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Submitted By:



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Education Grant Impact Study – UPPR
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ACRONYMS AND ABBREVIATIONS

BDT	Bangladesh Taka
CDC	Community Development Committee
CF	Community Facilitators
Deff	Design Effect
DPE	Directorate of Primary Education
ECCD	Early Care Childhood and Development
EG	Education Grant
FGD	Focus Group Discussion
FREPD	Foundation for Research on Educational Planning and Development
FS	Field Supervisor
GDP	Gross Domestic Product
GER	Gross Enrolment Rate
GoB	Government of Bangladesh
KII	Key Informant Interviews
LGED	Local Governance and Engineering Department
LGI	Local Government Institutes
MDG	Millennium Development Goals
NER	Net Enrolment Rate
NGO	Non-government Organization
PEC	Primary Education Certificate
PESP	Primary Education Stipend Programme
PIP	Participatory Identification of the Poor
SEDP	Secondary Education Development Project
SEF	Socio-Economic Fund
SESP	Secondary Education Stipend Project
SIF	Settlement Improvement Fund
SMC	School Management Committee
SSC	Secondary School Certificate
SWOT	Strengths Weaknesses Opportunities and Threats
TOR	Terms of Reference
UNDP	United Nations Development Programme
UNICEF	United Nations Children's Fund
UPPR	Urban Partnerships for Poverty Reduction
UPPRP	Urban Partnerships for Poverty Reduction Project

TABLE OF CONTENTS

	Page
Acronyms and Abbreviations	3
Table of Contents	4
Chapter -1: Introduction and Background	9
1.1 Introduction	9
1.2 Background	9
1.3 Education Grant intervention	10
1.4 Context of the Study	11
1.5 The Objectives of the Study	11
1.6 Scope of the Study	11
Chapter – 2: Study Approaches and Methodology.....	13
2.1 Introduction	13
2.2 Research Questions.....	13
2.3 Study Design.....	14
2.4 Sampling for the Study.....	15
2.5 Field Data Collection and Analysis	18
2.6 Quantitative Data Analysis.....	18
2.7 Challenges of the Evaluation.....	19
Chapter 3: Characteristics of EG recipients	20
3.1 Characteristics of the households:.....	20
3.2 Level of Literacy of members of sample households.....	21
3.3 Occupation (job) of household members age 7 and over	22
3.4 Ownership of Dwellings	22
3.5 Sources of Drinking Water	23
3.6 Sanitary and Non-sanitary Toilets (Latrine)	23
3.7 Mobile Phone Use.....	24
3.8 Food Security Status of the Sample households.....	24
3.9 Monthly Income and Expenditure	25
3.10 Expenditure on Food and non-food items	25
3.11 Savings in Bank.....	26

3.12 Use of Soap	26
Chapter 4: Education Grants and Expenditure	27
4.1 Education Grant	27
4.2 Education Grant receiving frequency and amount	27
4.2 Sources of money received to meet the remainder of total expenditure	28
4.3 Conditions to renew the education grant.....	28
4.4 Expenses for different purposes	29
4.5 Grade-wise Average expenditure	30
4.6 Total Expenditure for grade I, V, VI and X.....	31
4.7 Comparative girls' and boy's expenditure for education	32
4.8 Comparative Expenditures of Students with Grants Received	32
4.9 Sources of money received to meet the remainder of total expenditure.....	33
4.10 Conditions to renew the education grant.....	33
4.11 Conclusion.....	34
Chapter 5: Enrolments, dropout and completion rate	35
5.1 Enrolments	35
5.2 Continuation and Drop-out Rates	36
5.3 Student Appeared Rate (Cohort)	38
Chapter 6: Impacts of Education Grant	40
6.1 Child Labour	40
6.2 Early Marriage	40
Chapter 7: Strength, Weakness of EG and Recommendations	43
7.1 Strengths	44
7.2 Weaknesses.....	46
7.3 Specific outcomes of the project.....	48
7.4 Recommendations	49

Annexure:

- Annex 1: Case Study Summary*
- Annex 2: Strengths and Weakness*
- Annex 3: SWOT Analysis*
- Annex - 4: Data Analysis tables*
- Annex 5: 28 Case Studies*
- Annex -6: Data compilation, CDC Leaders*
Data compilation, Bankers
Data compilation, Community People
Data compilation, Teacher and SMC
Data compilation, Education Officers
- Annex - 7: Data Collection Tools (Questionnaires and Guidelines)*

Executive Summary

Bangladesh has made significant progress in increasing equitable access in education, especially in primary education sector. The Net Enrolment Rate (NER) in primary education is quite satisfactory, above 98% while the NER for secondary is 64%¹. The government is in the process of implementing a comprehensive National Education Policy (2010) to achieve its objectives in line with the MDGs. The challenges under MDG 2 include attaining the targets of primary education completion rate and the adult literacy rate. A large part of physically and mentally challenged children remain excluded of the schooling system. The quality of education is also a challenge at the primary and higher levels.

Approximately 40 million people in Bangladesh live in urban areas, out of which 21 per cent live below the poverty line. The urban poor live in inadequate and insecure houses, often in unsanitary conditions; have limited access to health and education opportunities. The Urban Partnership for Poverty Reduction (UPPR) program in Bangladesh has operated since 2008 and seeks to reduce urban poverty by sustainably improving the livelihoods and living condition of poor and extreme poor in urban areas especially women and children.

UPPR's Education Grant (EG) in urban slums was undertaken in 23 towns/cities, provided direct cash to the extreme poor and poor households to support the education of children in primary and secondary level. The overall objective of EG was to increase primary and secondary school Enrolment and completion rates among the children aged between 5 and 18 years, from extreme poor and poor families living in slums. While UPPR entered into its final year of implementation, the project sought to document the a) achievements of the EG, b) the strengths and weaknesses of the EG project and c) resources required to scale up the EG program in other urban areas. This research design of study is formed around these three central topics².

The study shows that UPPR has contributed to great achievements in respect of enrolment drop-out and completion rates. In the intervention area Gross Enrolment Rate (GER) reached to 132% in primary, 92% in Secondary, Net Enrolment Rate (NER) 94% in primary and 69% in secondary, cohort³ completion rate reached to 90% in primary and 71% in secondary. The PEC appeared rate was 82% in the project areas. These achievements are quite good against the national statistics of 2014 from Department of Primary Education (DPE). The statistics of DPE 2014 are: GER for Primary 108%, GER for secondary 69%, NER

¹ Department of Primary Education (DPE), 2014

² This study applied both quantitative and qualitative study methods. As part of applying the quantitative method, this study conducted household level surveys in the project intervention area mainly for project beneficiaries. However, a small sample of non-beneficiaries was also surveyed at household level. This study utilized structured questionnaire for the quantitative survey. As part of implementing the qualitative method, this study conducted the Focus Group Discussions (FGD) with Community People, Teachers/Parents/SMC members, In-depth Interviews with CDC leaders, members and managers of Bank, and case studies on non-completers and non-recipients of grants. The sample size of grant recipients was estimated as 1200, 600 for primary and 600 for secondary, determined using standard statistical formula. For non-grant recipients the sample size was determined as 300. These sample size was allocated to seven selected towns in proportion to the total grant recipients in each division. For qualitative surveys, the study conducted 27 FGDs with different groups and 28 case studies with education grant non-recipients.

³ Cohort Dropout Rate=Percentage of student enrolled in the beginning grade left education before completion.

for Primary 98%, NER for secondary 64%, Cohort completion rate for primary 79% and for secondary 58%, Cohort dropout rate for primary 21% and for secondary 42%, Pass rate of PEC 98%.

The significant improvement is attributed to the effect of a) Impact of EG, b) Impact of UPPR project, c) Success of Advocacy programs, d) Other development programs. In the absence of baseline data it is difficult to assess the EG intervention impact based on robust statistical measurement. Yet, through the qualitative and opinion surveys we obtained qualitative evidence of positive impact. The guardians' perceptions are that the project is successful in reducing Child Labour, early marriage and early pregnancy, increasing employment opportunity for the adolescents, especially for girls, raising aspiration for higher education.

Some of the drawbacks of the EG program as identified by the study are inadequate grant amount, short fall in the number of grants compared to demand and EG for maximum 3 years, untimely payment of money, questionable school teacher quality seen in the demand for private tutors.

The study found that actual expenditures toward the total amount devoted to a child's education was significantly higher than the grant amounts, when factors such as private tuition, travel and food, clothing / uniforms and related costs were compared. Guardians consider that the grant amount should be close to the actual expenditure in each class.

Members of the community recognize the immense benefit received from the implementation of EG intervention. Reduction of child labour, early marriage, increased opportunity of girls in terms of access to formal labour market are the social benefits of the EG interventions.

CHAPTER -1: INTRODUCTION AND BACKGROUND

1.1 Introduction

Bangladesh has one of the largest primary education systems in the world with an estimated 16 million primary school aged children (6 to 10 years). Among the primary school teachers, over half of the teachers and one-fourth of the head teachers are women⁴. They are working in ten different types of schools, including Madrasahs. The Primary Education Compulsory Act passed in 1990 made primary education free and compulsory for all children up to Grade five.

Bangladesh has made significant improvement in enrolment and dropout in primary and secondary education. According to DPE 2014 at national level the gross enrolment was 108% in primary, 69% in secondary, net enrolment was 98% in primary, 64% in secondary. Cohort dropout was 20% in primary and 42% in secondary.

Bangladesh's stipend Programs in primary and secondary education have shown great achievement in terms of educational outcome, gender parity and delaying marriage and first pregnancy. However, these programs are confined to rural areas. The urban slum children are deprived of such incentives. Education Grant intervention of UPPR project in urban areas complements GOB mission of universal education. UPPR thought of this intervention, because despite many achievements during the past decade, major improvements are still needed in order for all children to receive the benefit of education with full inclusiveness and quality, especially for the urban slum area. The major challenges urban slums children education include: poor quality of education; high drop-out rates; promotion of equity and accessing education; decentralization of education administration; and special needs education.

1.2 Background

UNDP in partnership with LGED and others has been implementing the UPPR project in Bangladesh. The project, implemented in the settlement of 23 towns during 2008-2014, aimed at reducing urban poverty by improving livelihoods and living condition of 3 million urban poor especially women and children (TOR)

UPPR is one of the largest urban poverty reduction initiatives in Bangladesh. The project worked with communities in 23 towns and cities across Bangladesh to develop the capacity of poor households, especially women, to manage their own development issues and tackle the needs they identify as most important. Key strategies include community mobilisation; improvement of physical infrastructure; support for livelihoods development; developing partnerships between communities and service providers; and influencing policy. UPPR has implemented contracts for development of settlements under its settlement Improvement Fund (SIF) and has disbursed grants

⁴ Child Info 2008

for skill development and employment, small business development and education support through the Socio Economic Fund (SEF).

1.3 Education Grant intervention

A large number of extreme poor and poor children live in urban slums or low income settlements. Despite the provision of free primary education and the proximity of schools a significant number of extreme poor and poor children cannot attend school as it impacts upon household income, both through the opportunity cost of the child not working and expenses attached with attending school. Furthermore, there are various other social and institutional factors (such as early marriage, discrimination against girls, social discrimination in admission processes and in the class room) that result in silent exclusion of poor and extreme poor children and cause a higher dropout rates amongst them.

The EG was targeted at children aged between five and eighteen years of age that were never enrolled in school, have dropped out or considered to be at high risk of dropping out. Priority was given to extreme poor households and those suffering from multiple vulnerabilities, for example if a child is disabled or comes from a female-headed household.

The size of the grant ranged from BDT 2,000 to BDT 2,880 for primary education and BDT 5,400 to BDT 9,040 for secondary education depending on the town, level of schooling and the vulnerability (poverty status and disability) of the child or household. The grant was dispersed in two installments with 60% released in January and the remainder released in October.

The grant could be extended for a maximum of three years provided certain conditions were met, including meeting minimum targets for attendance and school results. The implementation of the grant was monitored across a range of key indicators/ conditionality specified in the Education Grant Guidelines provided by UPPR, including attendance, results, absenteeism and drop-outs for continuity of the grant.

Goal and Objectives of the Education Grant

The goal of education grant was to ensure inclusion and equity in education by enabling the poorest of the poor and vulnerable children, especially girls, to complete primary and secondary education. This goal would support the purpose of GoB to achieve MDG target of universal primary and secondary education

Overall objective of the this grant was to increased primary and secondary school completion rate among children from the extreme poor and poor families living in slums. Additional objective of EG to support primary education was to increase educational coverage of children from extreme poor and the most vulnerable (especially disable, homeless and street children) households and to

reduce child labour. For secondary education, the additional objectives of EG was to reduce early marriage and early pregnancy and to promote job participation, especially of girls.

