Grassroots Perspective*, 156.

nature of the Pakistani education system, could be one explanation for why Bangladesh experienced a higher level of success in ending the gender gap compared to Pakistan's FSSS.

6.2.3 Factor 3: Political Analysis

Bangladesh seems to have more political will towards development than Pakistan. This can be seen at the surface level, where it has a higher HDI ranking and higher life expectancies than other South Asian countries. Analysis of the political actors within Bangladesh revealed that grassroots organizing has played a key role in development since the country's independence.

NGOs in Bangladesh

The presence of NGOs has since the creation of Bangladesh has created stronger mechanisms for accountability in development. After the 1971 War of Independence, Bangladesh experienced serious poverty, famine, and hunger, and foreign donors became attracted to supporting "certain rudimentary forms of NGO at the grassroots level to alleviate alarming conditions in Bangladesh."¹⁷⁷ For example, one of the world's largest NGOs, Bangladesh Rehabilitation Assistance Committee (BRAC), was founded around this time to provide "relief and rehabilitation" to the displaced.¹⁷⁸ Bangladesh then experienced periods of authoritarianism and military rule from 1975 and 1990 during which martial law was declared, the constitution suspended, and political parties disbanded.¹⁷⁹ During this time, NGOs actually "expanded considerably," and were supported by the regime

"to enhance its legitimacy at the grassroots level, coopt and use large NGOS as substitutes for opposition political parties and, more importantly, respond to the emerging global trend toward greater NGO power since the early 1980s."¹⁸⁰

¹⁷⁷ Shamsul Haque, "The Changing Balance of Power Between the Government and NGOS in Bangladesh." *International Political Science Review* 23, no. 4 (October 1, 2002): 411–35.
<https://doi.org/10.1177/0192512102023004006>.

¹⁷⁸ Shehabuddin, 121.

¹⁷⁹ Haque, 411.

¹⁸⁰ *Ibid*, 411.

It has been argued that the military government attempted to project modernization to increase donor funding and selected women's rights issues to achieve this end.¹⁸¹ This is evinced by actions by the military government of Ziaur Rahman to "establish a women's affairs division in the president's secretariat in 1976," which coincided with the UN Decade for women.¹⁸² During the subsequent democratization era, the volume of NGOs continued to increase, and parties relied on established NGOs for grassroots organizing and mobilization, giving NGOs a significant amount of political leverage.¹⁸³ While the presence of NGOs is not unique to Bangladesh, and recent decades have seen a "massive proliferation" of NGOs around the world, there are certain factors that make Bangladesh particularly appealing to donors.¹⁸⁴ In addition to the natural disasters that the country has faced, Bangladesh is "one of the most densely populated countries in the world," with a significant impoverished population.¹⁸⁵

The sheer volume of NGOs in Bangladesh indicates their influence; there are roughly 23,000 NGOs operating and registered in Bangladesh.¹⁸⁶ The NGO sector has a unique relationship with the people and government. Donors are influenced by trends in the "global development industry," and when donors lose interest in a project, funding ceases.¹⁸⁷ For example, microcredit programs among NGOs spread across Bangladesh due to their popularity among donors, demonstrating just how much sway donors can have over the process.¹⁸⁸ Organizations are accountable to their donors, and the target group is often not included in the decision-making process.¹⁸⁹ Governments are then forced to acknowledge NGO's role in

¹⁸¹ Shehabuddin, 121.

¹⁸² Ibid, 115.

¹⁸³ Haque, 414.

¹⁸⁴ Ibid., 414.

¹⁸⁵ Haque, 414.

¹⁸⁶ Zohir, 4110.

¹⁸⁷ Shehabuddin, 129.

¹⁸⁸ Ibid., 128.

