

THE GIRLS' STIPEND PROGRAM IN BANGLADESH

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Abstract

The Female Stipend Program (FSP) was created in 1982 in Bangladesh to help increase the enrolment and retention of girls in secondary schools. Implemented initially in six areas only, the program was so successful that it was extended in 1994. This paper, based on a desk study of the FSP for the Bangladesh office of the Department for International Development to evaluate the program's effects, is particularly pertinent for other developing countries seeking to support girls' education as part of the effort to meet EFA and Millennium Development Goals.

Introduction

Since its independence, Bangladesh has addressed girls' education primarily as a means of readying girls for "enlightened motherhood." (Chanana, 1994) or to enter professions thought to be suited to women. The 1974 Quadrat-e-Khuda Education Commission Report asserted that 'women's education should be such as to be of help to them in their domestic life', and stressed that subjects such as 'child-care, the nursing of the sick, preservation of health, food and nutrition' must be included. It also suggested channeling girls into 'vocations specially suitable to them' such as primary teaching, nursing, and typing (Jalaluddin & Chowdhury, 1997:290).

The Female Stipend Program (FSP), by contrast, sought to help keep adolescent girls in secondary school to delay their marriage and motherhood. This strategy was a response to the growing population, estimated at between 123.3 million (BANBEIS, 2003, citing the 2001 population census) and 144.3 million (CIA, 2006) that makes Bangladesh the most densely-populated country in the world (Wikipedia, 2005). The FSP was designed in response to population literature suggesting that secondary education would delay marriage, increase the use of contraceptives and reduce fertility (Herz, 1991; Shahidur R Khandker & Samad, 1996; Thein, Kabir, & Islam, 1988; World Bank, 1993). Access to secondary education would thus provide some form of fertility or population control to a specific age-group. The use of stipends seemed like a logical strategy because poverty appeared to be a major obstacle to access. When, in 1990, girls' secondary education was made free up to Class 8 in rural areas and enrolments increased, this strategy seemed justified.

The Female Stipend Program

The pilot FSP yielded positive results: girls' secondary enrolments increased from an average of 7.9% to 14% in some project areas and dropout rates fell from 14.7% to 3.5% (Haq & Haq, 1998:93). This success of the pilot projects was the basis for launching the nationwide FSP in 1994, planned initially to last for five years, and which was funded by various donors and the government in projects that covered the nation. Under the program, all girls in rural areas who enter secondary

school – about 50% of possible enrolments – are eligible for a monthly sum ranging from Taka 25 in Class 6 to Taka 60 in Class 10 (between US\$0.37– \$0.88 in July 2006). Girls receive additional payments in Class 9 for new books and in Class 10 for exam fees. The conditions were a minimum of 75% attendance rate, at least a 45% score in annual school exams, and staying unmarried until sitting for the Secondary School Certificate (SSC) or turning 18. The three criteria have remained constant during the lifetime of the FSP.

Evolving Objectives

FSP objectives have shifted in line with changes in the social/political environment, in development policies and in general understanding. (BMoE, 2004; Raynor, 2000). The priorities have remained higher secondary enrolment and retention, indirectly linked to fertility control, delayed marriage, and population reduction. The objectives changed in the 1990s to include income generation/employment, both of which are also linked to delayed marriage and reduced fertility. The underlying assumption was that families would be in less of a hurry to ‘marry off’ daughters who contributed to the family income. Similarly, the assumption was that women with higher status linked to income possibilities would be more involved in decision-making, which can be linked to fertility control. For example, a woman with higher status is more likely to be able to influence her husband in matters such as contraception. The term ‘empowerment’ appears in documents late in the program, and only in some components, and appears to be accorded a low priority.

Strengths and Weaknesses

Neither the overall FSP nor any single aspect of it can be regarded as an unqualified success or a total failure. What follows is a review of the program as a whole and then of specific objectives, assessing in turn strengths and weaknesses. It should be noted that credible evidence of large-scale impact exists only for the first objective in the list.

