GIRLS TOO!
EDUCATION FOR ALL
UNGEI

EDUCATING GIRLS IN SOUTH ASIA: PROMISING APPROACHES

Barbara Herz

THE EDUCATION DEBATE

Titles in this Series

The Move to Programme-Based Approaches – An Effective Partnership for Girls' Education? The Experience of Recent Evaluations
Ted Freeman

Educating Girls in South Asia: Promising Approaches
Barbara Herz

Reaching the Girls in South Asia: Differentiated Needs and Responses in Emergencies
Alexandra Mathieu

EDUCATING GIRLS IN SOUTH ASIA: PROMISING APPROACHES

Barbara Herz

Chair, Steering Committee: Susan Durston
UNGEI: Nancy Spence
Series Editor: John Evans

Feedback and correspondence to:
rosa@unicef.org

Websites:
www.unicef.org
www.ungei.org

Cover photo: © UNICEF/ROSA/BINITA SHAH
Design, Layout and Printing: Format Printing Press, Kathmandu, Nepal

CONTENTS

SERIES FOREWORD

There is a growing sense of momentum around education in South Asia. Governments are engaged and a lot has been done. The Millennium Development Goals have added an additional spur to action as indeed have greater awareness on gender disparity and the need for educated workers. There is though a long way to go if the rights of all children are to be realised.

Providing access to education is only part of the story. Once children are enrolled and attending, the quality of their education must make it a worthwhile experience. The special needs of girls in the social and cultural context of South Asia call for special measures, as do the needs of all children in situations of conflict and emergency. South Asia has many rich, positive examples of success in advancing basic education. It is important that these are shared and built on if there is to be an overall improvement throughout the region.

This series of papers aimed at promoting better education in South Asia grew out of collaboration between the UNICEF Regional Office for South Asia and the newly formed UN Girls' Education Initiative, and had its genesis at a Regional Meeting on Accelerating Girls' Education in South Asia in February 2005.

Essentially the series is intended to be a forum that allows debate, exchange of ideas and to break new ground. It will aim to capture the momentum and extol good practice to all engaged in educational policy and implementation.

The series does not seek to represent a specific viewpoint, but rather is intended to enable specialist contributors to present issues in greater depth and breadth than is often the case in official documents.

Initially the series will focus on girls' education but it is hoped that eventually it will broaden into a platform for more general education issues related to South Asia, with a particular emphasis on social inclusion. Contributions and feedback are invited from academics and practitioners from throughout the South Asia region and beyond. The series editors are particularly interested in submissions which offer new ideas and strategies that can assist those needing answers, and which can add impetus to the ongoing efforts in the region to provide quality education for all.

Come, join the debate!

ACKNOWLEDGEMENTS

My thanks to Susan Durston and colleagues at UNICEF for requesting this paper, in support of UNGEI in South Asia.

This paper on South Asia is drawn primarily from a global report by Barbara Herz and Gene B. Sperling, What Works in Girls' Education: Evidence and Policies from the Developing World, prepared for the Center for Universal Education at the U.S. Council on Foreign Relations and published in 2004 by the Council on Foreign Relations in Washington, D.C. To access the original report in full, please visit http://www.cfr.org, or contact my co-author at the Center for Universal Education at the Council on Foreign Relations at gsperling@cfr.org. I would like to thank again all those who contributed so much to that report. What it says about other regions may offer food for thought for countries in South Asia.

Full address for bibliography:
http://www.cfr.org/publication/6947/what_works_in_girls_education.html.

The paper includes much additional material on South Asia. I would also like to thank Susan Durston, Nancy Spence and John Evans at UNICEF who provided much of that material and who guided the preparation of this paper.

Any remaining errors are, of course, my responsibility. I would always appreciate further suggestions or examples of promising approaches in girls' education and can be reached at cherzbherz@aol.com.

SUMMARY

The Situation

Of all the girls out of school in the developing world, one-third live in South Asia. In parts of South Asia, only one girl in four attends primary school. Yet in Bangladesh, India, and Sri Lanka, primary school enrolments are high and rising and gender gaps falling or disappearing. Not all children finish and fewer than half learn effectively, ***but far more enrol than did fifteen years ago***.

In secondary school girls' enrolments generally remain low and lower than boys'. Yet progress has occurred, again particularly in Bangladesh, India, and Sri Lanka.

Huge challenges remain in increasing enrolment particularly for girls from the poorest families, the most remote areas, or the most culturally conservative settings. ***But South Asia's own experience shows that when there's a will, there's a way to educate girls***.