¹⁸⁹ Ibid., 128.

development, legitimizing itself through donor support and “publicizing any signs of approval from foreign agencies.”¹⁹⁰

Immediately after democratization, established NGOs had political leverage because they had established grassroots connections and could provide voter mobilization. This was most apparent in the election of 1996, when the government and NGOs launched “voter education campaigns” and the elections in 1996 and 2001 reached a voter turnout of 75%, with women making up roughly half. This led the Jamaat-i-Islam party, which performed poorly in the 1996 election with three out of three hundred seats gained, to blame their loss on NGOs turning mobilized rural women against the Jamaat.¹⁹¹ It is more likely, however, that rural women voted in their own self-interest and perceived that the party “presented a threat to the employment and educational opportunities afford rural women by the NGOs.”¹⁹² Instead, they voted for other parties, such as the Awami League, the Bangladesh National Party, or the Jatiyo Party, because they believed the Jamaat party was opposed to NGOs and women working outside the home.¹⁹³

NGOs role in education in Bangladesh has also faced criticism from Jamaat, who have opposed the content of curriculum and coeducation.¹⁹⁴ There were instances of violent opposition to NGO presence in schools in the mid-1990s, including the burning of BRAC schools, and accusations that foreign funded schools were proselytizing Christianity.¹⁹⁵ Rivalry between Islamic schools and NGO schools continues today, with local Islamists concerned about the texts being taught by NGOs.¹⁹⁶ While the Jamaat criticize the influence of NGOs and the curriculum content, they are not necessarily opposed to girls education, and party leaders have

¹⁹⁰ Ibid., 130.

¹⁹¹ Ibid., 156.

¹⁹² Ibid., 156.

¹⁹³ Ibid., 156.

¹⁹⁴ Ibid., 135.

¹⁹⁵ Ibid., 135.

¹⁹⁶ Ibid., 135.

instead adopted a platform that women should have equal rights to education but separate education facilities.¹⁹⁷ Their policy towards education on their website describes how “Islam gives equal emphasis on both the education of man and woman.”¹⁹⁸ Violent opposition that did occur in the 1990s towards NGOs-run schools did not protest the idea of girls’ education, but rather, the content of education being anti-Islamic.¹⁹⁹ The electoral importance of NGOs and the popularity of their programs for women and girls appears to have influenced even the most conservative elements of Bangladeshi politics. According to a report published in 2016, Jamaat-e-Islami and other political Islamic groups continue to recognize the political sway held by secular NGOs in Bangladesh, and “pragmatically interact with secular NGOs despite ideological differences, particularly in areas where [NGOs] have significant influence in local politics.”²⁰⁰

Opposition in Pakistan

In Pakistan, the opposition to girls’ education can be much more violent and has led to school burnings and attacks on female students. Literacy rates in tribal areas where girls are not allowed to attend school can be as low as 9%.²⁰¹ Over the past decade, hundreds of girls’ schools have been destroyed by militants in Khyber-Pakhtunkhwa, Baluchistan and lawless tribal areas of Pakistan.²⁰² International attention was drawn to the story of Malala Yousafzai, who survived being shot by a Taliban gunman for attending school and became the youngest person to win the Nobel Peace Prize in 2014 for her activism.

¹⁹⁷ Ibid., 135.

¹⁹⁸ Bangladesh Jamaat-e-Islami, “Policies,” <https://jamaat-e-islami.org/en/category.php?cid=10>.

¹⁹⁹ Shehabuddin, 135.

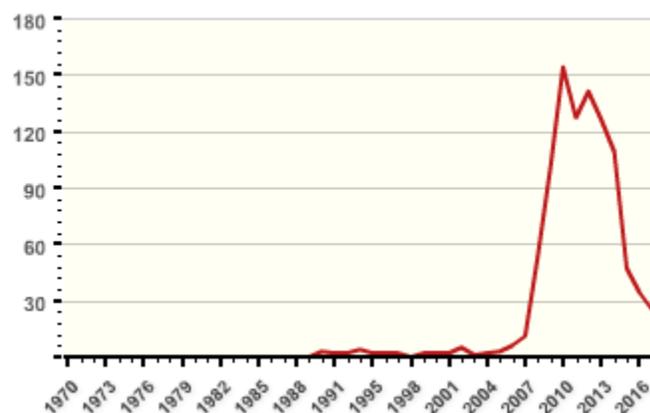
²⁰⁰ *Islam and Development in Bangladesh: A Grassroots Perspective*, 155.

²⁰¹ Abdul Rehman, Luan Jingdong, and Imran Hussain, “The Province-Wise Literacy Rate in Pakistan and Its Impact on the Economy,” *Pacific Science Review B: Humanities and Social Sciences* 1, no. 3 (November 2015): 140–44.

²⁰² “Taliban Not the Only Hurdle in Girls’ Education.” *Weekly Cutting Edge*, March 9, 2013.