1.4 Context of the Study

The EG intervention had been implemented since 2008. While UPPR project enters into its closing year, the management wanted to know whether the project has achieved the expected effects of Education Grants among the recipients. In other words, the project wanted to know in detail the achievements of the EG, the strengths and weaknesses of the EG project, resources required to scale up the EG program in other urban areas. It was also desired that the recommendations would include what advocacy steps required to scale-up the stipend program for education in urban areas by GoB and other stakeholders beyond 2015 based on the experiences of UPPR's education grant.

1.5 The Objectives of the Study

The main objective of the impact study was to critically evaluate the performance of the program in terms of the objectives. The specific objectives were to:

1. Assess the relevance and effectiveness of targeting the EG recipients, appropriateness of grant size, mechanism of making payments, monitoring mechanism and grant utilization by the parents through:
 - a. Documenting the enrolment, attendance and performance of EG recipients and compare with secondary data
 - b. Documenting the primary and secondary school completion status of EG beneficiaries who enrolled in 2010.
 - c. Documenting the children and parents perception about the support provided by the grant in achieving their educational aspirations.
2. Explore the successful aspects of UPPR Education Grant, i.e. to explore strengths and future opportunities Estimate the budget required for extending the govt. stipend program for primary and secondary education in urban areas.
3. Provide recommendation of advocacy steps and rationale to extend the GoB's programme in this area.

1.6 Scope of the Study

The study had the following specific scope of works as devised by the inception report:

- Review of project log frame, project data, education grants guideline and other relevant documents including studies by other organisations on the primary and secondary stipend programmes in Bangladesh;
- Design and field testing of appropriate quantitative and qualitative data collection tools and sampling strategies;
- Provision and training of enumerators and supervision during data collection;
- Survey of approximately 1,200 sampled Education Grants recipients of primary and secondary education support and 300 non Education grant recipients from the sampled households.
- Structured interviews with the key stakeholders dealing with UPPR and GoB's stipend program
- Focus group discussion with community groups;
- Twenty eight Case Studies from the non-recipients of EG grants from the sampled CDCs across the UPPR intervention towns
- Analysis of quantitative and qualitative data; and
- Preparation of draft and final reports.

CHAPTER – 2: STUDY APPROACHES AND METHODOLOGY

2.1 Introduction

The EG interventions were implemented under UPPR project in 23 urban towns and cities during the period 2008-2014. Over 1,00,000 beneficiaries received support from EG intervention. Main objectives of the Education Grants are to increase education coverage of urban poor children, enhance their enrolment, and assess strengths and weaknesses of EG intervention. The project hoped that this intervention would contribute to reduce child marriage, child labour and increase employment opportunities of urban poor.

Before designing the study, the consultant team extensively reviewed the project proforma, TOR and other relevant studies and documents of UPPR including studies by other organisations such as baseline survey report of Secondary Education Development Project (SEDP), ADB funded project. Baseline Survey Report on ECCD at Barguna Midterm Review Report on ECCD at Barguna Project Proposal, Upazila Model School improvement project, *Khansama* Primary Education Census, 2010, 2011, 2012, and 2014 DPE, Dhaka Urban Partnerships For Poverty Reduction Base Line Household Survey Report, Phase IUPPR Logical Framework; Guidelines for Education Grant; Project Memorandum; UPPR project face sheet; Bangladesh Education sector review, the WB Dhaka, September 2013; Learning in south Asia, policy priorities, Washington DC, World Bank, 2014; The Campaign for Popular Education, 2008; and Financing education in primary and secondary education, Dhaka. Literature review provided in-depth insights and understandings to develop the study design for the impact study, data collection instruments for quantitative and qualitative surveys.

2.2 Research Questions

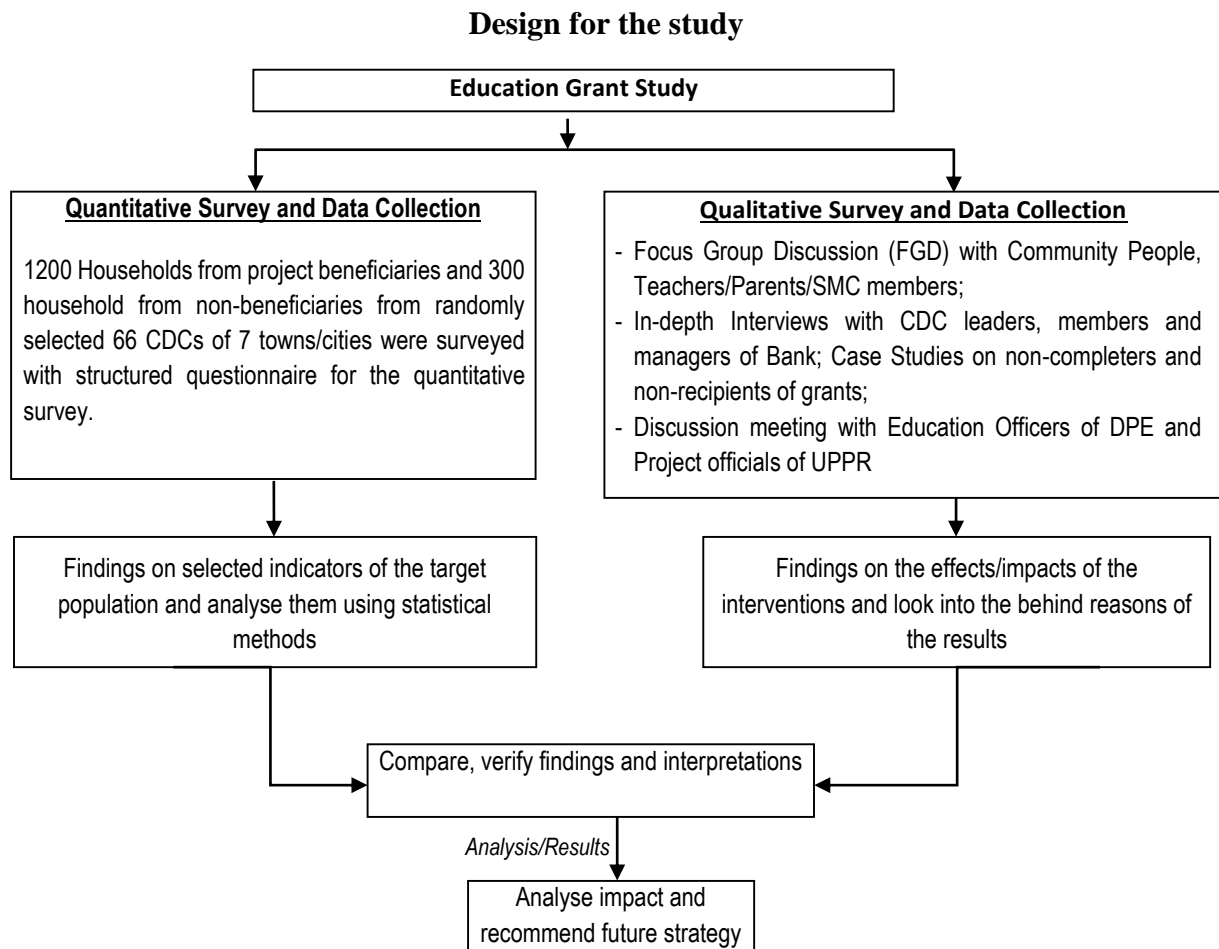
The following research questions were articulated for this study -

1. **Does the EG intervention serve the underserved (extreme poor, poor and disabled) urban population for further education and improved socio-economic status (Relevance)?**
2. **Is the intervention effective in improving the participation of EG beneficiaries in primary and secondary education (effectiveness)?**
3. **What are the impact of EG intervention on areas beyond enrolment and completion (child labour, early marriage and job market participation)? (2nd level impact)**
4. **Are the successful aspects of UPPR EG intervention lead to advocate for an extension of EG programme to urban areas? (Sustainability)**
5. **Is the EG amount adequate to meet the needs of the urban extreme poor (fund relevance).**

2.3 Study Design

To assess the study objectives and response to the research questions, this evaluation applied both quantitative and qualitative study methods. As part of applying the quantitative method, this study conducted household level surveys in the project intervention area mainly for project beneficiaries. However, a small sample of non-beneficiaries was also surveyed at household level. This study utilized structured questionnaire for the quantitative survey. As part of implementing the qualitative method, this study conducted the Focus Group Discussions (FGD) with Community People, Teachers/Parents/SMC members, In-depth Interviews with CDC leaders, members and managers of Bank, and case studies on non-completers and non-recipients of grants. In addition, there were discussion meetings with the project officials at head quarter level and with the education officials of DPE in selected towns.

Information collected through these quantitative and qualitative tools and techniques were collated and triangulated to come up with findings relating to project interventions. Following diagram depicts the study techniques and methods adopted for this EG impact study at different stages to depict how the study aims to describe the effects of EG grant among the recipients of the targeted urban poor population.



2.4 Sampling for the Study

2.4.1 Sampling for Quantitative Survey

The following sampling approach was followed. The project was implemented in 23 towns of which 7 are divisional cities. The distribution of beneficiaries by division is shown in the Table 2.2. First we worked out sample size for each category and then allocated to divisions by using proportional scheme. Impact evaluation was carried out in different stages, first sample were divided into beneficiaries and non-beneficiaries; and then both beneficiaries and non-beneficiaries were again divided into two groups- a) having primary education; and b) completed secondary education. Finally, four groups are a) Beneficiaries having primary education; b) non-beneficiaries having primary education; c) Beneficiaries completed secondary education; and d) non-beneficiaries completed secondary education

Though in the TOR it was suggested to draw 1000 samples from both EG recipients of Primary and Secondary education support and 500 non-education grant recipients' settlements across 4-5 cities/towns, later in a team meeting during the inception report it was decided to give emphasis on education grant recipients and explorative studies such as case studies from primary and secondary education non-completers and non-recipients. As a result, 28 case studies, 14 for primary and 14 for secondary education were included in the study and education grant non-recipient's sample was reduced to 300 only.

Sample size for beneficiaries: The following standard formula was used to determine the sample size (n) –

$$n = \frac{z^2 PQ}{e^2} \cdot (d.eff); Z_d=1.96 \text{ gives } 95\% \text{ confidence level}$$

$$e = \text{margin of error} = .05$$

$$d.eff = \text{design effect} = 1.5$$

$$=576 \text{ for } Z = 1.96, P=Q=0.5, d.eff = 1.5, e=.05$$

a) Sample size for non-beneficiary groups

As stated earlier the sample size for non-beneficiaries group was determined as 300. Later this was sub distributed among the primary and secondary education recipients and non-recipients.

b) Final sample distribution of the survey

The UPPR provided the sampling frame separately for primary and secondary grant recipients by CDC. The study team collected the list of beneficiaries by CDC. The systematic sampling scheme was adopted to select the required number of beneficiaries from each selected CDC. The project was implemented in 23 towns. It was decided to select 7 towns, one each in 7 divisions following

random sampling scheme. The selected towns are; Barisal, Chittagong, Narayanganj, Khulna, Rajshahi, Rangpur, Sylhet.

The proportional scheme was followed to allocate the total sample size to the towns. The allocation of sample first to the seven division and then to towns is done using proportional allocation. Sample units for grant recipients were 1200 and that for non-recipients were 300. In the survey parents were interviewed in association with the students and out of 1500, 1200 were parents of grant recipients and 300 parents for non-recipient. Head of household or parents of the 1500 selected students were surveyed.⁵

The non-recipients were drawn from the same locality from where recipient sample units were drawn. As there was no sampling frame, the nearest available non-recipient of the every 4th, recipient was drawn as sample units for non-recipients group. In the Table 2.3 the distribution is mentioned.

Table 2.1: Distribution of EG recipients and sample grant recipients and comparison group by Division

Division	Total recipients	Recipients Sample			Non-recipients		
		Total Sampled	Primary level recipient	Secondary level recipient	Total Sampled	Primary level non-recipient	Secondary level non-recipient
Barisal	3214	51	25	26	12	6	6
Chittagong	7093	101	51	50	23	13	10
Dhaka	25626	357	196	161	92	46	46
Khulna	13578	195	100	95	52	26	26
Rajshahi	23387	326	166	160	101	63	38
Rangpur	3213	48	24	24	12	7	5
Sylhet	7694	104	50	54	32	21	11
	83805	1192	612	580	311	175	136

Among 1192 grant recipients 51.3% are primary level grant recipients and 48.7% are secondary level grant recipients. The total girls in the sample are 870 (696+174). 57.9% of total sample students. Among grant recipients the proportion of girls was 58.4% and 55.9% in non-recipient group. This chapter gives a brief description of socio-economic background of the sample students separately for grant recipients and non-recipients.