The differences in performance among and within countries prove that effort matters – and can make a real impact.

The Case for Educating Girls

A drive to educate girls through the secondary level could pay off tremendously in South Asia – perhaps more than in most other regions, because South Asia has lagged in female education and so has forgone its benefits for longer. Education for girls or boys pays off in higher productivity and substantially better wages later. (Men start with higher wages, but the percentage wage gains for men and women are generally similar.) Primary education alone boosts wages, but recent evidence suggests secondary education does as much, especially for girls.

Moreover, as Nobel Laureate Amartya Sen emphasizes, female education strengthens women's 'agency' in the family and community and so brings other benefits. Female education is the single most powerful way to encourage smaller, healthier, and better-educated families – a 'package' deal. Female education also improves women's own well-being, giving women more voice in marriage and helping women seek health care, avoid HIV/AIDS, and ward off violence. Because female education helps slow population growth while raising the productivity of the present and future generation, increasing female education levels and closing the education gender gap promote faster growth of per capita income. When all its benefits are considered, some leading economists believe female education may well be the highest-return investment available in developing countries today.

The Problem

Given the enormous returns to female education, why don't more girls start and stay in school? Essentially this is because the benefits of girls' education come to the girls in the future, when they grow up, and to their own families and societies, but the costs fall in good part on their parents now. Where education is not effectively mandatory, parents decide whether and how much to educate their children. When education costs too much – and when good-quality education is hard to come by – parents, especially those in poverty, may feel that the future returns may not justify the present costs.

In South Asia, where many girls 'marry out' and parents rely more on sons for help and support in their old age, the benefits of educating girls may seem particularly distant and uncertain. Moreover, the costs of educating girls may seem greater, especially where girls and women are relatively secluded. Parents may have to pay fees for any child, but girls may need more protection on the way to and from school or better clothes to assure modesty. Parents may also rely more on girls for help at home, so that the 'opportunity cost' of educating girls seems higher than for boys, and – in a vicious circle – more girls are then kept home to help. Parents may also incur social criticism if they educate girls beyond customary levels. (Dowry requirements for girls may also make education seem even more unaffordable.)

If the costs of educating girls seem higher and the benefits more dubious, parents may – and often do – educate boys before girls.

But the demand for education varies – it depends on what education is available as well as on its cost. Where the quality of education is very weak – as it still is in much of South Asia – many parents, especially the poorest, may not send their children, especially their daughters, to school for long. Where good quality education is available, however, many parents sacrifice considerably to educate their children – girls as well as boys. Of course, even when good quality education is available, cost matters, particularly for poor families struggling to survive now. The upshot is that because the benefits of girls' education come in the future mainly to them and to their families, because education quality is often so weak that the benefits may seem unlikely, and because the costs now may be high, individual decisions may lead to a nation's under-investing in education, particularly for girls.

Education as a 'Public Good'

To educate all children and so reap the benefits for the country as a whole, government has to lead – to make education (primary and secondary) effectively mandatory, cut its costs to families, and – critically – improve its quality. Private schools can help, but no country has developed without educating its people through a strong public education system.

What Works

Successful approaches to educating girls generally involve four kinds of efforts, often in a package:

- ***Make education more affordable for families and students***, by eliminating tuition and other fees or providing scholarships that may cover indirect as well as direct costs. (Bangladesh's widely recognized efforts for girls at the secondary level deserve real consideration.)

- ***Make education a practical option*** by providing a safe school nearby, with a trained teacher who attends regularly, adequate books and materials, and community ties. (Decades of successful experience in Sri Lanka and some Indian states, notably Himachal Pradesh and Kerala, stand out and are replicable.)

- ***Make schools more girl-friendly*** by strengthening community ties, hiring more women teachers, teaching in ways that encourage girls, providing sanitation, and, where necessary, offering separate hours or separate schools. (Many efforts are under way – for instance, in community-based schools in parts of remote Balochistan, girls' enrolments quadrupled to over 85 per cent in three years.)

- ***Improve education quality***. Most children now in school do not master basic competencies in language, mathematics and science. Improving education quality is essential now – 'focusing first on access' will not work. Present investments in education will not pay off efficiently unless minimum quality is achieved. This will require hiring enough qualified teachers to keep class size reasonable, improving attendance, expanding the teacher corps in mathematics and science, strengthening teachers' initial and in-service training, shifting from rote-learning to problem-solving, and revamping curriculum and books to equip children for the 21st century. Improving the quality of education may matter more for girls if parents already educate boys but are less convinced about girls.