Figure 20: Known Terrorists Incidents on Education Institutes over Time in Pakistan

Source: National Consortium for the Study of Terrorism and Responses to Terrorism (START). (2018). Global Terrorism Database [Data file]. Retrieved from <https://www.start.umd.edu/gtd>.



According to the Global Terrorism Database run by the University of Maryland, there have been 968 terrorist attacks on educational institutions since 1970, and the frequency of attacks on educational institution increased dramatically since 2004, the year the stipend program began (Figure 20). Unfortunately, the database was unable to differentiate between types of educational institutions, as it would be helpful to know how many attacks on girls' schools occurred, nor was it able to divide attacks into provinces. It is possible that increased attacks on educational institutions in recent years and violent opposition to girls' education in Pakistan discouraged parents from sending daughters to school and impeded greater success of the stipend program.

The differences in political agendas towards gender can be demonstrated by recent legislation on ending child marriage, a significant barrier to girl's secondary education. Both countries have high rates of child marriage, with 21% of girls in Pakistan married before the age of 18 and 18% of girls in Bangladesh by the age of 15. However, examining recent legal moves towards ending child marriage reveal differences between the countries. The minimum marriage

age for women in Bangladesh is 18.²⁰³ When the Cabinet tried to approve lowering the minimum age of marriage from 18 to 16 years for girls, it resulted “in international outcry” and the Act was delayed and amended.²⁰⁴ Meanwhile, in Pakistan, the National Assembly rejected increasing the legal age for marriage from 16 to 18 nationwide in 2017.²⁰⁵ Recent rulings from the Council of Islamic Ideology, “a constitutional body which gives Islamic legal advice to the Pakistani Government,” declared that Pakistani laws prohibiting child marriage are un-Islamic.²⁰⁶ Changing legislation on child marriage in both countries was met with different obstacles, and indicates the different pressures each country faces when attempting to alter its laws on this issue. Bangladesh has a unique political history with role of NGOs and does not face quite the same opposition to girls’ education as Pakistan, and this could be a reason why they were able to achieve gender parity.

6.2.4 Factor 4: Economic Changes in Bangladesh

Economic factors may have impacted these education advances for women. In 1990, agriculture made up 30% of the Bangladesh's GDP, and industry made up 20%.²⁰⁷ In 2017, industry made up 28% of the GDP, and agriculture declined to 13%.²⁰⁸ The service sector has also grown significantly, from 46% in 1990 to 53% in 2017.²⁰⁹ These shifts are largely due to the success of the ready-made garment industry, which has made Bangladesh the second-largest

²⁰³ Girls Not Brides, <https://www.girlsnotbrides.org>.

²⁰⁴ Ibid.

²⁰⁵ Ibid.

²⁰⁶ Ibid.

²⁰⁷ “World Bank National Accounts Data, and OECD National Accounts data files,” The World Bank Group, 2018. <https://data.worldbank.org/indicator/NV.IND.MANF.ZS?locations=BD&view=chart>.

²⁰⁸ Ibid.

²⁰⁹ Ibid.

garment manufacturer in the world.²¹⁰ This rising industry has demonstrated a hiring preference for women and has therefore provided large scale formal sector employment to women not previously available.²¹¹ It is possible that these changes have contributed to the rethinking of gender relations and women's role in the public sphere that inspired the Female Stipend Program. Women's participation in the ready-made garment industry has significantly altered the labor composition of the country. It has also been argued that these new opportunities for paid work provide a level of economic empowerment of women. Some authors like Schurmann have said that requirements for secondary education in the garment sector alongside NGO programs and policy interventions may have contributed to the progress in gender equality and gains in girls' enrollment in schools in Bangladesh over the last two decades. However, a study by Islam in three garment factories in Dhaka found that only half of the female employees had completed primary education, and only 9% had a Secondary School Certificate.²¹² It is not still clear if this increase in demand for labor in manufacturing has increased the level of educational attainment among women. Further studies into the relationship between the garment industry and women's education in Bangladesh are needed to determine if there is a correlation.