⁵ The sampling method followed randomness for grant-recipients and purposive sampling was done for non-recipients. A small control group as well as an increased sample of case-studies, was designed to complement the larger sample of recipients of Education Grants.

Table 2.2: Number of grant recipient and non-recipient students by level of education

Level of Education	Grant recipient				Grant non- recipient			
	Boys	Girls	Total	% of Girls	Boys	Girls	Total	% of Girls
Primary	267	345	612	56.4	77	98	175	56.0
Secondary	229	351	580	60.5	60	76	136	55.9
Total:	496	696	1192	58.4	137	174	311	55.9

2.4.2 Sampling for Qualitative Study

A. Case Study

It was decided in a meeting to incorporate 28 case studies, 14 for primary and 14 for secondary education across 7 towns, 4 case studies in each selected town (total 28 for 7 towns) were conducted under this study. The composition was Grade I and II of both primary and secondary level. Overall 28 case studies were gathered to supplement the findings of the quantitative study. A guideline was developed for conducting case studies. Through discussions with CDC members the team identified cases of non-recipient and non-completers. The team selected 4 individuals for each town.

B. Focus Group Discussions (FGD)

FGDs were conducted among Community people; teachers, parents and SMC members; and education officers. For FGDs, following tools were developed and applied accordingly -

- **Guidelines for community people**
- **Guidelines for Teachers, Parents and SMC members**
- **Guidelines for Education officers (primary and secondary)**

Total 27 FGDs were conducted with different groups and group-wise distribution was as follows-

Table 2.3: Distribution of FGDs

Group	Community People	Parents and SMC	Education officers	Total
Number of FGD	7	14	6	27

Among 14 FGD with teachers, parents and SMC members, seven was conducted among primary education teachers, parents and SMC (1 in each division) and seven was conducted with secondary education teachers, parents, SMC members (1 in each division). In addition, among 6 FGDs with education officers 3 were conducted among Primary Education Officers and 3 was with the Secondary Education Officers.

C. Intensive Interview with Key Persons of CDC

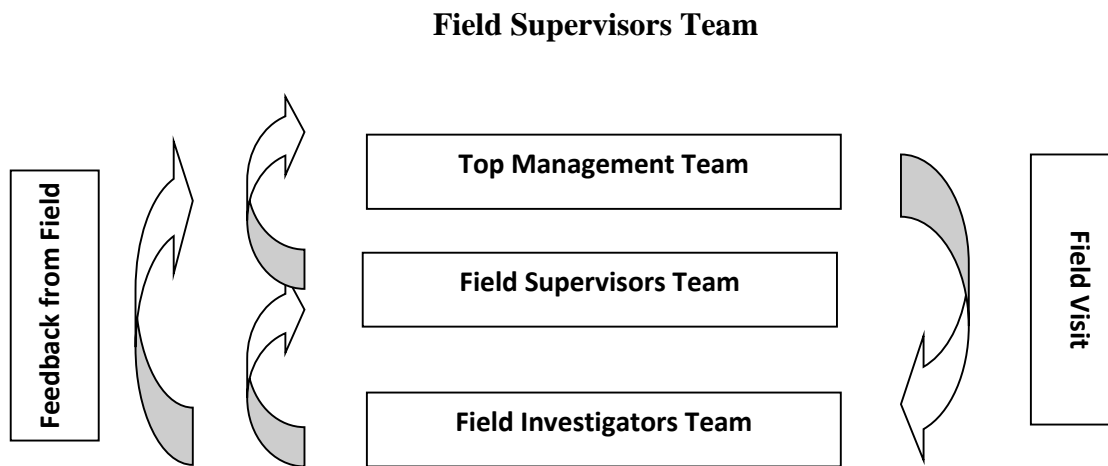
Community Development Committee implemented the EG project. A total of 14 intensive interviews 2 from each town were conducted. Interviews were carried out with the CDC members, Key persons of CDC, Managers of bank as banks were involved in the financial management particularly disbursement of grants and or stipends. Four managers were interviewed.

2.5 Field Data Collection and Analysis

The data collection tools were prepared by the evaluation team these were sent to UNDP for feedback and approval. UNPD suggested improvements and had discussions with the team. After obtaining approval, the tools were pretested.

The data collection started on 7 January 2015. The field workers faced problems due to country wide strike and *hartal*. As a result the field work was interrupted. However, the field workers received cooperation from UPPR local office staff.

The field supervision team worked in a systematic and planned manner. The monitoring structure ensured quality data. The structure has been depicted.



Data collection completed on 10 March 2015.

2.6 Quantitative Data Analysis

The analysis is based mainly on descriptive statistics, such as mean, variance, percentage and rank analysis with the following category of variables/indicators:

a. Nominal and ordinal variables

- Frequency distributions and graphical representations (numbers, proportions, percentages)
- Statistics (median, mode etc.)
- Cross tabulations

b. Continuous variables

- Statistics (mean, median, mode, standard deviation, variance, numbers, proportions, percentage etc.)
- Graphical representations
- Confidence intervals

As per the above design, a set of comparison tables were used to see the difference between beneficiary and non-beneficiary sub-group's results.

2.7 Challenges of the Evaluation

The data collection had been seriously interrupted due to continuous strike and blockade. Supervision of field work was disrupted. We could not use sampling frame for the non-beneficiaries while selecting the sample.

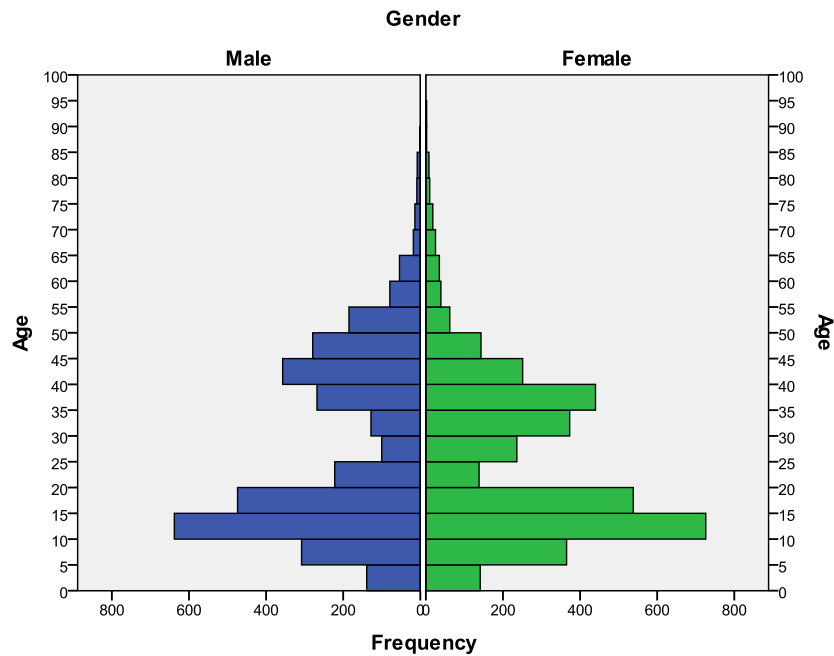
The main challenge of the present evaluation is the lack of baseline data and adhoc specific indicators to assess the changes and performance of EG intervention. Failure to use control group is another limitation of the evaluation.

CHAPTER 3: CHARACTERISTICS OF EG RECIPIENTS

3.1 Characteristics of the households:

The survey reveals that nearly 10% of all households were female headed households. The rest 90% were male headed. There is small difference between grant recipient and non-recipient categories, 9.7% in grant recipient and 10.3% in grant non-recipient categories.

Figure 1: Population Distribution By Gender



The mean age of the respondent household members was on average 25 years, 26 years for male and 24 years for female. The age distribution of household member reveals small variation between the two groups. Nearly 38% of all members were of age between 25 and 49 years. The overall distribution is shown in figure 1.

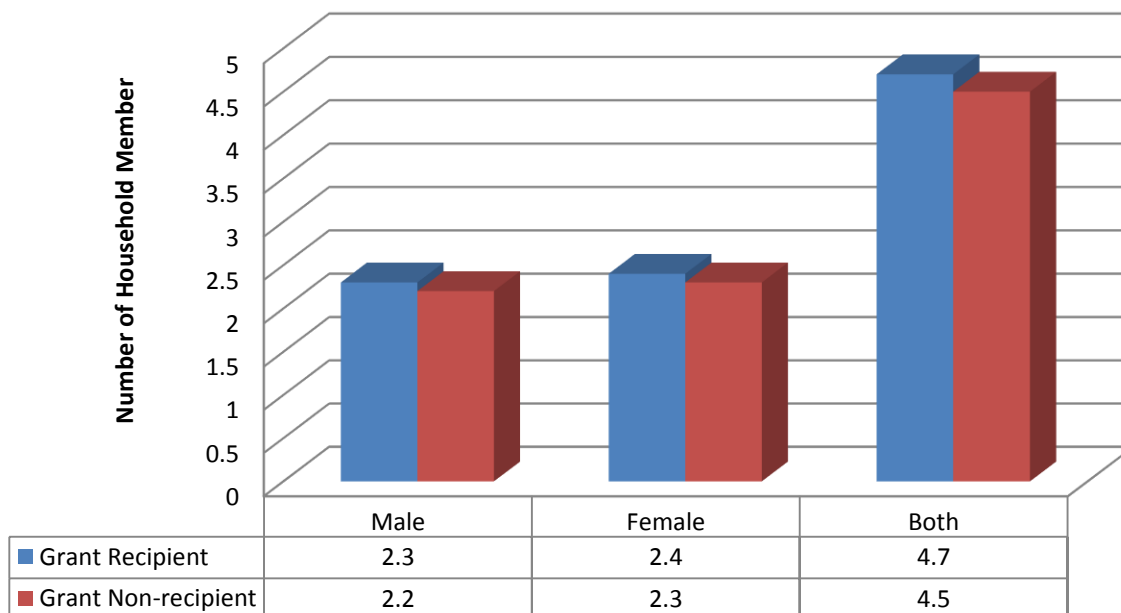
Table 3.1: The mean age of household members by category

Category	Male	Female	Both
Grant Recipient	27	25	26
Grant non-recipient	25	23	24
Both	26	24	25

The mean age of members show that both samples represented the same social group as per as age composition is considered. Table 3.2 (appendix) gives household size distribution. For nearly

80% households the household size was 3-5 members. Among grant recipient households 21% had 5 or more members while only 12% non-recipient households had 5 or more members. The average household size for different groups is shown in figure 2.

Figure 3.2: Average Household Size by Category and Sex



The average size of non-recipients category was little less than that of recipient category.

3.2 Level of Literacy of members of sample households

Literacy rate has been worked out for members age 6 and above and shown in Table 3.3(appendix).The overall literacy rate is 87.8%. About 12.2 percent were not literate. The difference between grant recipient and non –recipient group was very small overall and by gender.

Table 3.2: Literacy rate of persons aged 6 and above.

Category	Male	Female	Both
Grant Recipient	88	88	88
Grant non-recipient	88	87	87

The high literacy rate 88% (Table 3.4) in the intervention areas compared to national average (65%) may be due to impact of: (a) UPPR, (b) EG intervention, (c) Advocacy programs and (d) other development programs.

3.3 Occupation (job) of household members age 7 and over

Members of sample houses reported various jobs. In fact most members are involved in more than one job and preferred to be non-respondent to this question (54%).

Among all members nearly 37% reported to be students. 37% in case of grant recipients and also 37% non-recipients..

Among all members age 7 and above only 1% members reported unemployed. Very small variation is observed between sub-groups.

Although nearly 2% reported manual workers, relatively more male compared to female are involved in manual work.

Percentage of children aged 8-14 years involved in labour (in any form) is 3.3%. The percentage is low. One of the objectives of EG intervention is to reduce child labour in the intervention areas.

3.4 Ownership of Dwellings

The survey identified three categories of dwellings of households. These are: owned, rented, and not owned but living without rent. The owned house category accounts for 57.6% of all 1503 houses. This percentage is 60% for grant recipient category and 50% for non-grant recipient category.

Rented category accounts for 32% houses. The difference between the two groups is 6% (31% for grant recipient and 37% for non-recipients).

As high as 10% household reported the third category, living without paying rent. The percentage is higher (13%) among non-recipient group. The percentage is 9% for grant recipient.