The FSP is seen nationally and internationally as a success. Many reports, particularly in the media, however, are limited to enrolment rates, even if the word ‘enrolment’ is not mentioned. This can unduly credit the program with more success than is the reality. Recent examples include reports from the World Bank sponsored micro-credit conference in Shanghai in April 2004, and the Global Monitoring Reports (World Bank, 2004, 2005) in which Bangladesh is held up as a model for the rest of the world. Such coverage encourages the unexamined assumption that ‘stipends’ can resolve a host of education, gender and development problems.

More critical analyses of the FSP have emerged. Abadzi (World Bank, 2003) and Mahmud (2003), for example, acknowledge the considerable move towards gender parity of enrolment at secondary level and strong community support for the program, but criticize education quality, equality and sustainability, and see the program as primarily ‘a political decision to consolidate popular support’ which is justified in terms of ‘social justice’ and gender equity (Mahmud, p.12). Mahmud also notes the shifting emphasis from closing the gender gap in the early stages to improving quality and financial sustainability in the ‘second-generation projects’. However, she is particularly critical of one project that she sees as continuing to emphasize access: “Quality considerations do not appear to be on the forefront of government concerns in the secondary education sector at this stage” (p.6).

Abadzi comments (p.15) that one project received a World Bank award for excellence in girls’ education in 2000, and notes that few projects have received such acclaim and publicity. The FSP ‘was an innovative project, first of its kind in many ways, which received overwhelming support from both the government and society at large’, but she notes that the dual objective of increased enrolment and assistance in passing examinations was only partly achieved. While enrolment increased, girls “...received little if any instructional support. Aside from general upazilla targeting, [there have been] no special activities to help very poor girls stay in school once they enroll. Fewer than a third of students entering grade 10 learn the required material and pass the school leaving examinations, about 30 percent fewer than the national average. Without satisfactory learning

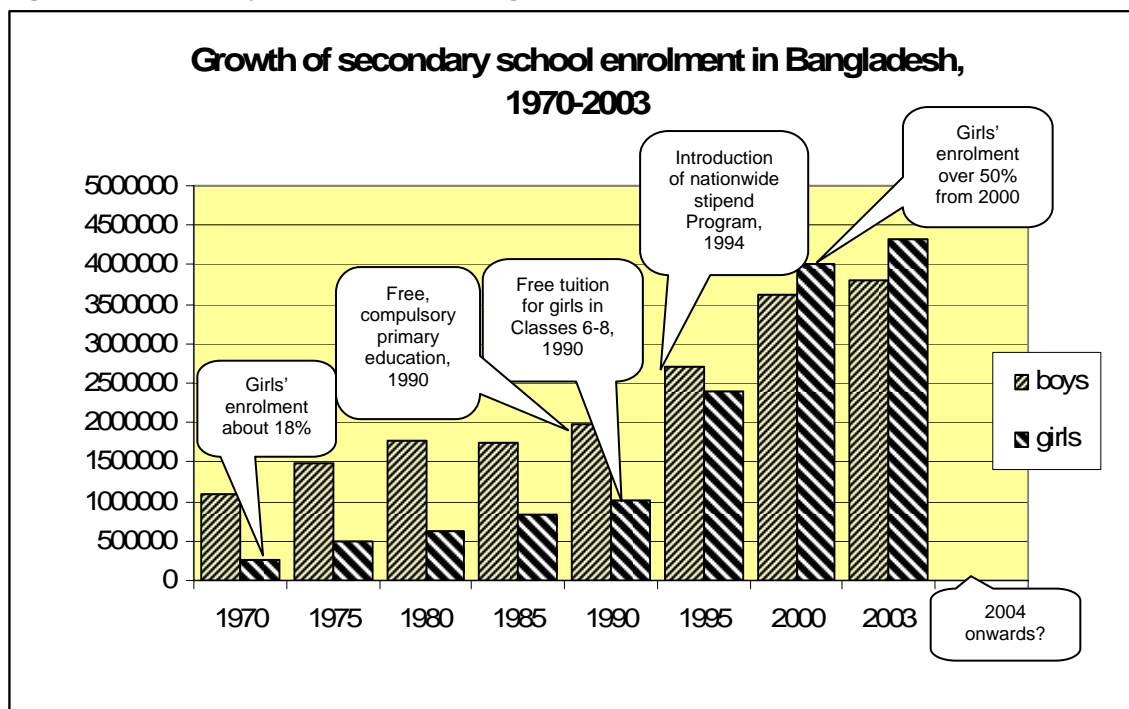
outcomes, the girls cannot become teachers or get employment that will significantly empower them and alleviate their poverty. Thus, project outcome is rated **moderately satisfactory.**" [emphasis added].