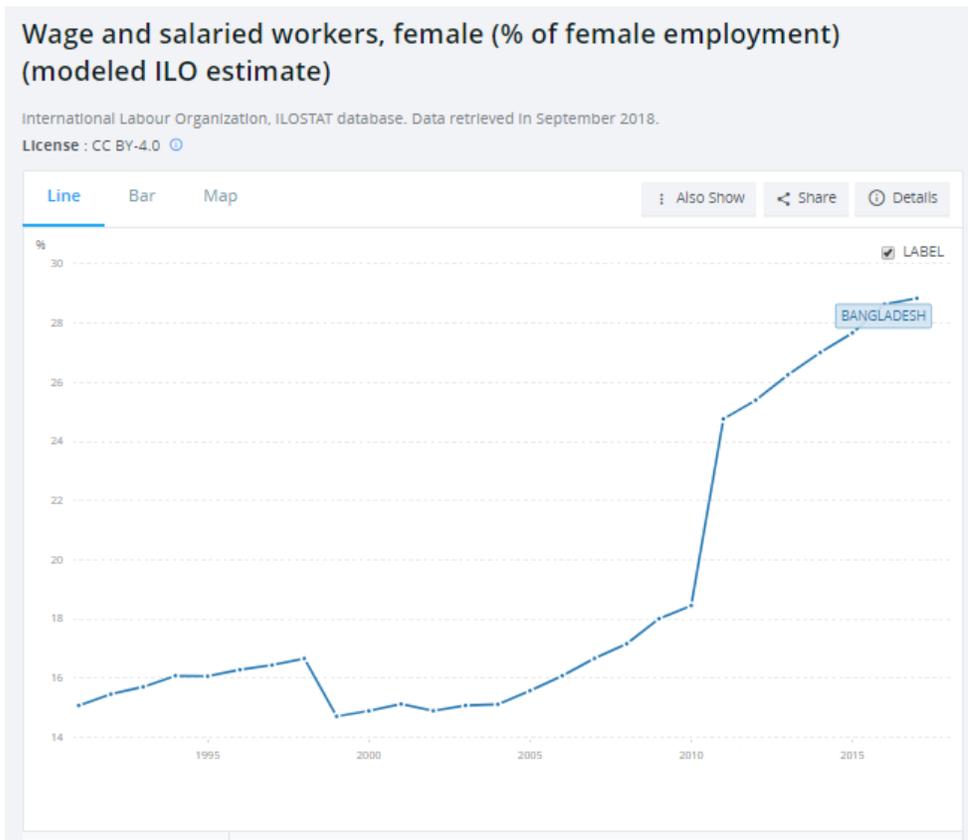
²¹⁰ Shafiqul Islam, "Feminization of Employment and Gender Inequality of Bangladesh Labor Market: The Case of Garment Industries," *Norwegian Center for Human Rights, International Knowledge Sharing Platform* 6, 2 (2016).