The distribution of dwelling by construction type is seen as follows: 39% of all houses are kutcha while 45% are semi-pacca. The percent of pacca house is about 8% while jhupri (makeshift) accounts for 7%. This percentage is 7.19% for the EG recipient category.

Number of rooms for sleeping

It was desired to know the number of rooms used for sleeping purpose. Among grant recipients 50% have only one room, 38% have two rooms and the rest 12% have more than two rooms.

For non-recipients the scenario is a bit different: 60% have one room, 33% have two rooms and the rest 7% have more than two rooms. The average room and average person per room for two categories are shown below (Table 3.3).

Table 3.3: Average room, person per room by category.

Category	Grant-recipient	Non-recipient	Both
Average room	1.6	1.5	1.6
Person/room	2.8	2.9	2.8

Both groups represent poor household category.

Size of sleeping (main) rooms

The area of sleeping room is found to vary over a wide range from 50 square feet to 300 square feet and above. Majority households have 100-150 Square feet sleeping area. The average size is given in the Table 3.4.

Table 3.4: The average size of sleeping space

Category	Grant-recipient	Non-recipient	Both
Average size (sq. feet)	205	184	201
Sleeping area/per person	44.7	42.8	44.7

The living condition as measured by size of sleeping room of grant recipient household is slightly better compared to non-recipient households.

3.5 Sources of Drinking Water

The survey reveals that Tube well and Tap water are the main source of drinking water. Among all households 71% use tube well water while the rest 29% use tap water. A small difference between the two categories is observed (Table 3.5).

Table 3.5: Percentage of households by source of drinking water.

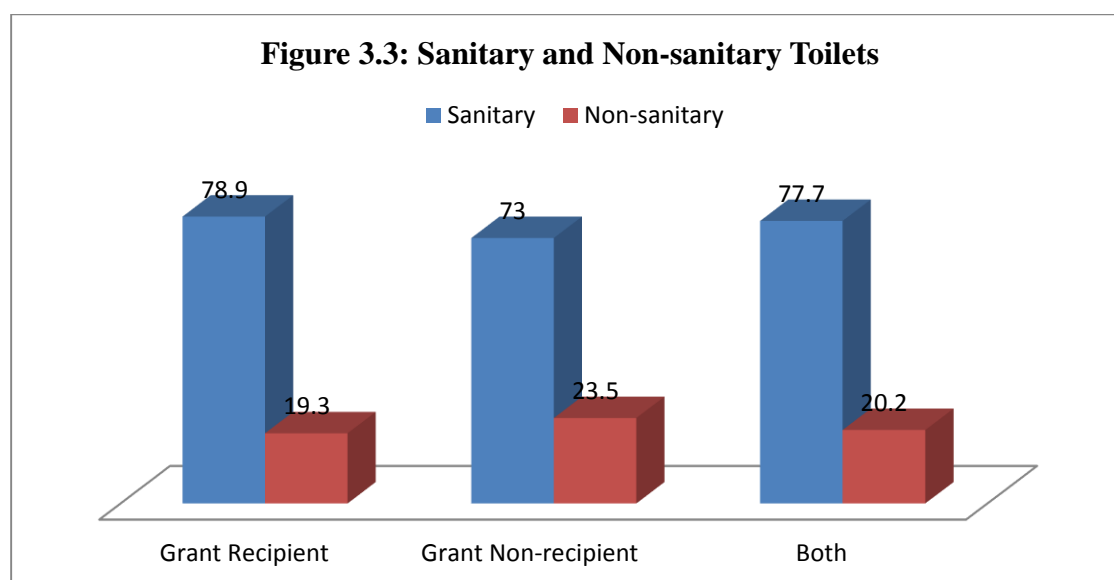
Category	Grant-recipient	Non-recipient
Tubewell water	72	67
Tap water	28	33

A 5% difference is observed between grant recipient and non-recipient groups. This difference is small.

3.6 Sanitary and Non-sanitary Toilets (Latrine)

Among all households covered in the survey, only one household was found without any toilet. The survey found that three types of latrines are being used. These are: Sanitary, Non-sanitary and open latrines. The distribution by type has been shown in figure 3. The figure shows that nearly 78% households use sanitary and 22% use non-sanitary latrines. A small difference between grant

recipient and grant non-recipient households is observed. Nearly 79 percent households of grant recipients' category have sanitary latrines, while this percentage is only 73% for grant non-recipients.



3.7 Mobile Phone Use

Mobile phone use is nearly universal in the urban slum area too. Among all households (1503) only 3.4% households were found without any set. The distribution of households by number of mobile is shown in Table 4.7 of Annex 4. More than 60% households (58% grant recipient, 69% grant non-recipients have one mobile set. The average number of mobile phone for the two groups is: given in the Table 3.8.

Table 3.6: Average mobile phone by category

Grant recipients	1.376
Grant non-recipients	1.121
Both groups	1.326

The average mobile phone of grant recipients is higher than that of non-recipients.

3.8 Food Security Status of the Sample households

Two questions were asked. The first one- Do you have food security for three meals a day? The second one – How many months in a year you have food deficit? The response reveals that about 78% households, 79% in grant recipient category and 73% in non-recipient category, has food security throughout the year. The difference between two categories is 6 present point nearly.

27% households have food shortage for 3 or more months, 22% in grant recipient category and 27% in grant non-recipient category. The above findings confirm that nearly 25% household were living in acute poverty.

3.9 Monthly Income and Expenditure

The income distribution reveals that nearly 20% of all sample households are extremely poor with monthly income less than Taka 5000. Only nearly 1% have monthly income more than Taka 20,000/-.

Table 3.7: Average monthly income by category

Category	Grant Recipient	Non-recipient	Both
Average monthly Income (Taka)	9212	8576	9077

From Table 3.7 it is seen that Grant recipient households have relatively higher average monthly income compared to that of non-recipient group. For both the groups, the average monthly income is Taka 9077. Per capita income is less than taka 64 a day. Less than US\$ 0.8 dollar a day. The difference of average income between two categories is statistically significant at 5% level ($t=2.4$).

Table 3.8 give the monthly expenditure distribution for all sample, grant recipient and grant non-recipient households. The distributions are more or less the same as those of income distribution. Except for grant non-recipient group, the average monthly expenditure is higher than the average monthly income of the grant recipient group.

Table 3.8: Monthly expenditure, expenditure as percent of income by category

Category	Grant Recipient	Grant non-recipient	Both
Monthly expenditure (Taka)	9355	8452	9165
Monthly expenditure as % of income	101.5	98.6	101.0
Monthly expenditures per capita	1990	1878	1950

Average monthly expenditure shows that sample household are poor. Difference of average income between the two group is significance at 5% level ($t=3.81$).

3.10 Expenditure on Food and non-food items

Monthly average expenditure on food and non-food items is shown in Annex 4. The expenditure on food item is about 60.6% of total expenditure (60% in grant recipient and 62.9% in non-recipient group). This percentage seems to be consistent. After food and non-food items, the

households are left with only small amount for bearing educational expenses. As stated above, most houses have no money left for education after spending on bare necessities.

3.11 Savings in Bank

The sample household heads were asked to mention if they have any deposit in the bank. From responses it is found that only 11% households have bank deposit. This percentage is same for grant recipient and non-recipient groups. The average bank deposit was Taka 31,145 for grant recipients and Taka 35,000 for non-recipient category. Taka 31,934 for both categories.

The respondent households were also asked if they have any deposit other than bank deposit. The responses reveal that 52% have no deposit and 48% have deposits (other than bank deposit). The average amount of deposit was only Taka 5166.00 (5354 for grant recipient group and 4458 for non-recipient group).

3.12 Use of Soap

It was intended to know from Household heads when Soap was used. The responses are: 1) before taking food, 2) before children take food, and 3) after defecation. Most respondents mentioned more than one (occasion) use. It is found that almost all households use soap for one or other occasion (Annex 4). Nearly 90% households use soap after defecation. About 84% households wash before taking food. However, the percentage is only 46% of all households using soap before feeding children. About 40% households use soap on all occasions. Use of soap is becoming popular in the slum community.

CHAPTER 4: EDUCATION GRANTS AND EXPENDITURE

4.1 Education Grant

The Education grant in the urban slum areas was introduced in 2008 to enhance educational opportunities and remove social barriers of the disadvantaged children particularly girls.

The size of the grant ranges from BDT 2000 to BDT 2880 for primary education and Taka 5400 to BDT 9040 for secondary education.

In this impact evaluation the following information were sought:

- 1) Number of times the child received EG.
- 2) Amount received
- 3) How EG received was spent by the students
- 4) Knowledge about conditions for continuation of EG.
- 5) Whether the conditions were fulfilled.
- 6) What measures the guardians took in the case students did not fulfil the condition.

The above issues are discussed in sections to follow.

4.2 Education Grant receiving frequency and amount

The respondent reported the member of times he/she received the grant. The responses show that among 1192 grant recipients 78.49% (boys 81% and girls 77%), received one time, 16.7% (boys 15% and girls 18%) received two times and nearly 5% received the grant for third time. The average comes out to be 1.3, (1.2 for boys and 1.3 girls) times. This difference of averages between boys and girls is small.

The average amount received by grade I students was Taka 2156, Taka 2554 by grade V students, Taka 4469 by grade VI and Taka 4698 by grade X students. Higher grade students received higher amount. Average EG amount received by type of grant is shown in Table 5.1

Table 4.1: Average EG amount received by type.

Type	Amount (Taka)
Normal grant	3683.2
Normal grant + 20% for girls EP category	4901.2
Normal grant + 20% for disable	7300.0
Average	3919.5

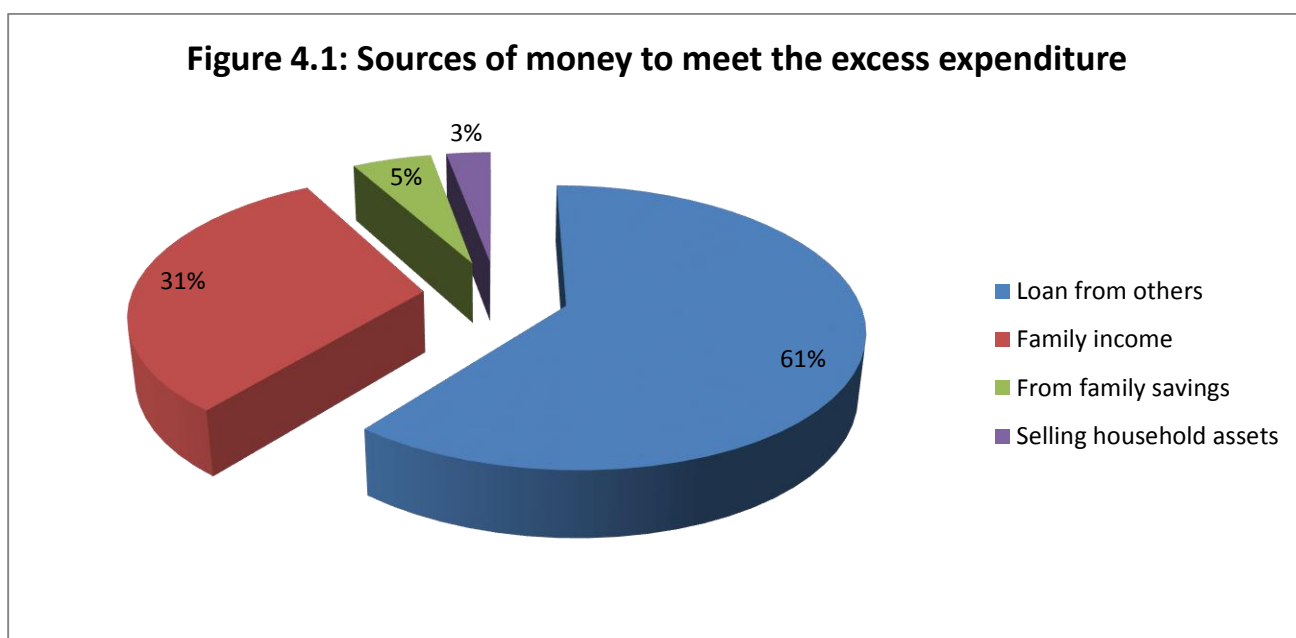
Table 4.1 gives average EG received by students. The students receiving normal grant received on average taka 3919.5, extremely poor girls Taka 4901 and disabled one (only one received) taka 7300. The average grant received was taka 3920.

The findings reveal that expenditure of students on education is higher than the EG amount received. However, the guardians reported that out of the grant received a small amount was used for other purposes, such as to meet family needs, to meet education expenses of other children in the family.

On average grant recipient received Taka 3919.5, out of this amount Taka 3670 (93.6%) was spent on education, Taka 189 (5%) was spent to meet family needs and 60.8 (1.6%) was spent for education of other children in the family.