Moving Ahead

Educating all children requires government leadership. Governments must spend the political capital to develop practical strategies with clear priorities and performance milestones, provide enough resources (financial, managerial and personnel), tackle the most challenging reforms in governance so resources are used efficiently, and mobilize whole societies to educate all children. ***Educating children also requires strong community participation and leadership from religious institutions and broader civil society***.

Countries must marshal the considerable financing needed to expand and improve education mainly through government. Budgetary choices are always politically charged and difficult, and perhaps more difficult for low-income countries because of more severe resource constraints. The temptation to turn to user fees or hefty community contributions ought to be resisted. Increasing the cost to parents does affect enrolment, especially for girls. Communities can help, but community contributions ought not to be fees by another name that penalize girls (or other disadvantaged or poor children).

Experience particularly in Bangladesh, several Indian states, the Maldives and Sri Lanka proves governments can in fact give priority to educating girls as well as boys.

But persisting poverty in much of South Asia makes it difficult to marshal the resources even for top priority efforts. Even where economies are growing fast, as in India, and the proportion of people in poverty is falling, millions remain poor. Progress in education can be faster if more development assistance is brought to bear, particularly if donors provide assistance in tranches in response to actual progress. ***When countries develop sound strategies and move on them, it makes sense for donors to commit assistance, contingent on performance, so that countries can plan ahead***.

Conclusion

In sum, experience in South Asia shows that girls can be educated – and that the payoff for development, for families, and for women themselves can be huge – if countries can muster enough political will. Enough is known now to make a tremendous difference. More effort is needed particularly to improve education quality, which will probably boost girls' enrolments even more than boys'. Increasing donor assistance, in response to progress on the ground, can substantially accelerate progress.

1

THE BENEFITS OF EDUCATING GIRLS

Extensive evidence from South Asia shows that female education generally promotes labour force participation and higher wages for women. It also encourages smaller, healthier and better educated families and enhances women's own well-being. These impacts may be stronger in cultural settings that are less restrictive for women. But even in restricted settings, education helps women overcome barriers. The higher the level of education, the greater its impacts.

1. Higher Wages

Evidence from many developing countries shows that ***educating girls pays off in wage gains similar to those from educating boys and promotes faster national economic growth*** (Herz and Sperling, 2004).

- **Providing girls one extra year of education beyond the average boosts eventual wage rates by 13–18 per cent.** This wage increase represents the private economic return to people getting the education. A World Bank review of many studies of the economic returns to education from many countries reports that 'overall, women receive higher returns to their schooling investments.' The returns to primary education are actually higher for men on average (20 per cent) than for women (13 per cent), but the returns to secondary education are higher for

women (18 per cent) than for men (14 per cent) (Psacharopoulos, 2002). Returns vary across and within countries, of course, but the striking thing is that they are generally high.

- **Yale research on several countries finds that returns to girls' secondary education are particularly high –** roughly 15–20 per cent – and often higher than returns to boys' education (Schultz, 2002, 1993). Returns to primary education had long been established, but more recent evidence on the returns to secondary education suggests education drives should expand now to include secondary education.
  - This research is particularly rigorous in its efforts to explain why women join the wage labour force (considering their non-wage options) and to control for other influences on wage earnings.
  - One study using a national sample from India reports returns to female education higher than for male education at the middle and secondary levels of schooling, though falling recently (Duraisamy, 2002).

- **But the returns to education can vary with cultural traditions affecting women's willingness to work outside the home and access to the labour force.** In South Asia, traditions differ widely. In some places, such as Southern India or Sri Lanka, it is not difficult for women to work outside the home. In certain other places, traditions centre women's lives within the home, sometimes to the extent of strict seclusion, and so it is harder to work outside (Malhotra *et al.*, 2003).
  - Yet even where few women work outside the home, the poorest women may do so, because they and their families need the income. When jobs are provided with sensitivity to tradition, it is easier to take the jobs. Education can also make it easier. A study from Northern India suggests education helps women from lower castes find better jobs and overcome traditionally low wages, which reflect decades of weaker education as well as cultural traditions (Kingdon, 1998).
  - Families with more income may be better able to afford to observe traditions – to forgo women's education and wage income to do so (see, for example, Quisumbing and

Maluccio, 1999). On the other hand, as communities as a whole gain education, traditions often evolve to encourage more education and female employment.

