

## **CONDITIONAL CASH TRANSFER: FEMALE SECONDARY SCHOOL ASSISTANCE PROGRAMME (FSSAP) - CASE IN BANGLADESH**

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### **ABSTRACT**

This paper attempts to evaluate existing reports and various published articles that argue that the FSSAP, which was implemented between 1994 and 2008 in Bangladesh, represents an ideal form of CCT. The criteria for assessing the performance of the FSSAP are: the unique features of the programme, its relevance to poverty alleviation and its success and failure of the implementation strategies. FSSAP as a CCT strategy was effective at promoting inclusive education for rural women in Bangladesh and thus, was a potent factor for poverty alleviation among this category of citizens. Although the quality of education due to the intervention of FSSAP has yet to be ascertained, the programme did raise the percentage of female students from 33 to 56 from 1994 to 2005, respectively in secondary level of education and was able to retain females in school at secondary level of education for a longer time rather than being forced into early marriages or taking up menial jobs as house maids, garment workers and so on.

**Keywords:** Conditional Cash Transfer (CCT), Female Secondary Education, and Bangladesh

### **1. Introduction**

**Education is the most powerful weapon, which you can use to change the world- -Mandela<sup>1</sup>**

Simply defined, distributing money to poor people to fulfill their basic needs such as food, clothes, shelter, medication, and so on is called cash transfer. For example, when money is

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<sup>1</sup> <http://www.un.org/en/globalissues/briefingpapers/efa/quotes.shtml>

disbursed to the poor and they can spend the money as they desire such as for buying food, building a new house, buying medicine and so on. Some scholars describe these phenomena of money transfer to the poor for meeting basic needs as “social protection” or “social transfers”. Some scholars term it ‘social protection’ or ‘social transfer.’ Whatever it is called, the main objectives are similar, even if the approach may be different. According to Samson *et al.* (2006), there are three types of cash transfer ,namely: conditional, unconditional, and public work programmes. When such transfers has no specific condition attached to it, it is said to be unconditional. Examples include: pensions, child care, family care, widow support, support for the handicapped or differently able people

Conditional Cash Transfer (CCT), on the other hand has specified conditions attached to it. The FSSAP which was implemented in Bangladesh between 1994 and 2008 is an example of CCT. Another kind of cash transfer is known as the ‘public work program,’ where recipients provide labour and receive food as their wages, viz. food for work (*kabikha*<sup>2</sup>) in rural road repairing by destitute women in Bangladesh (Samson *et al.* 2006: 8). That being said, our main focus in this essay will be conditional cash transfer. When there is some Conditions, minimum requirements or expectations attached to the money transferred by any agency or person, then it is called conditional cash transfers. A certain amount of money is given for enrollment in classes, With defined attendance and performance requirements or percentages. Receiving an amount of money in this manner would be a suitable example of a conditional cash transfer. Generally, the government, or specific agencies regulated by the government, generate funds either by collecting tax from affluent citizens, or receive donations, aid (s), or credit from international organizations such as World Bank (WB), Asian Development Bank (ADB) and so on The question that the preceding discourse raises is why should taxpayers' money be spent on providing support for the poor or why should international organizations or donor agencies provide money to support poor people? A number of reasons have been adduced to justify given financial support to the poor. First, it can be said that all governments have a commitment to helping the less privileged people in society cope with the vicissitudes of life and challenges of living in an unequal world. Ssimilarly, various studies in different parts of the world have established the link between poverty and social problems of crime, pollution, disobedience to rules and regulations, as well as the performance of civic responsibilities to the country and society.

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<sup>2</sup> Italic font indicates local terminology popularly known by people in Bangladesh

Furthermore, it has been argued that some international organizations and wealthy countries give aids on humanitarian, social, and religious grounds (Heist & Cnaan, 2016). However, some believe that aids is informed by political and economic considerations. For example, the desire to hold leading positions in the UN induces some countries to give aids to poor countries with a view to strengthening friendship ties which could be leveraged as a form of social capital in the future. Aid is also given as a strategy for promoting global peace and preventing the spillover effects of social problems such as terrorism, health challenges: diseases, environmental conservation and threats to sustainable development (Kumssa et al., 2009).