4.2 Sources of money received to meet the remainder of total expenditure

It is seen that average expenditure of the students on education was more than the amount the students received from the EG. The survey identified the following sources (Figure 6).



4.3 Conditions to renew the education grant

It is desired to know from the survey whether the guardians knew conditions for renewal of the education grant. The responses show that the guardians knew the following conditions for renewal of the grant.

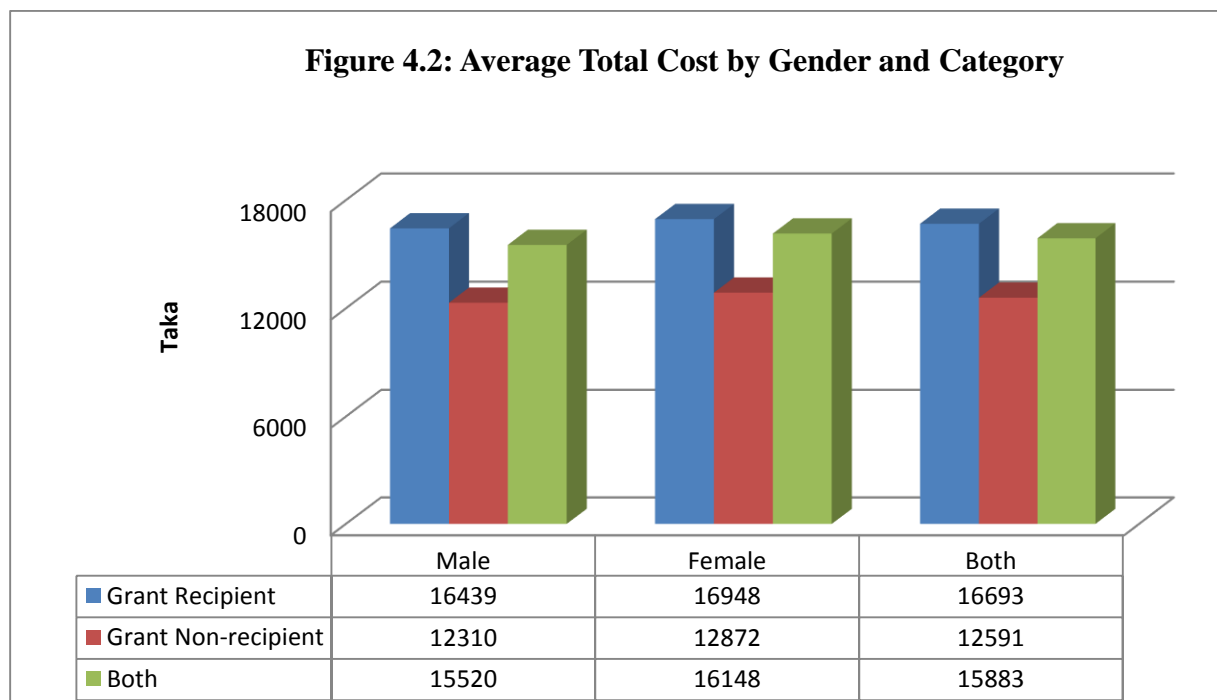
- a) Regular attendance in the class - 60% guardians mentioned this.
- b) Required to pass the examination 54% guardians mentioned this.
- c) Required to be member of PIP: 12% mentioned this.
- d) Spend the EG amount only to meet educational expenditure - 8% mentioned this condition.

It appears that the majority guardians of EC grant recipients know the rules and procedures for the renewal of the grant. More than 85% guardians mentioned that they had been alert to ensure that

the students conform to meet the conditions. About 50% guardians monitored students attendance in the school, 30% guardians regularly monitored the progress of study and 17% guardians kept private tutors. The above findings confirm that the Education Grant project has been successful in motivating guardians to actively involve in improving participation of school children in education.

4.4 Expenses for different purposes

The survey collected education related different expenditure⁶ from 1503 students. This expenditure analysis was done to understand the expenditure pattern and need assessment of target students in the urban slum. Analysis reveals that major purpose of expenditure are (a) Tuition, (b) Admission, (c) Private tuition, (d) Miscellaneous. Annex 4 provides details of expenditure separately for all classes, male and female students across the two groups. The average of total cost for the year 2014 for grade 1 to 12 is shown figure 7:



The average expenditure reported is Taka 15883. Grant recipients have higher average, Taka 16693, and grant non-recipient have Taka 12591. The difference is highly significant ($t=7.51$). Male-Female difference is observed, the difference is small. The percentage of total cost by major components is shown in Table 4.2.

⁶a) Tuition fee, (b) Admission fee, (c) other fee, (d) Private tuition; (e) book purchase, (f) other educational aids, (g) School dress, bag, umbrella, shoes, (h) Transport cost, (i) Tiffin, (j) Entertainment, (k) Medical, (l) fuel and electricity, (m) Computer, (n) other.

Table 4.2 : Percentage of Total cost by component and Category

Component Category %	Tuition %	Admission %	Private tuition %	miscellaneous %	Other fees	Total
Grant Recipient	10	7	34	45	3	100
Grant Non-recipient	10	7	33	47	3	100
Both	10	7	34	46	3	100

The Table shows that guardians on average spend nearly 34% of the total expenditure on private tuition. This comes at, on average Taka 5,400 for a student. This amount in our opinion is very big for poor guardians.

4.5 Grade-wise⁷ Average expenditure

Average expenditure of the primary and secondary school students by grade shows that the average expenditure increases with grades. The average expenditure of grade-1 students was Taka 8,127, Taka 12,529 for grade-V Students, Taka 15,389 for grade VI students, and Taka 20,433 for grade X, students. The increase is quite noticeable.

Table 4.3 : Average expenditure of students in 2014 in grade I, V, VI and X

Grade	I	V	VI	X
Average Expenditure	8127	12529	15389	20433

Student average expenditure of the primary and secondary education shows that the average expenditure in each grade in primary (Gr. I-V) was Taka 10111 while for secondary it was 18,271/-, more than 80% of the primary level. The total expenditure for primary education comes at Taka 50555 (5x10111) taka and secondary at 91355 (5x18271) taka (Annex 4).

Small difference between expenditure for boys and for girls in primary and secondary across the two categories, the grant recipients and non-recipients is observed. In case of girls, the expenditure seems to be little higher compared to boys, approximately 2% higher for girls. The survey shows that a percentage of student paid tuition fees. These students stated that students studying in private schools and in city corporation schools are required to pay. Among all students covered, 74% paid tuition fees while 26% were not required to pay.

⁷ By grade we 'class' or 'year', not to be confused with 'grade-score' which scores the students' performance as A, B, C, D F.

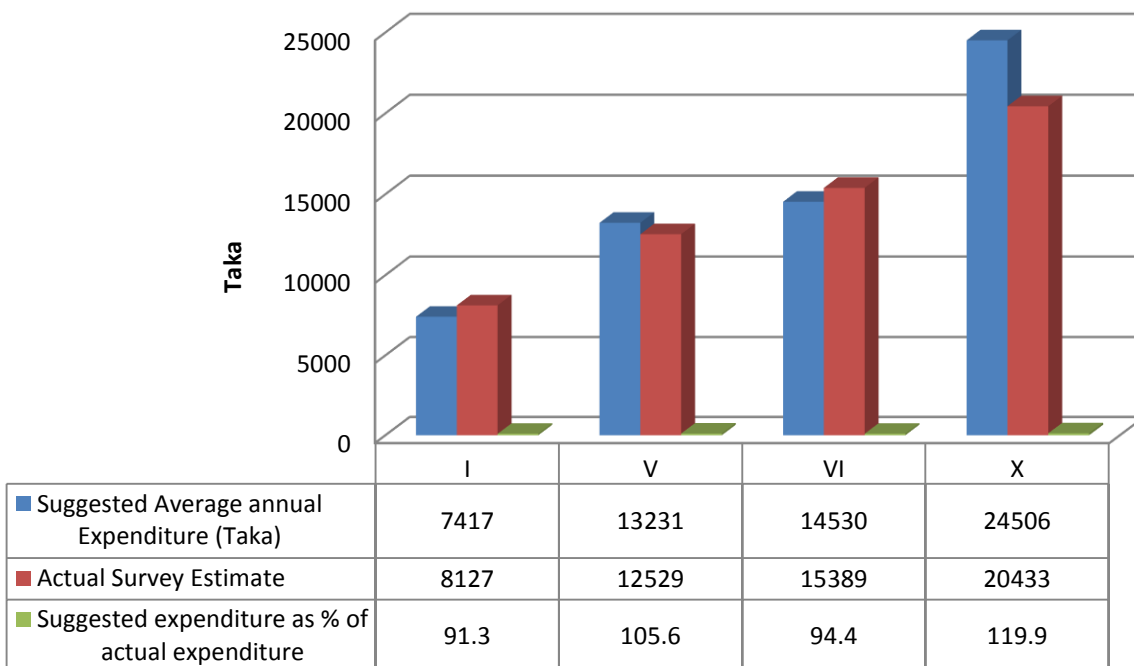
4.6 Total Expenditure for grade I, V, VI and X

Students' average total expenditure for the year 2014 separately for each grade was calculated and presented in Annex 4 in Table 7.6. The average expenditures for grade I, V, VI and X and presented in Table 4.2. The survey also gathered information from the parents about total expenditure of students required for the grade I, V, VI, X students. The estimated expenditures was collected and presented in Annex 4. According to the guardians, the grade wise annual expenditure ranges from Taka 7,417 in grade 1 to Taka 24,506 in grade X (Figure 5).

Box 1: Community's Opinion on Extent of EG Program and Amounts

However, community recommended for increasing the number as well as amount of money of EG. They opined to continue EG for at least 5 years. Participants of this group were asked about the number of EG required to meet the need of the poor primary students of their areas. The requirement for different areas varied from 500 to 30. Number of EG recipient at the primary level in different areas varied from 2 to 15. In secondary level the number on EG required for different areas varied from 100 to 30. Number of EG recipient at the secondary level in different areas varied from 17 to 31. 70% to 80% of the EG recipients might not be able to continue their studies without support from the EG program.

Figure 4.3 : Guardians' suggested and actual annual average expenditure



Difference between suggested and actual survey estimate was observed. While fixing the grant amount for each grade the above two sets may be reviewed. One recommendation is to take the average of the two sets of estimates.

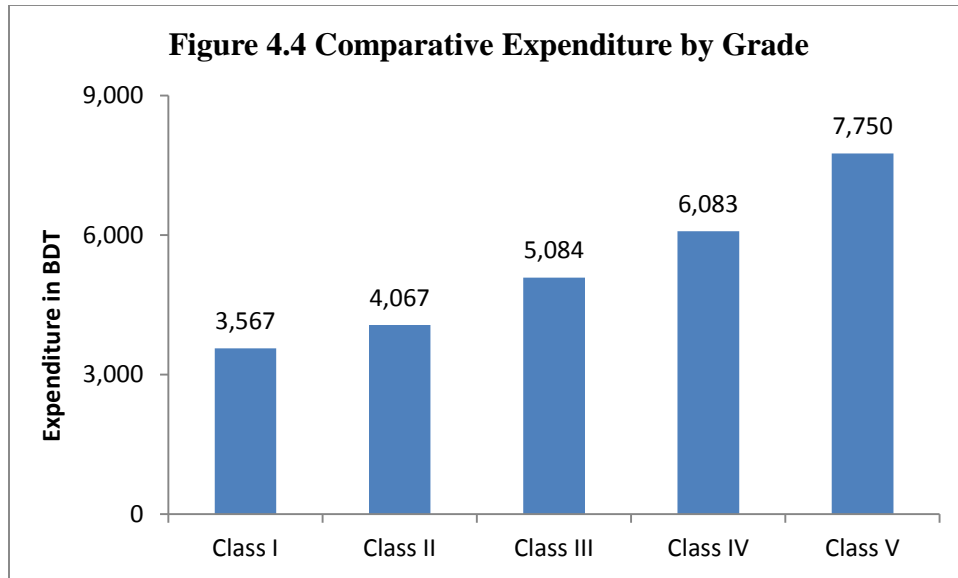
4.7 Comparative girls' and boy's expenditure for education

According to guardians the expenditure of education for girls is about 29% higher than that of boys. The reasons may be that the guardian is required to bear relatively more amount on transportation, private tuition, and uniforms/dresses, clothing in case of girls. The Education grant in the urban slum areas was introduced in 2008 to enhance educational opportunities and remove social barriers of the disadvantaged children particularly girls.