- **In South Asia as elsewhere, the link between women's education and their wage earnings gets stronger at secondary and higher levels of education,** as financial rewards increase and aspirations change.
  - A study across India finds that women with secondary or higher education are much more likely to work in the wage labour force and to find non-manual jobs (Duraisamy, 2002).
  - Some studies find women's labour force participation increases more when the quality of education (including vocational training) improves, suggesting that women's employment prospects depend on how well education reflects the needs of labour markets (Malhotra *et al.*, 2003).
  - Recent drives for primary education and basic health care have created thousands of jobs for female teachers or health workers that are giving women with the necessary education entry into the labour force. This is happening even in remote rural areas, especially when jobs are provided with sensitivity to culture (for instance, by selecting teachers from the villages they serve).
  - The information technology revolution, particularly in India, is offering today's young women as well as men a major breakthrough in employment, again if they have the education to qualify. Here too care has been taken to observe traditional – and practical – essentials, for example by providing transport to and from home and a safe, respectful environment on the job.

2. Faster Economic Growth

Increasing the level of female education and closing the gender gap both promote per capita income growth (Herz and Sperling, 2004).

- **According to a World Bank study of over 100 countries, secondary education for women boosts per capita income growth particularly as countries advance beyond the earliest stages of development.** In countries where at least ten per cent

of women have a secondary education, **raising the share of women with a secondary education by one per cent boosts annual per capita income growth by 0.3 per cent.** Raising the share of men with a secondary education had far less effect. The study stresses that 'societies that have a preference for not investing in girls pay a price for it in terms of slower growth and reduced income' (Dollar and Gatti, 1999).

- **Over 1960–1990, if South Asia had started with more equal male and female education and done more to help women catch up, per capita income could have grown up to 0.9 per cent faster annually** (Klasen, 1999). (See Box.)

3. Smaller, Healthier, and Better Educated Families

Educating girls also brings other benefits – for instance, it encourages smaller, healthier and better educated families. As women gain education, their earning capacity improves and so the opportunity cost of their time increases and aspirations change. Couples tend to choose to have fewer children and to invest more in each child. The impact of female education on family size and family health is stronger than the impact of male education because women spend more time caring for children (Herz and Sperling, 2004).

- A multi-country study of 65 developing countries in 1985,

EDUCATION PARITY AND PER CAPITA INCOME GROWTH

Over 1960–1990, per capita income grew at only 1.7 per cent annually in South Asia, compared with 4.2 per cent in East Asia. Had South Asia started with more equal education for men and women and done more to close the gap, per capita income could have grown by up to 0.9 per cent per year faster. About 55 per cent of this effect comes from gender differentials in education levels in 1960 and about 45 per cent from gender differentials in the growth of education programmes. These effects are above and beyond the effects of average levels of education, which are also significant. Closing the gender gap in education affects per capita income growth in several ways. If more boys than girls get a chance to go to school, average ability may be less than if the gender division were 50-50. Moreover, as discussed below, female education has more impact on population growth and on children's health and learning ability (Klasen, 1999).

recently confirmed, found that in countries where few women had a secondary education, family size averaged more than five children, of whom one or two died in infancy. But in countries where half the girls were educated at the secondary level, the fertility rate fell to just over three children and child deaths were rare. **In these 65 countries, doubling the proportion of girls educated at the secondary level from 19 per cent to 38 per cent would have cut the fertility rate from 5.3 to 3.9 and the infant mortality rate from 81 to 38 babies per 1000** (Subbarao and Raney, 1995, 1993).

- Research on several countries from Yale finds **an extra year of girls' education cuts infant mortality on average by 5–10 per cent,** and this link 'is especially striking in low income countries' (Schultz, 1993).
  - Son preference persists in much of South Asia, and girls' mortality is often artificially higher than boys' (UNICEF, 2004; A. Sen, 1999). Studies report varying effects of female education – often helping sons and first daughters more than other daughters, for example (Malhotra *et al.*, 2003).
  - Some studies from across India find that higher rates of female literacy are associated with weaker son preference and lower gender differentials in child mortality regardless of the region of the country (Malhotra *et al.*, 2003).