Objective 1: Enrolment and Retention Parity

The FSP has been undeniably successful in increasing secondary enrolment and retention, as a host of studies has documented. One of the best-researched studies on the impact of the FSP on enrolment used the fact that the program was introduced at different times in different areas and to all class cohorts. This study focused on one project with more easily available and accessible data. The authors found that the FSP increased girls' enrolment 'substantially' (Shahidur R. Khandker, Pitt, & Fuwa, 2003). Other FSP projects report similar increases suggesting that it is reasonable to generalize the findings across the whole Program.

Most recent figures indicate that girls' enrolment – primary and secondary – is now about equal to that of boys. UNDP (2005) figures show that girls' net primary enrolment had risen to nearly 86% by 2002/3 compared to 48% in 1996 (BANBEIS, 1999). It gives the secondary Gross Enrolment Rate as 45% for boys and 47% for girls. If the figures are correct, Bangladesh has succeeded in providing equal access to girls at primary and secondary level; many writers in part attribute the increase in girls' enrolment in primary school to the FSP (Muzaffer Ahmed & Ahmed, 2002; Chowdhury, Choudhury, & Nath, 1999; e.g. Herz, 1991).

Figure 1. Secondary Enrolment in Bangladesh 1970-2003

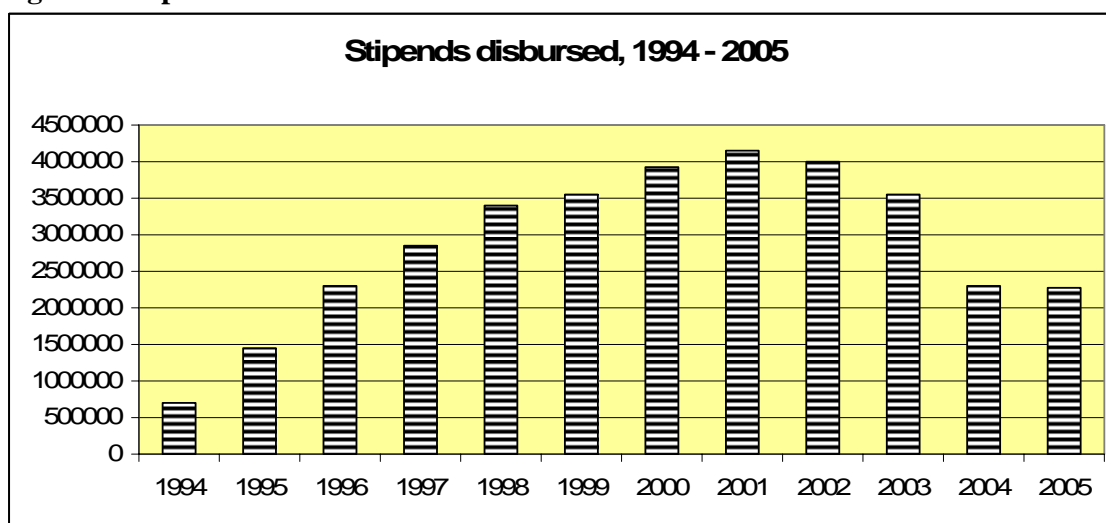


Source: BANBEIS, 2002, 2005.