Education occupies an integral part in the computation of the HDI and represents an important gateway for accessing other levels of development and well-being. Education also equips individuals with basic life skills needed to navigate personal, environmental and occupational or professional challenges, as well as enhance individuals' self understanding and self-dependence. It is associated with the internalization of the right attitude, skills, and knowledge required for peaceful co-existence in a rapidly changing world. There is great link between a country's stock of human capital and its level of development and the relationship among education, gender mainstreaming and poverty alleviation is no longer debatable (Cagatay, 1998).

Most often in measuring any country's social and economic development, education is considered one of the major variables. However, statistics on citizens' participation in education in most developing countries remains worrisome. For instance, in Bangladesh, the NationMaster.com<sup>a</sup> (2012) reported that the average year of schooling for adults, male and females inclusive in 2012 was 4.6, compared to the USA and Japan where the corresponding statistics were 12 and 9.5, respectively. In addition, Bangladesh is a resource-poor country, spending very little money on education. In 2012, Bangladesh spent only 2.4 percents of its GDP on education, while the USA and Japan spent 5.7 and 3.6 percent respectively (NationMaster.com<sup>b</sup> 2012). The percent of government expenditure on education was only 14.11 in 2009 [UNESCO (D.N.F.<sup>3</sup>) cited by index mundi (D.N.F.)]. The statistics on female education is particularly heartbreaking. Deeply entrenched socio-cultural ideologies and practices have continued to hinder female participation in education (Kabagenyi et al., 2016). For instance, female education are perceived to be costlier compared to that of males because of the cultural belief that females are expected to relocate away from their family of orientation to their in-law's house soon after getting married, without necessarily having to take care of their parents. In view of the above, parents are typically reluctant to spend money on their daughters' education. Statistics shows that only 22 percent of females were literate in 1989 in Bangladesh (World Bank 1992: 23).

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<sup>3</sup> D.N.F. indicates year of publishing is not available

In Bangladesh, child marriage, birth rate, malnutrition, poverty, and maternal mortality were sources of this vicious cycle. Hence, investment on female education could give the highest return in term of reducing those problems. Considering the above facts, WB and ADB, in collaboration with the Government of Bangladesh (GOB) have taken an initiative offering a stipend program for female students. The program started in 1994 in 640 rural *thanas* in Bangladesh, naming Female Secondary School Assistance Programme (FSSAP). The prime conditions of the stipend program included: attending classes at least 75 percent days, examination results, higher than 45 percent score achieving in classroom examinations, and remaining unmarried (Khandker *et al.* 2003:2). They also mention that the prime objectives of the project were - i) increase female enrollment in grades 6 to 10; ii) reduce female dropout rates in secondary education, and iii) reduce child marriages. It is notable that every female student from non –government schools received BD Tk. 906<sup>4</sup>, and for government schools received Tk. 847 (Khandker *et al.* 2003: 3). The stipend program also covered the cost of review of curricula, teaching aids, and infrastructure such as renovation of classroom or school, as well as raising awareness in the community. In view of the foregoing, this paper intends to describe the features of the FSSAP programme in Bangladesh, focusing on its contributions to poverty reduction, key success factors for implementation success or otherwise, as well as potential strengths and weaknesses of the programme.

## **2. Methodology**

The materials for this study were basically derived from desk research, involving a review of existing literature as documented in journal articles, published reports, books and other official data

## **3. Discussion**

### **3.1 FSSAP: What are its unique features?**

The FSSAP program which was pioneered by the WB and other collaborating Institutions started in 1994 and covered 640 rural *thanas* in Bangladesh. The program which aimed at providing cash support for all female students within grades 6 to 10 was initially slated for five years (1994-1999), but later extended to 2008. The programme has introduced a new innovative approach. In this program, all female students and guardians have to sign a consensus that saying female students have to - attend more than 75 percent of the classes, remain unmarried, and score at least 45 percent in the class examinations. When the above criteria are fulfilled, the program

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<sup>4</sup> \$1 equivalent to BD Tk 86.00

ensures that long-term financial support is given to female students until they graduate from high school because it was thought that at this stage, beneficiaries would have attained certain level of capabilities, knowledge and skills that will enhance their performance in the labour market. The primary targets of the program were students in the rural areas, most of whose parents were too poor to afford tuition fees. Thus, apart from paying tuition fees for these students, the program also covered at least 50 percent of the cost of school uniforms, textbooks and stationery, transportation fares and so on. Also built into the program were continuous training for teachers, infrastructure such as teaching and instructional materials/aids, as well as other teaching-enhancing costs. Above all, the program was participatory in that community engagement strategies were mainstreamed into it to raise awareness and elicit the needed support.