The size of the grant ranges from BDT 2, 000 to BDT 2,880 for primary education and Taka 5,400 to BDT 9,040 for secondary education. In this impact evaluation the following information was sought: number of times the child received EG, amount received, how EG received was spent by the students, knowledge about conditions for continuation of EG, whether the conditions were fulfilled, and what measures the guardians took in the case students did not fulfil the condition.

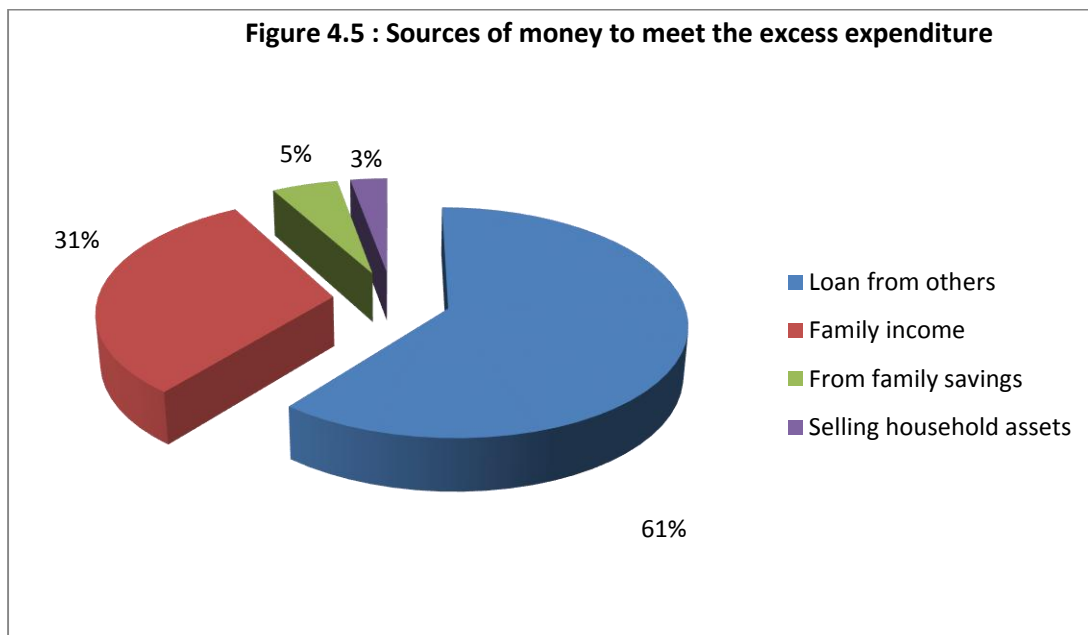
4.8 Comparative Expenditures of Students with Grants Received

The findings reveal that expenditure of students on education is higher than the EG amount received. However, the guardians reported that out of the grant received a small amount was used for other purposes, such as to meet family needs, to meet education expenses of other children in the family. On average grant recipient received Taka 3919.5, out of this amount Taka 3670 (93.6%) was spent on education, Taka 189 (5%) was spent to meet family needs and 60.8 (1.6%) was spent for education of other children in the family. In this case, Teachers and SMC recommend the following on average monthly amounts as EG for different classes -



4.9 Sources of money received to meet the remainder of total expenditure

It is seen that average expenditure of the students on education was more than the amount the students received from the EG. The survey identified the following sources (Figure 6).



4.10 Conditions to renew the education grant

It was expected to know from the survey whether the guardians knew conditions for renewal of the education grant. The responses show that the guardians knew the following conditions for renewal of the grant. Regular attendance in the class - 60% guardians mentioned this; b) Required

to pass the examination 54% guardians mentioned this; Required to be member of PIP: 12% mentioned this; Spend the EG amount only to meet educational expenditure - 8% mentioned this condition.

It appears that the majority guardians of EC grant recipients know the rules and procedures for the renewal of the grant. More than 85% guardians mentioned that they had been alert to ensure that the students conform to meet the conditions. About 50% guardians monitored students attendance in the school, 30% guardians regularly monitored the progress of study and 17% guardians kept private tutors. The above findings confirm that the Education Grant project has been successful in motivating guardians to involve actively in improving participation of school children in education.

4.11 Conclusion

The grant amount received by recipients was very small compared to their actual expenditure on education. For example, the study found that guardians spend 34% of the education-related expenditures on private tuition and about 46% on various other related costs. The findings suggest that the actual costs involved in education need to be considered at project design level.

The number of grants was also very small compared to the deserving poor children. It is recommended that both the number and the grant amount for each grade should be raised to get maximum participation and quality of education in slum areas. Education grant for maximum 3 years should be reviewed in favour of maximum 5 years.

CHAPTER 5: ENROLMENTS, DROPOUT AND COMPLETION RATE

Internal efficiency in term of enrolment, dropout and completion rate has improved significantly in Bangladesh at all levels of education, particularly at primary and secondary levels education, particularly so for woman.

5.1 Enrolments

The EG intervention started in 2008. Many interventions have been implemented to improve the internal efficiency parameters in primary and secondary education in the intervention areas. The impact of the interventions is significant (Table 5.1).

Table 5.1: Gross and Net Enrolment Rates of Primary and Secondary Education by gender and intervention type

Level of Education	Gender	Grant recipients		Grant non-recipients		Both	
		Gross Enrolment Rates ⁸	NET Enrolment Rates ⁹	Gross Enrolment Rates	NET Enrolment Rates	Gross Enrolment Rates	NET Enrolment Rates
Primary Education	Boys	133.9	91.3	126.7	94.1	132.1	92.0
	Girls	134.8	95.1	124.1	95.4	132.2	95.1
	Total	134.4	93.3	125.4	94.7	132.2	93.7
Secondary Education	Boys	88.4	64.7	90.2	66.9	88.8	65.2
	Girls	94.3	72.5	95.8	75.0	94.6	73.0
	Total	91.5	68.9	93.1	71.1	91.9	69.4

For primary education, on average gross enrolment is 132% for both and 134% among grant recipients and 125% among non-recipients. Gender parity was achieved. The both rates are higher than the national level figures. In addition, net enrolment rate reached to 94%, 93% among children of grant recipients and 95% among non-recipients. In this case, gender parity has also been achieved. The difference between two groups is insignificant. The rates are higher than the national statistics. The success of enrolment in the project areas has been praise worthy and may be the impact of EG.

For secondary education, achievement in enrolment of secondary education is spectacular. Gross enrolment was 92% in secondary education while net enrolment was 69.4%. The difference between two groups, EG recipient and non-recipient was very low. Gender parity is also achieved in case of secondary education.

⁸ GER = Total enrolment/Total school age children x 100.

⁹ NER = $\frac{\text{Total enrolment of school age children}}{\text{Total school age children}} \times 100$

Box 2: Opinion of Teachers, SMC members and Community regarding enrolment and drop out

It appears from the discussion with the participants of the FGD that they are involved in the implementation of different aspects of the EG program starting from the survey to find out the eligible poor up to the distribution of cheques to the grant recipients. Participants reported that they know the conditions of the EG grants and that they help the EG recipients in various ways to continue the grant as well as their studies.

Participants of the FGD opined that enrolment in schools increased and dropout decreased due to the EG program. After completion of primary education 90% EG recipients continue secondary education. In secondary education 80% EG recipients continue higher secondary education. EG supported the poor boys and girls to enhance education which in turn opened up and created job opportunities for the EG graduates. EG's support for education of the poor has reduced child labour as well as child marriage. Community also opined that EG intervention has created opportunity and access to education for many poor families. Learners from many poor families are being able to attend schools. This has increased enrolment, decreased dropout (FGDs, 2015).

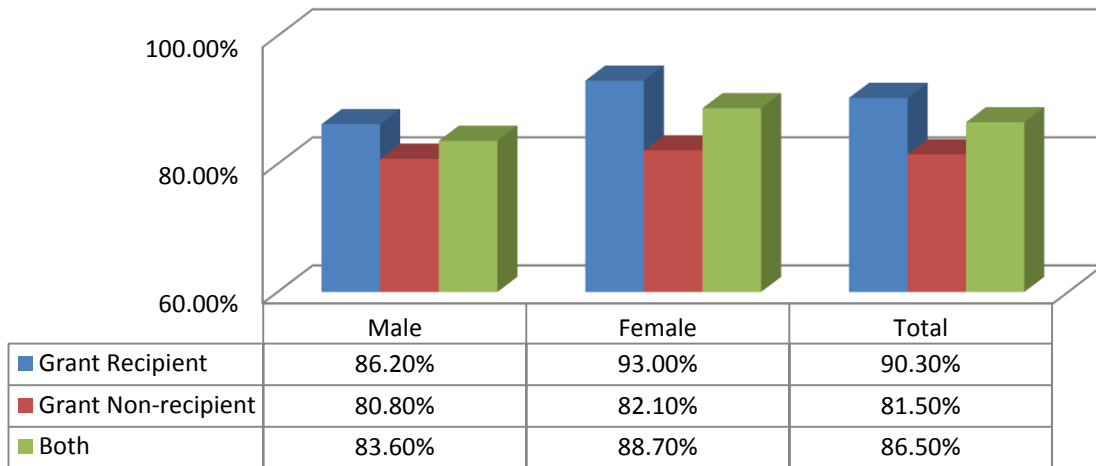
GER and NER have increased significantly in intervention areas indicating great impact of EG or improving access of children to education. It has significantly contributed to enhance the gross enrolment ratio. In the intervention area Gross Enrolment Rate (GER) reached to 132% in primary and 92% in Secondary education, Net Enrolment Rate (NER) 94% in primary and 69% in secondary, cohort completion rate¹⁰ reached to 90% in primary and 71% in secondary. The PEC appeared rate was 82% in the project areas. Project achievements are quite appreciated against the national statistics of 2014 from Department of Primary Education (DPE). The national estimates of DPE in 2014 revealed that GER for Primary 108%, GER for secondary 69%, NER for Primary 98%, NER for secondary 64%, Cohort completion rate for primary 79% and for secondary 58%, Cohort dropout rate for primary 21% and for secondary 42%, Pass rate of PEC 98%.

5.2 Continuation and Drop-out Rates

The study analyzed cohort continuation and cohort dropout rates of students enrolled in grade I in 2010 in case of primary and in case of secondary grade VI enrolled in 2010. The continuation rate (cohort) has been presented in the Annex 4 and figure 3.

¹⁰ Cohort Completion Rate= Percentage of student enrolled in the beginning grade completed the final grade.

Figure 5.1: Cohort Continuation Rate (Primary)



Cohort continuation rate in primary level was 90% (10% dropout) in case of grant recipient children and 82% (18% dropout) in case of grant non-recipient children and 87% (13% dropout) in case of both groups. In terms of the effects of EGP on improving the drop-out rates it has been observed that due to EG intervention drop-out rates has been reduced drastically. Moreover, comparing with the national level average drop-out rate for primarily education was 21%¹¹ in 2013 which is more than double in compare to the rate in the EG intervention area. It could be mentioned that continuation rate has been increased remarkably in the intervention areas.

Box 3: EG non recipient primary, secondary, boys and girls

To conduct case studies 28 dropped out students, 14 from the primary and 14 from the secondary level were selected from the sampled areas of the study. These students did not get EG and dropped out from schools at different stages of primary and secondary education due to lack of financial support from their families.

Among the 28 families 21 have males and 7 have females as head of the family. Main source of earning for these families are as follows: Day labourer (08), Rickshaw van puller (07), Self employed (04), Small business (03), Small employment (03), Driver (01), House wife (01) and Unemployed (01).