Figure 1 gives a breakdown of secondary enrolment by gender since 1970, with significant increases in girls' enrolment since the introduction of the FSP. Boys' enrolments have also increased, perhaps in part because of the FSP (Working Party on Gender Equality, 1999). It should also be noted that the increased girls' enrolment cannot be ascribed to a single education initiative, as FSP is one of many in Bangladesh. Other factors may have influenced enrolment. Abadzi suggests that after the introduction of free tuition in 1990, increases in secondary enrolments, 'may also be due to the free tuition for girls in grades 6-8 established in 1990' (p.10). However, the effects of free tuition and stipends are 'inextricable' at this point, indicating the need for more research. The leap in girls' enrolments in 1995 does provide strong evidence of the impact of FSP.

At the time of writing, 2003 was the most recent year for which data was available. The 2003 figures are for enrolments at the beginning of the year, and do not give an indication of how many girls actually completed the year. A tightening-up on the awarding of stipends began in earnest in mid-2003, during the second installment period. By 2005, the numbers of girls receiving stipends had dropped by at least a third (see Figure 2) due largely to greater monitoring of disbursements. The effect of the drop in the number of beneficiaries on overall enrolment is yet to be seen, but a study conducted in early 2005 indicated a significant drop in girls' secondary enrolment in the study area as a result of the cutback on stipends (Thornton, Haq, Huda, & Munsura, 2005). This is worrying for girls' secondary enrolments and could affect primary enrolments if parents feel that there is little chance that their daughters will get the secondary stipend.

Figure 2. Stipends Disbursed 1994-2005



Sources: BANBEIS 1998, 1999, 2001, 2005; DSHE 2006; FESP 2004; FSSAP 1999, 2004; Mahmud 2003; World Bank 2003.

Objective 2: Delayed Marriage and Fertility Control

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

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

Even if FSP only affects early marriage of girls enrolled in rural secondary schools, their number is substantially higher now than before the FSP started. It seems that generally, while girls remain in school, they are still unmarried. Evidence from recent impact studies (Nari Uddug Kendra, 2003; Pathmark Associates Limited, 2001a; 2001b) suggest that delayed marriage is seen as a positive outcome of the program but it is almost impossible to get accurate data on marriage age in Bangladesh, partly because of low birth and marriage registration rates, and partly because guardians are tempted to lie when they marry their under-age daughters off illegally (the legal age of Girls' Stipend Program in Bangladesh

marriage for girls is 18; for boys, 21). It seems reasonably safe, however, to believe that the FSP has helped delay child marriage for some girls for a few years at least. Set against this, however, the International Centre for Research on Women's Demographic Health Survey 1996-2001 lists Bangladesh as having the second highest rate of child marriage, with an estimated 75% of girls marrying before the age of 18 (ICRW, 2003).¹

The impact of FSP on fertility control is even more difficult to assess. While it may have left the top of the FSP agenda, it has re-emerged in at least one recently-started education project, 'Raising the age of marriage for young girls in Bangladesh' (Pathfinder International, 2004). The report claims that 'the experience of Bangladesh in recent decades has demonstrated the enormous role that education can play in reducing fertility' (p.1), although that claim is not substantiated. The project only started in 2003, so it too early to assess its impact.

It may also be too early to determine whether the FSP has had a substantial impact on controlling population growth. The pilot phases were too small to have had a significant impact on national fertility figures, and those girls who joined the program from 1994 onwards are not yet old enough to have 'completed' their families. Many will not yet have had their first child. But if a drop in fertility rates is noted, they cannot be attributed to the FSP alone as there are so many other initiatives in health and family planning.