### **3.2 How is the approach thought to contribute to poverty reduction?**

Also, the political participation of women in Bangladesh has improved, especially since 1991 as the Prime Minister and the opposition leader have increased the number of women representatives in parliament. For instance, in the current parliament, 22 percent of the members, including the speaker of the parliament are women. A fair number of ministers of the cabinet members are also women. Similarly, in government offices, teaching professions and local governments, women have recorded increased participation. These probably explain why Bangladesh ranked 75 out of 136 countries in the 2013 Gender Gap Index, a figure that was higher than than the whole of South Asian countries and all Muslim countries in the world (The Global Gender Gap Report 2013: 10). The above fact may imply that women in Bangladesh are comparatively living in a better condition. However, the reality is quite different. If we look deeper, we can find where the problem is. It is imperative to note that women who hold positions in different tiers of government, politics, NGOs and other organizations are literate and typically live in urban areas.

On the other hand, women who live in rural areas and are illiterate, mostly live under poverty and are powerless. Women in rural Bangladesh, due to inadequate education or outright illiteracy mainly work in the informal sector such as housekeeping, baby sitting or garment industries and most of these jobs offer low wages and little opportunities for upward social mobility. According to the IMF (2012: 9), proportionately, a large number of these women fall into the hardcore poor categories. Education, whether formal or informal stimulate the formation of human capital which helps to reduce income gaps and improve empowerment in significant ways (Rahman, 2002: 69-70). Studies have also shown that each class of the secondary level attended increases individual income in significant level (Khandker et al., 2003).

WB findings quoted by IIP Digital (2011) shows that females receive higher incomes than males and in gross, an average of 5 to 15 percent income increases after attending one more grade level. Female education is also correlated with favourable reproductive health outcomes and more effective parenting. Thus, most educated mothers have a tendency to have fewer children than illiterate mothers. Similarly, educated mothers are more careful about their infants' health and well-being. A study by Subbarao and Raney (1993: 36-37) revealed a positive correlation between female secondary education and fertility and infants mortality reduction.

### **3.3 How it is implemented where it is successful**

Even though, some economic and social barriers discourage females from participating in secondary education, the FSSAP successfully kept girls in the classroom. By ensuring that all female students and their guardian fulfil specific conditions (attending more than 75 percent of the classes, being unmarried and scoring at least 45 percent in class examinations prior to getting cash benefits), the program was able to promote new attitudes and achieve its objectives. Every girl could open a bank account in nearby branch office, and money directly deposits to the respective account. Therefore, they can operate their accounts independently. Apart from this, the project was able to provide long-term support to female students until they graduated from high school. Due to the program, female students' enrollment in Bangladesh increased to 56 percent by 2005 compared to 33 percent prior to the commencement of the program in 1994 [UN (D.N.F.)]. Emmons (2009) termed this project as 'vanguard,' due its ability to keep girls in the classroom in spite of different barriers. The revolution about this project is that the number of girls in secondary education in 1991 was just 1.1 million, but, surprisingly the number went up to 4.4 million at the end of the project. Fuwa (2001: 109) found that the stipend program in Bangladesh increased female enrollment in high school by 2% yearly. It was also concluded that this program helped to reduce the gender gaps across the country. In addition, Xiaoyan (1996) conducted a comparative study involving schools where FSSAP was implemented and those where it was not implemented. He concluded that female students' attendance was higher in schools where FSSAP was implemented. Shamsuddin (2013: 22) also revealed that FSSAP had a remarkable contribution by bringing many more girls into the labour market whose earnings were comparatively higher than both older generations and their male counterparts of similar age.

### **3.4 How was it implemented where it has gone wrong:**

Although, most of the reviewers thought FSSAP to be successful project in terms of fulfillment of its objectives, it has some limitations too. The project could not bring all girls in the

classroom in the secondary level of education, especially those who live far from school. Despite the acclaimed successes of the FSSAP project, a number of drawbacks were also associated with it. For instance, the project could not bring all girls in the classroom in the secondary level of education, especially those who live far from school. The desires of many girls to be educated were still not met due to a number of socio-cultural barriers, including *purdha protha*, facing eve teasing and lack of security. Although many girls attended classes, most of them were reluctant to go to school and the drop-out rate was high due to poor academic performance.