²¹¹ *Ibid.*

²¹² *Ibid.*

Figure 21

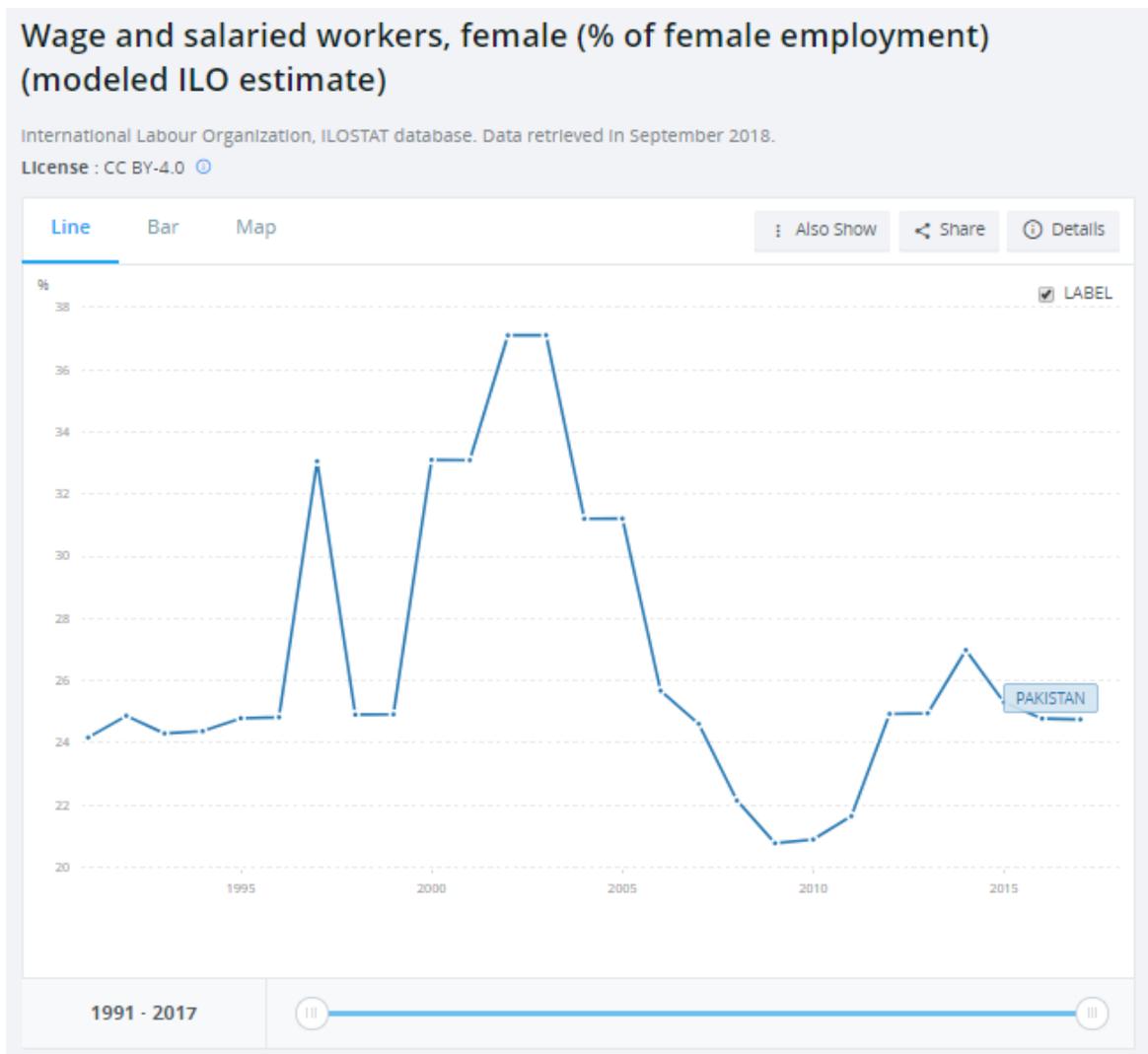
Source: World Bank National Accounts Data, and OECD National Accounts data files, The World Bank Group, 2018. <https://data.worldbank.org/>



The most recent data collected reveals that Bangladesh has a higher percentage of wage and salaried workers who are female, at 28%, while Pakistan has around 24%. While the difference is not huge, the trends across the years tell another story; Bangladesh's percentage have been steadily growing, jumping from 18% in 2010 to 24% in 2011 (Figure 21). Meanwhile, Pakistan's percentage of wage and salaried female workers have fluctuated over the years (Figure 22).

Figure 22

Source: World Bank National Accounts Data, and OECD National Accounts data files, The World Bank Group, 2018. <https://data.worldbank.org/>



As the People's Republic of Bangladesh shifts away from an agricultural economy, demand for women's social and economic participation has increased. It is possible that demand for educated women in Bangladesh, and therefore, enrollment in secondary school, could be linked to the rise of the garment industry and available jobs. It is also unclear why Pakistan's percentage of wage and salaried female workers has fluctuated so drastically. Economic factors

could have played a role in Bangladesh's program to end the gender gap, but with the current data available, it is impossible to give a conclusive answer.

6.3 Recommendations for FSSS

There are two aspects of Bangladesh's FSP that Pakistan might learn from; targeting and stipend amounts. Evidence from Khandker, Pitt, and Fuwa showed that the enrollment benefits from the stipend program in Bangladesh disproportionately went to girls from households with larger quantities of owned land.²¹³ One of the criticisms of Bangladesh's FSP program was that it failed to reach girls in underserved areas. These authors also therefore recommend land ownership as a targeting mechanism, citing its use by microfinance programs such as the Grameen Bank, as a way of making sure stipends are directed towards poorer households.²¹⁴ Targeting girls from families that own less land could create more stringent targeting, reduce program costs, and help stipend programs reach underserved populations.

Drawing lessons from Bangladesh's difficulties in reaching underserved populations, the Punjab provincial government may want to consider adjusting its targeting for the FSSS using its incoming National Socio-Economic Registry. As part of different national CCT, the Benazir Income Support Program (BISP), the database was launched in 2008 "to improve pro-poor targeting performance of respective social sector programs."²¹⁵ The database includes more than 27 million households (approx. 167 million people) and is the first of its kind in South Asia.²¹⁶

²¹³ Shahidur Khandker, Mark Pitt and Nobuhiko Fuwa, "Subsidy to Promote Girls' Secondary Education: The Female Stipend Program in Bangladesh," MPRA Paper No. 23688, 2010.