Objective 3: Employment /Income Generation

In the 1990s, the focus of the FSP started to shift from fertility control to improving girls' chances of engaging in income-generating activities or taking up formal employment, both of which were linked to poverty alleviation. And linked to that, of course, is the assumption that employment could help delay marriage and reduce fertility. The stated paid employment targets include self-employment, primary and secondary school teaching, agricultural extension agents, health and family planning workers, NGO field workers, etc. (World Bank, 1993:10). One FSP project also made provision for skills training to enable girls who left school to acquire some of the skills needed for setting up their own small-scale businesses.

There is evidence that young women are now entering the formal employment sector in large numbers, but how much of this can be directly attributed to the FSP is questionable. One of the most significant developments in Bangladesh in the last decade or so has been the expansion of the Ready Made Garments industry, which relies heavily on the willingness of women to work long hours for very low pay. This has brought about a revolution of sorts, with large numbers of women leaving home to work in these factories. However, the factories now ask for SSC-qualified workers whereas formerly completion of Class 5 would have sufficed.

Objective 4: Equality /Empowerment

The concepts of 'equality' or 'empowerment' have only recently appeared in project objectives, but there is (limited) evidence that education has had some positive impact on increasing the empowerment of women and girls. This has arisen not through any overt attempt to deal with inequalities in the educational processes (such as curriculum and classroom methodology) but indirectly by increasing girls' confidence in themselves as they see themselves 'being educated', and enhancing their status in the community for the same reason.

Various FSP objectives can be grouped together under an 'empowerment' umbrella, even if an objective such as 'to give the awardees a greater say in decision-making in the family' (Mustafa, Howlader, Chowdhury, & Islam, 1990:7) was linked to their ability to make choices about contraception, and thus reduced fertility. In this section, we take into account those stated FSP objectives that deal with such things as 'enhanced status', 'increased mobility' 'decision-making', 'socio-economic development' and 'further education', all of which could lead to greater

¹The Bangladesh Bureau of Statistics gives 47% (cited in UNESCO Bangkok, 2003) Girls' Stipend Program in Bangladesh

empowerment or equality of women, even if this is not or has not been an explicit objective of the Program.

Little impact can be discerned when using internationally accepted measures. In 2003, the UNDP Human Development Report showed Bangladesh just squeezing into the 'medium development' category for the first time ever, with a general Human Development Index (HDI) ranking of 139 out of 175 countries. In 2005, Bangladesh ranked 139 out of 177 countries. The Gender Development Indicator (GDI) is about on a par with the HDI, that is, the GDI and the HDI appear to be following the same positive development trends. The Bangladesh GDI ranking is buoyed up by its educational parity of enrolment rate, which is one of the four main indicators. This apparently positive overall trend does not reflect the fact that women and girls in Bangladesh are still right at the bottom of the 'low development' category in terms of empowerment. On the 2005 Gender Empowerment Measure (GEM), Bangladesh ranked 79 out of 80 countries (UNDP 2003, 2005). The GEM includes measures of women's participation in high-level decision-making, their inclusion in professional and technical areas, and their earnings as a percentage of men's. This ranking shows that women's development is not in line with overall human development in Bangladesh; it also indicates that as yet the FSP has contributed very little in terms of empowerment.

While Bangladesh may have achieved gender parity for enrolment, there is strong evidence of gender disparities in other aspects of education, such as in the teaching profession and achievement (Alam & Haq, 2001; Financial Express, 2004; FSSAP Project Implementation Unit, 1999; Shahjamal, 2000). This can be linked to unequal 'out-of-school' practices in which boys are more likely to get private tuition (Gibson, Mahmud, Toufique & Turton, 2004; Mahmud, 2003; Raynor, 2004). There is also evidence of unequal treatment in the classrooms, where teachers pay less attention to girls than to boys (Raynor & Pervin, 2005; Shahjamal, 2000). There are certain in-school or school-related gender factors that have not been adequately taken into account in the FSP design. School processes (such as the amount of attention a girl might get from a teacher) and educational outcomes (such as likelihood of obtaining an educational qualification), as well as out-of-school factors might have an impact on a girl's school life.