Though girls attended class but most of them were reluctant to study at home. Some of them only attended because they could receive the stipend. Some parents think if their daughter attends some classes then parents need to pay less dowry during their daughter's marriage. This kind of education merely considers girls as marriage capital rather than human capital. Also, sufficient research was not conducted to explore participation in the job market after graduating from school. Shamsuddin (2013: 1) mentioned that proper attention was not given to measuring long-term labor market participation of women who were getting benefits from the stipend program. He also cites most of the impact assessment of female stipend program was on the basis of student's school enrollment, attendance, and their examination results.

Some parents thought that higher education for their daughters translates to higher bride prices during marriage. Hence, higher education for girls was perceived as an investment in marriage capital rather than as an investment in human

### **3.5 What are the strengths and weaknesses of the approach adopted by FSSAP**

#### **What are the strength and weakness of the approach of FSSAP:**

The significant attributes which made the project successful were:

Female students attending school received cash benefits directly rather than through intermediaries or parents and therefore, were able to take responsibility for the management of the funds, as well as internalized useful banking habits. This cash benefit helps to increase classroom attendance, thereby delaying marriage. Some research findings prove that learning from school helps them to improve their decision-making ability in their family in particular and generally, in the society (Goldrick-Rab, 2010; Henderson & Berla, 1994). Apart from students, the project also helped to build infrastructure, buy teaching aid and review curricula. The project covers training facilities availed by the teachers. The project was newest in its kind and widely

been considered as an innovation. Therefore it was able to get the due attention of the local people as well as the guardians.

However, a number of drawbacks also militated against the achievement of the FSSAP project objectives, some of which have been mentioned earlier in this article. The project only met 50 percent of the cost of textbook, uniforms and other daily expenses which required better funding (Khandker *et al.* 2003: 3), since most of these expenses were out of the capabilities of beneficiary students' parents, most of whom were too poor to meet the additional funding requirements. Additionally, the non-inclusion of and M & E component into the project was a serious limitation as the quality of education received by beneficiaries was not properly monitored (Agbenyo,etal., 2021; Holvoet & Inberg, (2011) Notably, the dropout rate of students due to repeated failures in examination was not properly checked, thus intervention strategies to motivate them were non-existent. In addition, the project needed to do more in terms of increasing community awareness about the benefits and the responsibilities of the project executives and other stakeholders in the community. It is believed that if the collaboration between the project team and the community' gate-keepers were deepened, the drop-out rate as a result of early marriage would have reduced drastically.

#### **4. Conclusion**

Conditional cash transfer is the most popular social transfer which has able to include the people in the bottom layer of the society especially women. Furthermore, investment resources on education are the appropriate way to bring the females out from poverty as well as other social barriers including *purdha protha*, the so-called gender specific role in the family and others. Educated women are considered as an asset for the individual, the family as well as for the country. They can be self-dependent through education by doing formal jobs. Even if, educated women stay at home raising children, then their children could be better educated because the mother is with her children in most of the time. In this way, it is expected that gender discrimination could be reduced in greater extent practically. Although, the FSSAP has some shortfalls, but its strong points e.g. remarkably increases the number of girl attendance in classrooms, which outweighs the weaknesses.

Conditional cash transfer is the most popular social transfer which hold enormous promises for mainstreaming people at the bottom layer of the society and vulnerable groups, especially women and differently able people (physically challenged). Continuous investment in resources, especially education constitute an appropriate strategy to emancipate people, females especially out of poverty and other social barriers including *purdha protha* and the so-called gender-



prejudicial roles in the family and other aspects of society. Educated women are considered as an asset for the individual, the family as well as for the country. Education promotes self-dependency whether in the areas of formal employment or personal life enrichment. Women education particularly has significant positive outcomes in child nurturing and improved parental decision-making capabilities. It is therefore imperative that gender discrimination, especially in education be addressed so that women can maximize the use of their God-given potentials for societal development. While acknowledging the shortfalls of the FSSAP project, it is significant to underscore its contribution toward increasing the school attendance of girls.

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