²¹⁴ Ibid.

²¹⁵ "Cash Transfers Help Pakistan's Poorest." World Bank, May 19, 2016, <http://www.worldbank.org/en/results/2016/05/19/cash-transfers-help-pakistans-poorest>.

²¹⁶ Ibid.

It is possible that scaling up the stipend amount as girls continued in school provided additional incentive that contributed to Bangladesh's progress. The stakeholders behind Pakistan's stipend program are experimenting with different program design ideas currently. In 2014, a pilot of the stipend program was launched that had different stipend amounts as girls advance in secondary school.²¹⁷ Under this program, 659 rural government schools were categorized into three groups: Treatment I made up of 143 schools, Treatment II made up of 155 schools and a control group made up of the remaining 361 schools.²¹⁸ In Treatment I, girls in grades 6-8 will receive Rs. 900 per quarter based on 80% attendance and girls in grades 9-10 will receive Rs. 1200 per quarter based on 80% attendance.²¹⁹ In Treatment II, girls in grades 6-8 will receive Rs. 900 per quarter based on 80% attendance and girls in grade 9-10 will receive Rs. 2400 upon progression to this grade based on 80% attendance in the first quarter of the school year and Rs. 1200 per quarter based on 80% attendance.²²⁰ The control group of girls in grades 6-10 will receive Rs. 600 per quarter based on 80% attendance, the same benefit structure as in the original stipends program.²²¹ The PESRP does not offer any explanation for why these treatments were chosen, but explicitly stated that the goal was to retain girls in school.²²² Treatment II, with its larger stipend amount provided on the first quarter of grades 9 and 10, might be determine how larger incentives impact enrollment and incentive. More observations about the effect of scaling up stipend amounts with age can be drawn once impact reports of these pilot programs in Pakistan are released. After comparing the programs' designs, Pakistan might draw some lessons from Bangladesh's program. Reconsidering whether literacy rates are

²¹⁷ Department of School Education, Government of Punjab, Pakistan, "Distribution of Stipend to Girl Students," PESRP: Punjab Education Sector Reform Programme, <http://www.pesrp.edu.pk/pages/Stipend-to-Girl>.

²¹⁸ Ibid.

²¹⁹ Ibid.

²²⁰ Ibid.

²²¹ Ibid.

²²² Ibid.

an efficient way of targeting populations and determining the impact of larger stipend amounts might help the Punjab province's FSS reach higher enrollment rates.

7 Conclusion

The conclusions of case studies support the view echoed in the literature that CCTs work in very specific and narrow parameters to make small changes to specific human development indicators. Both Bangladesh's FSSP and Pakistan's FSS increased secondary school enrolment for female students and helped narrow the gender gap. It is possible that Bangladesh is simply an impressive outlier in enrollment outcomes compared to other CCT programs in countries of similar levels of income. Post-independence, Bangladesh has been influenced by an additional group of political actors: donor-funded NGOs. The education of girls and the role of NGOs had a marked impact on Bengali politics during the 1990s-2000s. Its program also had increasing stipend amounts with grade level, unlike Pakistan's program. The differences between the education systems and budgets of the countries may have also had an impact. Pakistan's education system has struggled with more institutional instability, as well as more blatant and militarized opposition to girls' education. The rise of the garment industry in Bangladesh may have had an impact on investments in girls' education, but the relationship is not clear.

Bangladesh and Pakistan, for all their similarities, are different countries that face different barriers to girls' education. Pakistan's FSSS may have made more modest progress in female secondary school enrollment due to these programmatic, systemic, political, and economic factors, but research was limited by availability of data. While this paper cannot definitively say why Bangladesh was able to end to so rapidly end the gender gap, it was clear that conditions in Bangladesh were more ideal for reducing the gender gap through a CCT program. By identifying these possible factors, my research indicates several areas for further study, including

recommendations for Pakistan's program and the relationship between the garment industry and demand for girls' secondary education in Bangladesh. CCTs in parts of the world outside of Latin America, particularly in South Asia, continue to be underrepresented in the literature.

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