The Nari Uddug Kendra report provides an impressive-looking list of 'impacts' that can contribute to empowerment, including more girls/women now earning money, more girls/women having a greater say in decision-making, and the fact that they can now 'move freely alone' (Nari Uddug Kendra, 2003, p.iv-v). Very few of these achievements are quantified in the main body of the report, although digging more deeply into the annexes reveals a relatively low level of impact, with, for example, only 30% of girls' opinions regarding marriage decisions being considered, which indicates that 70% are not (p.42); only 4% of head teachers, teachers and guardians feeling that girls can move more freely alone; and only 3% thinking that guardians have become more aware of the reasons for not giving dowry (p.45); and 60% guardians reporting that the girls are not engaged in any income-generating activity (p.49). This latter point may reflect the fact that girls' and women's work is still not recognized as having any market value.

The Pathmark study, allowing as it does for an assessment over a longer period of time, and being able to compare those who received the stipend with those who did not, may be able to show greater and longer-term impact. It rates the pilot phase as 'highly successful' (p. i), focusing on what were at that time objectives mainly related to fertility control. However, it does touch on related empowerment issues, and indicates that girls from the study areas are more likely to be employed, have more confidence to protest unwanted marriages, and are more likely to take decisions about their own children's education. About 34% of girls in the study area were earning, compared with only 11% in the control area. 36% of FSP girls/women then enrolled in Class 6 were now married, compared with 53% in the control group. And about 53% of the FSP women now 'go alone outside the village' compared with only about 28% in the control group (p.20).