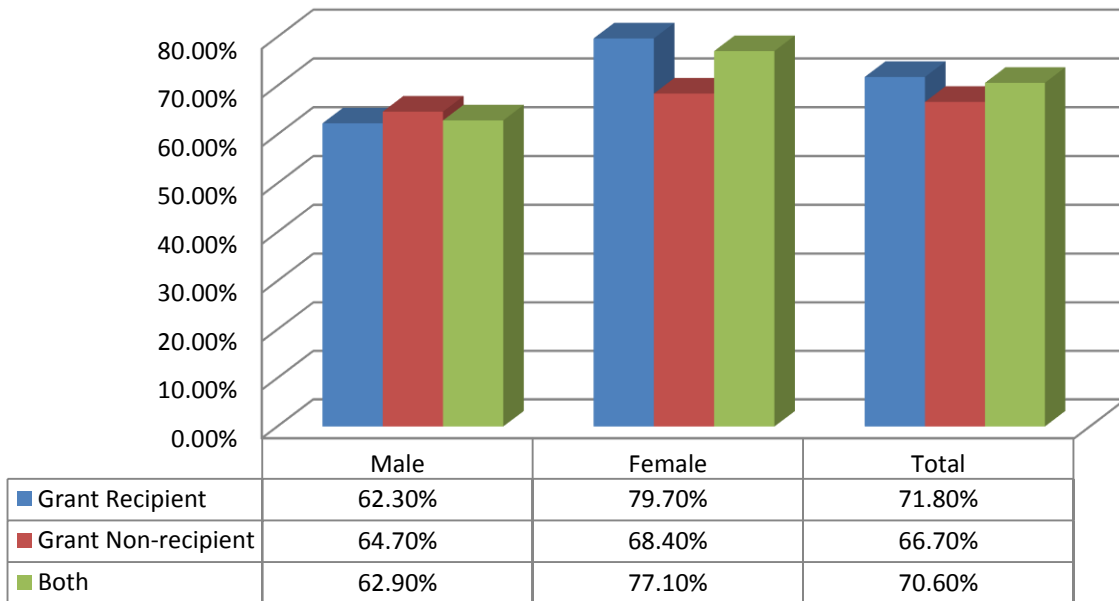
The average monthly income of these families is 6571.00 taka and the range is from 1000.00 to 15000.00 taka. Regarding financial status of these families none of them is financially solvent, 5 families are to some extent solvent and 23 families are financially not solvent. In total there are more female members in the families (89) than the males (64). Average family size is more than five.

Out of 28 cases of dropouts 19 dropout students want to go back to schools if they get financial support from elsewhere. Remaining 9 cases of dropouts are working in various capacities in different employment sectors and helping their families financially. They are not interested to go back to schools because that will land their families in financial crisis.

¹¹ Annual Sector Performance Report 2014, Department of Primary Education (GOB), Page 61

Cohort continuation rate in secondary education was also very high. The continuation rate was 70% (30% dropout).The continuation rate72% (28% dropout) among grant recipient household children and 67% continuation (33% dropout)reflect great achievement in the project areas(Figure 5.2).Gender parity index reflect that girls continuation rate is higher than that of boys.

Figure 5.2 : Cohort Continuation Rate (Secondary)

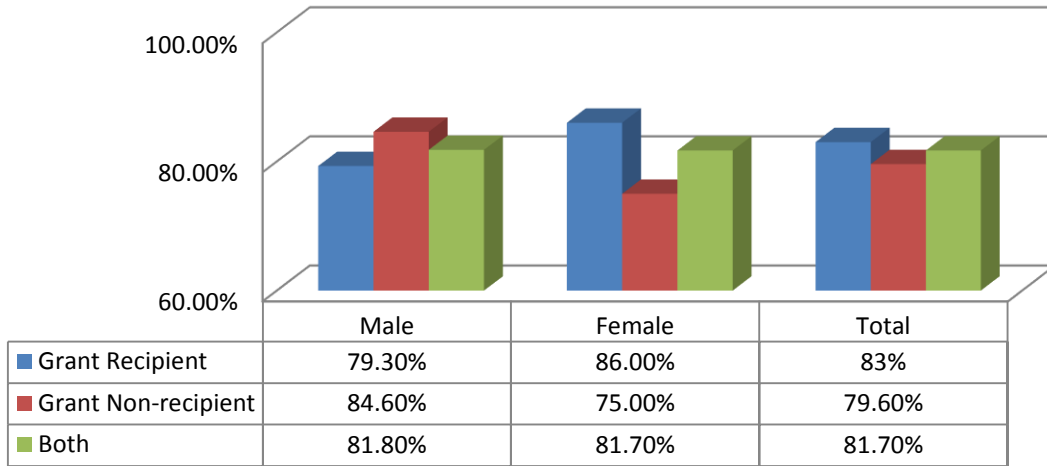


5.3 Student Appeared Rate (Cohort)

- **PEC Examination**

Percentage of students enrolled in grade I in 2010 and appeared in PEC in 2014 has been studied (Annex 4).The rates confirm a great achievement in primary education. Nearly 82% students getting admission in grade I appeared in PEC in 2014. This rate is higher among grant recipient children compared to children of non-recipients (Figure 5.3).

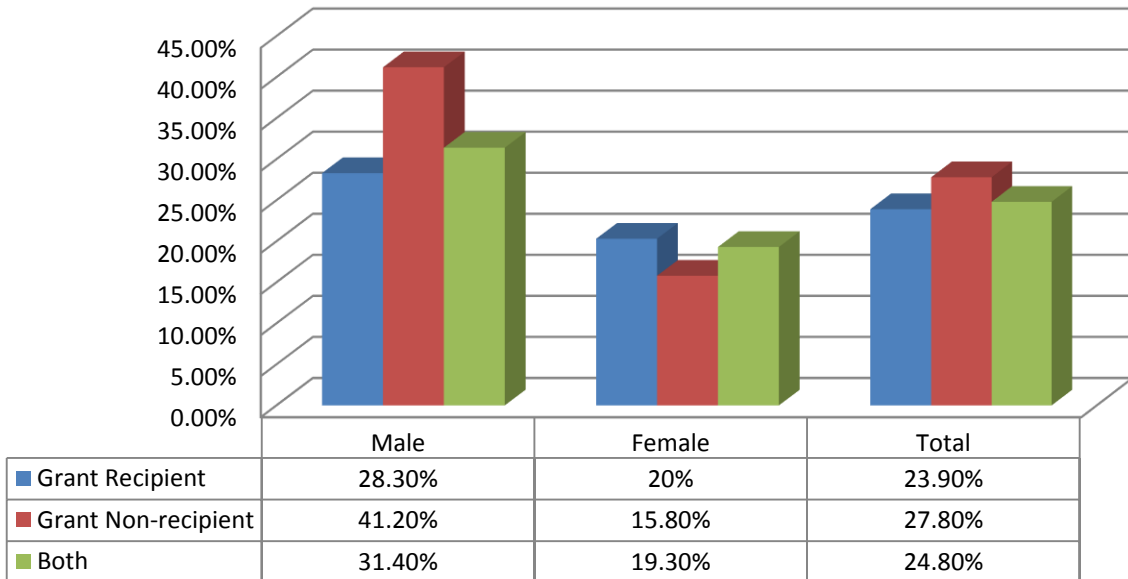
Figure 5.3: Cohort Appeared Rate in PEC Examination



▪ **SSC Examination**

Percentage of students enrolled in grade VI in 2010 and appeared in SSC in 2014 has been worked out and presented in Figure 10. Nearly 25% of all students enrolled in 2010 in grade 6 appeared in SSC in 2014.

Figure 5.4 : Cohort Appeared Rate in SSC Examination



CHAPTER 6: IMPACTS OF EDUCATION GRANT

Prevalence rate of child labour, early marriage and early pregnancy is high in Bangladesh. In order to reduce prevalence rates in the intervention area, EG implemented several programmes. The guardians of the students were requested to give their opinions on the contribution of EG intervention to the reduction of child labour, early marriage and early pregnancy.

In Bangladesh girls have limited access to enter into the job market. Guardians, on request provided their opinion on whether the completion of secondary education by girls increases the employment opportunity for girls to increase participation. In addition opinions on some other issues related to the EG contribution were sought.

6.1 Child Labour

Among all children of 8-14 years, a small percent was involved in child labour (Table 6.1). The prevalence of child labour was only 3.3% whereas national statistics is about 14 per cent. It has been observed that children enter into the job market before completing education, particularly primary education. The guardians were requested to give their opinion on the success of the EG intervention to reduce child labour. Their opinions show that about 96%. Guardians consider that the intervention was successful.

Table 6.1: Prevalence of child labour of children 8-14 years

Category	Total Children	Child Labour
Grant recipient	1319	48(3.6%)
Grant Non-recipients	382	8 (2.1%)
Both	1702	56 (3.3%)

6.2 Early Marriage

We could not estimate prevalence rate of early marriage due to insufficient data. Guardians were requested to suggest measures to be taken to stop the early marriage. Their suggested measures are given in Table 6.2.

Table 6.2: Suggested measures to stop early marriage.

Advocacy intervention to make the guardians conscious and aware of consequences	42% recommended
To take legal actions against breaches	24% recommended
To ensure girls education up to higher secondary level	14% recommended
To develop social resistance	11% recommended
To involve media to raise voices against early marriage	9% recommended

Box 4: Opinion of Teachers and SMC members regarding early marriage

EG supported the poor boys and girls to enhance education which in turn opened up and created job opportunities for the EG graduates. EG's support for education of the poor has reduced child labour as well as child marriage.

The participants informed about biasness and corruption in the process of selection of the EG recipients. They opined to appoint educated, honest and able persons as CDC leaders and provide remuneration for them. The participants expressed dissatisfaction regarding inadequate number of EG and small amount of money provided.

Community claimed that child labour, child marriage and child crime also decreased in the program area. Pregnancy at the minor age also decreased due to involvement of the girls in the EG program which made them more aware about the harms of early pregnancy. The participants opined that many of the EG graduates are continuing their studies in secondary and higher secondary level and some became engaged in jobs.

Community claimed about biasness and corruption in the process of selection of the EG recipients. They opined to appoint educated, honest and able persons as CDC leaders and provide remuneration for them. The participants expressed dissatisfaction regarding inadequate number of EG and small amount of money provided.

It appears from the discussion that participants of this group know the process of selection and disbursement of EG. Community complained about infiltration of nepotism, political pressure and corruption in the process (FGDs, 2014).

The above recommendations confirm that the EG intervention has been instrumental in raising social awareness to stop early adolescent marriage. This observation was supported by the guardians. About 96% guardians opined that the intervention was successful in raising social awareness against early marriage.

6.3 Employments of Girls in the Job Market

The guardians consider that secondary education improves the employment opportunity of girls. In reply to a question – “Whether the employment opportunity for the girl completing secondary education is higher than non-completers”, nearly 80% guardians opined that employment opportunity of girls completing secondary education is higher than non-completers.

On further investigation it is found that 93% guardians support girls working in the job market.

6.4 Desired Education for Boys and Girls

The guardians were requested to mention the highest level of educations they desired for the boys and girls. About 97% guardians were found to mention at least SSC education for the boys. About 89% guardians mentioned at least SSC education for the girls. The percentage of guardians mentioning different highest level of education for boys and girls is shown in Table7.3.

Table 6.3: Percentage of guardians mentioning highest level of they desire for boys and girls education

Level of education	Percentage of guardians for the boys	Percentage of guardians for the girls
Secondary	3	11
Higher Secondary	15	25
Degree	41	33
Masters	38	28
Others	3	3

The above statistics clearly confirm that the guardians have developed strong desire for education for girls and also for boys. This strong desire in the intervention area may be due to the impact of EG intervention.

6.5 EG Support for Children's Higher Education

For the continuation of education beyond secondary level the SSC completers, according to the guardians, would require support from the EG intervention. As regards the nature of support the guardians mentioned financial and vocational training. About 78% mentioned monetary support and 13% mentioned vocational training support.

CHAPTER 7: STRENGTH, WEAKNESS OF EG AND RECOMMENDATIONS

Emerging Analysis

The study assessed the change in enrolment, the Gross Enrolment Rate (GER) and Net Enrolment Rate (NER), of the EG recipients. The GER of the EG recipients is 132% in the primary level and 92% in the secondary level. The NER is 94% in the primary level and 69% in the secondary level. In the absence of a baseline data findings of the study were compared with the national level statistics. Compared to the national statistics both the GER and the NER of the EG recipients were found higher than the national average.

The study found out that nearly 82% students getting admission in grade I successfully appeared in PEC in 2014. This rate is higher among grant recipient children compared to children of non-recipients.

The study looked into the completion rate of the primary and secondary level EG recipients. The continuation rate is 90% in the primary level and 71% in the secondary level. Both the primary and the secondary completion rates are higher than those of the national average.

The study assessed the incidence of child labour among the project beneficiaries. 3.6% children (Age 8 – 14) were found to be engaged in some sort of earning activities among the grant recipient households. The figure is much less than that of the national average.

It is difficult to obtain hard data regarding early marriage and early pregnancy. The study obtained the views of the community people in this regard. They opined that EG intervention enabled the poor girls to continue studies which deferred their chances of early marriage and subsequently early pregnancy.

In the absence of the follow up data regarding involvement of the past EG recipients in the job market the study obtained the opinions of the guardians and the community people regarding this aspect of the program's expected outcome. They opined that education enhances the chances of getting a job. Some of the dropouts in the case studies wanted to avail EG to get some more year of education. They think that education will help them to get better jobs than what they are doing now. The guardians, teachers and the community people opined to arrange skill trainings for the EG recipients. They hope that learning a skill would enhance their chances of getting a job in the job market

Analysis of the case studies reveals that poverty and lack of financial support from the family is the main reason for dropping out of schools for these students. Majority of them (19) are willing to go back to schools and continue studies provided they get financial support from elsewhere. Some of these cases are ready to quit the job they are presently doing to help their families financially. The other group of students (9) many of them are working in different capacities are not willing to go back to schools for continuing studies. This is because they want to support their families financially rather than going back to schools which will put the family in financial crisis.