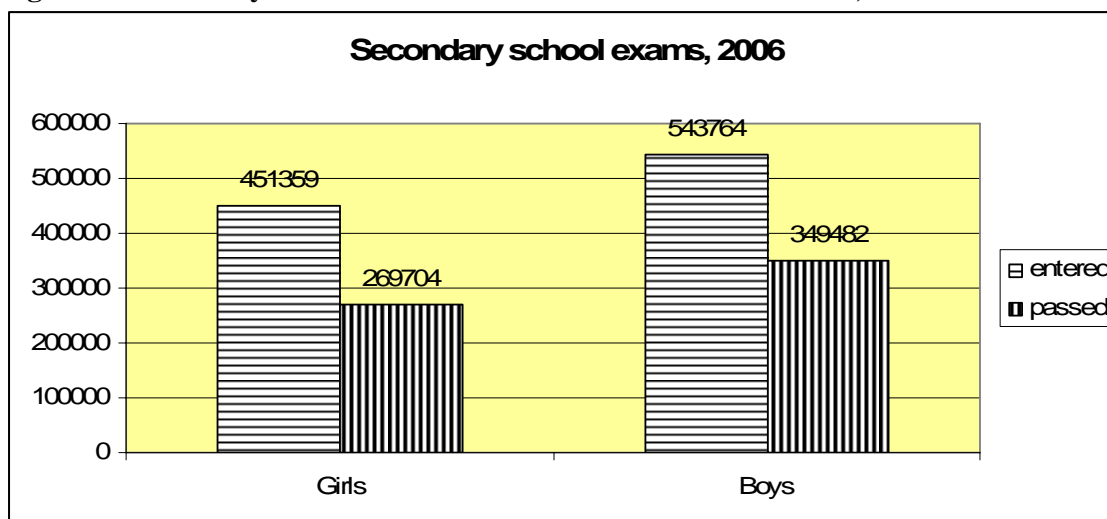
Objective 5: Quality

The available documentation repeatedly conveys the message that Programs such as the FSP, as they stand, can have a negative impact on the overall quality of education by increasing enrolment without designing parallel strategies to increase the number of teachers or classrooms, or by imposing unrealistic criteria for receipt of stipends (in the case of the FSP, the 45% pass criteria), which creates the temptation to tinker with exam marks. A disturbing trend in girls' declining performance (compared to boys) in final examinations can be seen in BANBEIS data which shows that in 1990, girls were about 30% of those enrolled in secondary schools and about 30% of those who passed the SSC; by 2000, when girls were over 50% of those enrolled, they were only about 40% of those who passed (BANBEIS, n.d.). This figure has improved somewhat in the years 2004-2006, with girls being about 43-44% of those who passed (calculations based on data published in the newspapers), but these figures do not nearly match the proportion of girls enrolled. Similarly, the high drop-out rates for girls (46% compared with 39% for boys) in Grades 6-10, highlighting the risk of a trade-off between higher enrolments and lower quality (Manzoor Ahmed, Nath, Hossain, & Kalam, 2006; UNESCO, 2003:19).

Until relatively recently, the FSP has focused on quantitative targets: increasing the number of girls entering and staying in secondary education, and in this, it has been successful. But there are strong and growing reservations about the quality and relevance of education in Bangladesh for both boys and girls (e.g. Mahmud, 2003; Sen, 2002; World Bank, 2006). This has particular consequences for girls, who continue to be less likely to complete secondary school, to gain an academic qualification, to study subjects that have a good marketable value, or to enter secure paid employment (K. S. Ahmed, 2000; UNESCO Bangkok, 2003; World Bank, 2003).

Taking final secondary-level exam results as a proxy indicator for quality of education, we can see how girls and boys are faring in Figure 3. Data from the 2006 entries (extracted from New Nation, 2006) show that girls are still significantly less likely to be entered for the exam or to pass it - an indication of their getting a lower quality of education. Despite official figures indicating that girls are in the majority in terms of secondary school enrolments, they were only 45.4% of those who were entered for the exam, and less than 44% of those who passed. Figures were similar for 2004 and 2005 (based on data given in the *Financial Express*, 2004 and the *New Nation*, 2005)

Figure 3: Secondary School Certificate Exam Entries and Results, 2006



Source: *New Nation*, 2006.

Reports from various studies of FSP projects express reservations about the (declining) quality of education, and there seems to be evidence that the FSP is contributing to this decline, especially for students from poor families. One quote from a World Bank report sums it up: "people interviewed voiced concerns that the program may have lowered educational quality by crowding classes and

reducing individual attention or interaction opportunities for students... It appears that without educational support, small stipends may not be very effective means in helping very poor girls complete secondary education.” (World Bank, 2003:16)

Recent attention to ‘quality’ issues in relation to the FSP have been largely limited to the enforcement of the 45% pass mark criteria, which means that privileged girls – those having parents with enough education to help them do their homework, enough income to buy the books and pay for private tuition – are much more likely to be able to obtain that mark and receive the stipend. The FSP thus becomes more of a scholarship than a stipend program, giving awards only to girls who have already managed to succeed and dropping those who have not.

Objective 6: Poverty Alleviation

While the FSP had objectives for lifting people out of poverty by making them more employable, or more likely to be involved in income-generating activities, it was not designed to deal with *existing* poverty issues. FSP targeted families who could afford to allow their girls to complete primary education, was available to all families with girls in secondary school – poor or otherwise – and made no realistic provision to make up for the inbuilt disadvantages that poor people have.

There seems to be evidence from other studies that the stipend is *not* a significant factor for many families. One study (Pathmark Associates Limited, 2001a) indicates that the stipend has helped reduce dropout for about 16% girls in Class 6, rising to 20% in Class 10. Another study (Nari Uddug Kendra, 2003) puts the figure at about 30%. Abadzi makes what is an obvious point: (p.10) that “the extremely poor usually do not finish primary school and are not eligible for ... stipends.” The FSP objectives relating to poverty alleviation would therefore miss many poor people. As development partners and the Government of Bangladesh all have strong objectives for poverty alleviation, it would seem that greater attention should be paid to primary students if stipends are to continue to be used as a strategy to alleviate poverty. Abadzi (p.15) reports that students are paying Taka 200 a month for private tuition, which the stipend does not nearly cover. “Clearly, poor girls cannot afford to pay for coaching with their stipends and afford basic expenditures as well.” These criticisms may seem a little harsh given that the very early versions of the FSP had no specific poverty focus, the assumption at the time being that almost all rural Bangladeshis were poor. But when the word ‘poverty’ entered the objectives in the early 1990s, there was a need to refocus strategies to meet those objectives. This did not happen. It is only recently that awareness of the consequences of that has emerged.