All the cases studied the families are of poor/extremely poor category. In almost all the cases they tried to get EG but could not get one. This phenomena pointed to the fact that number of EG is very small to address the needs of the program areas.

The case studies also indicate that communication between the CDCs and the target groups should be more frequent and transparent. The process of formation of PIP list and allocation of EG need to be more participatory and transparent.

7.1 Strengths

This study tried to document experiences and perceptions of related stakeholders. It appeared from the interviews with the CDC leaders that they knew their official position and the tasks assigned to them. Regarding monitoring majority of the CDC leaders opined that they regularly monitor the EG recipients. They monitor enrolment, attendance, dropout and performance in examination of the EG recipients through discussion with the family members, contacting with the schools, discussion with the students, examining the result sheets, checking the attendance registrar etc. They also monitor grant distribution, deposit of savings, regular payment of EG money, agricultural loan etc. Majority of the CDC leaders opined that they do not face any difficulty in monitoring. Few of them, however complained about non-cooperation from the schools. However, they could cover very small number of schools for monitoring. CDC leaders reported that they maintain gender and poverty ratio by considering the socioeconomic status of the poor and the extreme poor families, giving priority to the extreme poor girls and through discussion with the local elites and cluster leaders.

Table 7.1 EG Impacts

Area of Concern	CDC Leaders	Teachers/SMC Members	Community People
Impact of EG on Enrolment	<ul style="list-style-type: none"> - Those who were poor and not sending their children to the school, getting EG they started going to school again - In our locality, majority of our not school going students including girls are now going to school - Less money allocation in EG, less no. of EG, in many cases provided for only one are the weaknesses of EG provided by UPPR, this 	<ul style="list-style-type: none"> - enrolment in schools increased and dropout decreased due to the EG intervention - Around 90 percent of EG succeeded to enrolment and continued education 	<ul style="list-style-type: none"> - EG is helping the students of poor families - Specially the girls are getting education - It take a lot of money to get admitted at the beginning of a school year. Money from EG help them admit to the schools

	reduced the chance of huge impact		
Impact of EG on Dropout	<ul style="list-style-type: none"> - Due to supporting poor students, specially the girls, financially through a monitoring system, dropout reduced to some extent - Enrolment increased, so drop-out decreased - Now students are getting interest in going to schools as teachers are aware of them and taking care of them 	<ul style="list-style-type: none"> - Dropout from school decreased due to the EG intervention 	<ul style="list-style-type: none"> - EG is stopping drop out from schools - EG is stopping child labour, thus stopping the drop out - If did not get EG, many poor family's children would stop schooling.
Impact of EG on Completion and Continuation of studies	<ul style="list-style-type: none"> - Number students in primary as well as secondary increased - Engagement of children in crimes and drug addiction reduced, which contributed to the completion and continuation of studies 	<ul style="list-style-type: none"> - The conditions of EG grants helped the poor pupils in various ways to continue the grant as well as their studies 	<ul style="list-style-type: none"> - EG even enabled us to bear the expense of private tuition a bit, helping to continue with good results. - EG helped the students purchasing materials like pen, pencil, notebooks, etc. - If did not get EG, would engage with crime, drug and would stop education
Impact of EG on Child Marriage	<ul style="list-style-type: none"> - Pressure on parents decreased leading to not letting their child getting married early - In our locality EG created opportunity for continuing studies for girls, hence guardians are not letting their child married in early age - Motivation for study increased among the learners 	<ul style="list-style-type: none"> - The project should aware the family about the bad effects of child marriage 	<ul style="list-style-type: none"> - Child marriage is reducing due to engagement in Education

Impact of EG on reducing child labour	- EG intervention could reduce to a good extent the trend of children's joining the labour force for income without finishing the primary education	- Many of the students would engage with garments, shops and factories if their family did not get the EG
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7.2 Weaknesses

The EG intervention is definitely a breakthrough to increase the access to education for primary and secondary level students of poor and marginalised families in urban areas. However, it is important to note that another study of Ullah and Perumal (2012) have also identified that gaps in primary stipend program in Bangladesh which are high school drop-out and repetition rate (failure to promote to next grade), completion rate was not satisfactory and also that the program was not well-targeted. Though those issues were identified in case of intervention in rural areas however due to same nature of the program it is also important to look into that for further EG interventions. Moreover, strong vigilance by the program implementation authority was also not adequate which has to be improved in future actions. Revising in the stipend in line with the inflation rate and taking account of the opportunity cost of attending school should also be focus of next EG interventions. As per beneficiaries and other stakeholders the amount of benefit is lower with respect to the cost of education in urban areas. More specifically, major challenges were reported by the CDC are –

- CDC leaders have to explain to the community people regarding insufficient work done by the SIF;
- They identified absence of remuneration for the CDC leaders as an obstacle to the smooth implementation of the program.
- CDC members faced difficulties in classification of the poor during preparation of PIP list and the selection as well as preparation of the EG recipients list
- CDC also faced external pressure to include certain families during identification for the EG
- CDC leaders were equally divided regarding facing difficulty in implementing the conditions of EG.
-

CDC have to face the dissatisfaction of the community people due to insufficient number of EG and sometimes had to heard many complaints on nepotism and face abusive attitude of the local people; sometimes selected schools do not get EG recipient students. Moreover, they have reported the following weaknesses of the EG project:

- Number of grants is less than the number of eligible poor for which many remain outside the EG grant program as well as out of school.
- The amount of money that the EG recipients get is insufficient to meet the educational expenses.
- Same amount of money for grade VI and grade X.
- EG program does not provide training to the school teachers on how to take care of the EG recipients who are socioeconomically in a disadvantage position.
- Untimely payment of money.
- Majority of the EG recipients receive grants once in a year instead of thrice as planned.
- Biasness of the CDC leaders in selecting EG recipients.
- Absence of EG at the higher secondary level.
- Non availability of the grant at the beginning of the year.
- Failure to provide EG in each class
- Deduction of banks service charge from the EG recipients money

engagement

Box 5: Engagement of local community for proper selection of EG recipients

Seven education officers, three from primary and four from secondary education, were interviewed to find out their involvement in the EG program. They reported that they are aware of the program but they were not directly involved in it. This is a weakness of the project. Due to absence weak of primary and secondary level teacher with the CDC it has been identified that EG intervention couldn't properly target the eligible students especially from poor and marginalised family. It is also important to note that a Third Party Monitoring (TPM) study for the ROSC program conducted by MJF in 2014 have also identified that it is required to engage the primary level teacher intensely for proper validation of the primarily selected students so that non-eligible students couldn't enter into the final list. However, in compare to the ROSC program community engagement is higher for the EG program.

Managers of four banks connected with the disbursement of the grant money of the sampled area were interviewed to find out the state of the matter regarding financial transactions¹² of the EG

¹²The banks render the following services to the EG program: Assist learners and parents to open savings accounts for disbursing grant money; Bank officers went to each ward to help open savings accounts; Pay money in cash against cheque; Opening savings accounts only with 100.00 taka; and Savings accounts for EG program get interest in increased rate.

project. Bank managers reported that first UNDP Cluster Cheque is deposited in cluster account. 2/3 days after, the parents and learners get the money through cheques. Problems faced by the bank managers are as follows:

- Bank employees have to do extra load of work the day EG grant money is disbursed
- Lack of necessary manpower in the bank
- Bank has to face huge gathering of clients
- Hampers the day to day work of the bank
- Has to face questions from the parents for deducting service charge from the grant money

7.3 Specific outcomes of the project

The EG project has been implemented to enhance the participation of poor slum children in education. The socio-economic background of students confirms that the beneficiaries are the poor slum children. The actual expenditure of slum children by grades reveal that only a part of the total cost is covered by EG. It is felt that both the number of grants and the amount for each grade should be raised to get maximum participation and quality education in slum areas. Improvement in respect of enrolment, dropout, and completion rates has been praise worthy. Credit goes to EG. The community people recognize the immense benefits received from the successful implementation of the EG project. The social impact is being observed through reduction of child labour, reduction of early marriage and pregnancy, increasing participation of girls in education and in employment. The following matrix gives the level of achievement of objectives of the impact study:

Table 7.2 The Project from the perspective of evaluation criteria

Evaluation cineraria	Findings	Achievement Level
Strategic relevance	<ul style="list-style-type: none"> • UPPR EG program has addressed the gap for urban poor families who were left-out from any stipend program for both primary and secondary education • Beneficiary selection process has been adopted such a way so that community could play vital role and it is 	Achieved Fully

The process of transaction is as follows:

Step 1: UNDP Cheque Cluster

Step 2: Deposited in cluster account

Step 3: Deposited in savings accounts of the Learners and Parents according to UNDP list

Step 4: Learners withdraw money from the accounts through cheques

There were complains for taking service charge from the grant money and problems regarding signature matching.

Evaluation cineraria	Findings	Achievement Level
	rather bottom-up approach than the top-bottom usual practices	
Effectiveness	<ul style="list-style-type: none"> • High satisfactions of the beneficiaries of EG intervention in terms of access to education and sustaining the educational attainment • Improved enrolment rate, reduced drop-outs and enhanced the continuation of further education 	Achieved Fully
Efficiency	<ul style="list-style-type: none"> • EG program didn't require additional costs for the involvement of the CDC who are also working for other intervention like SIF, SCG, other components of SEF • No baseline data base was created earlier that was required for proper impact assessment 	Achieved Mostly
Impact	<ul style="list-style-type: none"> • High satisfactions of the beneficiaries of EG intervention in terms of access to education and sustaining the educational attainment • Enhanced access of education especially girls and marginalized families • Reduce the social problem e.g. child labour, early marriage, drug addiction of the beneficiaries students 	Achieved Mostly

7.4 Recommendations

The EG stakeholders are of the opinion that EG support is necessary to implement their suggestions. They also identified the types of support necessary. The EG stakeholders made important suggestions to make EG effective, efficient and sustainable. The overall conclusion is that the EG project has been successful in achieving the targets. There is scope for improvement. The study provided suggestions for improvement. CDC leaders are of the opinion that EG program could reduce to some extent the trend of children's joining the labour force for income without completing the primary education Majority of the CDC leaders opined that EG program was able to reduce Child marriage to some extent. In this context specific recommendations are follows -

a) Proper functioning of EG

- Scale up EG project (i) to cover all needy children and (ii) to other urban towns of the country.
- EG should continue at least for three years
- Provide EG every year for each class and also at the beginning of the year
- Justifiable remuneration for the personnel managing EG and provision of honorarium for attending meetings (e.g. cost of transport and mid day meal etc.)
- Monitor EG program from the higher authority as there is a proof that often well to do families receive EG. Strict measures should be taken to prevent it

- Help in getting a job after training
- Make the selection procedure more transparent

b) Reduce drop-outs and continuation of education

Majority of the respondents opined that girls' job opportunities increase if they could finish secondary education. All CDC leaders not only support but also encourage girls' employment. CDC leaders suggested the following actions to help continue studies of the students who are at the risk of discontinuing studies:

- Increase financial support and teaching aids
- Increase awareness in the society and making guardians understand the importance of education
- Provide EG in each class, increase allocation of EG funds for all children and also number of EG recipients
- Keep an eye to increase children's' interest in study
- Teachers' training and holding meetings with the teachers
- Build schools like some NGOs and provide school dress
- Technical training for the students

c) Measure to Prevent Child Marriage

- Make everybody understand bad effects of child marriage and create social awareness
- Make everybody Enforce law/rules and regulations banning early marriage
- Form local committees to implement law/rules and regulations and target at least one person of a family to protect child marriage
- Continuation of the stipend program and financial grants to poor families
- Provide EG up to higher secondary for girls
- Motivate everybody to continue studies

d) Improvement of the disbursement

- Learners below 18 years should open accounts with their parents
- Learners should get the full amount sanctioned by UNDP
- Service charge should be given by UNDP
- Disbursing the money from a school by the bank officers
- Disbursing grant money on a specific date in a school by the bank officers.
- Disbursing the grant money in more than one day

e) Proper function of the CDC

- Establish a permanent office for CDC and training of CDC leaders
- Honorarium for the CDC leaders.
- Majority of the CDC leaders opined that the guardians face difficulty in receiving grants.