Lessons Learned

This section summarizes the lessons learned as indicated in project documents or derived from accounts of the FSP, and covered in the main body of the article above. It is hoped that these findings will be of relevance to those involved in the FSP and similar projects in Bangladesh, and to the international community.

Stipends can help reduce disparities in enrolment. They may be useful or necessary in the short-term to help change attitudes and will probably be politically popular, but may create ‘dependence’ and be hard to stop, thus raising issues of sustainability.

There is not yet sufficient evidence of impact in terms of fertility control or delayed marriage, or of ‘being schooled’ leading to ‘being employed’ or ‘being self-sufficient’, or of equality and empowerment. Rigorous impact studies are needed.

There is a need to look *beyond access* to quality and gender/inclusion issues such as educational processes and achievements. For example, achieving Millennium Development Goal 3 of promoting gender equality and empowering women will take more than simply reaching parity of enrolment.

Closer targeting is needed to reach poorer families because existing criteria actually discriminate against them and can turn the Program into more of a scholarship than a stipend.

By putting the onus of meeting the criteria on the beneficiaries, the government is avoiding the

responsibility of reaching poorer families.

Obstacles for poorer families could be alleviated by making the criteria more realistic, making provision for extra tuition where needed, by enforcing the use of low-cost government-approved textbooks, and by ensuring timely disbursement of stipends.

Stipend Programs are expensive and may not be needed by the majority of beneficiary families; the money might be better spent elsewhere. Parents should have more than just financial motivation for sending girls to school, there should be strong advocacy campaigns raising awareness of the potential benefits of sending girls to school.

Close monitoring and evaluation are needed to see that the Program is meeting its objectives, that the objectives are having the desired impact, and that the strategies used help meet the objectives. This involves reporting on much more than school enrolment.

Conclusion

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

As Mahmud notes, and as has become very clear in the writing of this study, very little has been done in the way of 'rigorous' impact assessment, and only one tracer study has been located. There have been various interesting studies on isolated aspects of the program, and they contribute to analyses of impact but do not reveal the big picture. The FSP may have had or may be having enormous positive impact, but as there is little clear evidence of this and this must be seen as one of its weaknesses. There needs to be far more information available for governments and development partners to consider the FSP as a model for development or to consider what changes might be made in program design to make it more effective. For example, the 45% pass rate unaccompanied by a concerted effort to increase the standards of education generally or to increase the quality of provision of education for girls in particular, shifts the onus onto the girls who fail. The failure is attached to the girls rather than the overall failure of the education system to provide them with the quality education they need. The extra tuition required outside of school to achieve the necessary marks excludes the poorest girls from achievement. The attendance criterion also militates against those girls from poorer families whose support to the household is crucial and therefore removes them from school.

Sustainability is linked very closely to poverty issues. A program such as the FSP is expensive and almost certainly comes at the expense of other desirable development objectives such as poverty alleviation. This is not necessarily to say that the money has been wasted; it seems to have been very useful in convincing parents that it is a good thing to keep their daughters in school. But there are indications that the need for financial support may be dwindling as findings suggest that many parents 'will continue to send their students [to school] even if there is no stipend' (S. S. Ahmed, 2004:40). These findings call such a large-scale stipend program into question and suggest a closer targeting of those in *real* financial need that could lead to a more cost-effective, sustainable program.

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