- The impact of the mother's and father's education on children's education varies more. **In countries with a large female disadvantage in enrolments, including India, Nepal and Pakistan, female education generally has more impact than male education** (Filmer, 1999).
  - In West Bengal, research finds that mothers' literacy promotes daughters' schooling but has less effect on sons (Kambhampati and Pal, 2001). By contrast in Maharastra and Rajasthan, where women live in highly patriarchal and restrictive social structures, female education has less impact (Kumar and Vlassoff, 1997).
  - A study of Bangladesh finds that mothers' education promotes daughters' schooling while fathers' education promotes sons' and sometimes negatively affects daughters' (Quisumbing and Maluccio, 1999).
  - A study of India during the Green

Revolution found that children whose mothers were more educated studied two hours more each day than did children of uneducated mothers in otherwise similar households (Behrman *et al.*, 1999).

4. Women's Own Wellbeing

Education gives women more voice and choice in their own lives – in marriage and family matters and beyond.

- Research in South Asia suggests that as women gain education, earning capacity, and broader opportunity, the age of marriage rises beyond the early teen years, pregnancies are more widely spaced, women can better seek health care for themselves as well as their children, and women's wellbeing improves (Herz and Sperling, 2004; A. Sen, 1999).
  - Several studies from India show that more educated women are less likely to suffer domestic violence, controlling for other influences (P. Sen, 1999; Jejeebhoy, 1998). The protective effects of education tend to be stronger in less patriarchal and less restrictive societies for women and at higher levels of education (Malhotra *et al.*, 2003).
  - Several studies from India show that educated women are more likely to seek prenatal care and to use trained providers for help with childbirth (Malhotra *et al.*, 2003).
  - Research on HIV/AIDS in South Asia is scarce but available evidence from the developing world generally suggests that more educated women are less likely to contract the disease. One study of 72 countries found that HIV prevalence reaches the outbreak level of 5 per cent where the literacy gap exceeds 25 per cent but falls to 3 per cent where the literacy gap is below five per cent (Over, 1998). HIV prevalence in South Asia is now increasing. It will be easier for South Asia to avoid an HIV pandemic if it supports a drive to educate girls as well as boys, incorporating information about HIV/AIDS into school curricula.

5. Female Empowerment and Education

Education is plainly not an automatic ticket for women to greater

empowerment in the family, the community or the national society, but evidence does suggest that education helps, often significantly. As Amartya Sen has explained, essentially, education helps women gain 'agency' – the capacity to act, affect their own lives, and influence the family and broader society (A. Sen, 1999). The resulting empowerment of women may well account for many of the benefits of female education (Herz and Sperling, 2004).

- ***Women themselves.*** Research indicates that education strengthens women's capacity to stand up for themselves – expanding their knowledge, their earning capability, and their coping options. Obviously, education does not always suffice, but the evidence suggests that it gives women tools.
  - — Three studies from widely different parts of India (rural Uttar Pradesh; Tamil Nadu and Gujarat; and Calcutta) report that educated women suffer less domestic violence, particularly as levels of education increase (Jejeebhoy, 1998; P. Sen, 1999; Visaria, 1999).
  - — Several studies show that education helps improve women's mobility (Malhotra *et al.*, 2003).
- ***Families.*** Research increasingly shows that education can strengthen women's 'bargaining power' in the family in ways that improve children's wellbeing.
  - — In Bangladesh, education fosters women's participation in family decisions (Malhotra *et al.*, 2003).
  - — Education increases women's earning capability, and resources in women's hands are more likely to be spent to benefit the family.
    - ❖ In Bangladesh, borrowing by women from Grameen Bank improves children's nutritional status and school enrolments more than does borrowing by men (Khandkher, 1998).
    - ❖ Moreover, also in Bangladesh, when women control more resources, the share of household budgets being spent on education rises (Quisumbing and Maluccio, 1999).
    - ❖ In India, research finds that secondary education significantly affects women's decision-making, control of resources, and autonomy (Jejeebhoy, 1996b).
    - ❖ Another study covering Punjab, Pakistan, as well as Uttar Pradesh and Tamil Nadu in

India finds that women with more secondary schooling have more autonomy (Jejeebhoy and Sathar, 2001).

- ***Governments and governance.*** Finally, women in South Asia have historically struggled to participate in government, but women's education appears to help (Herz and Sperling, 2004). Research is very scarce, but one multi-country study finds that female education promotes participatory government (Barro, 1999). Another reports that female education fosters more democratic and less corrupt institutions (Basu and King, 2001). And in Bangladesh, educated women are three times as likely to attend and participate in political meetings (UNESCO, 2000).

6. Female Education as an Investment

In assessing female education as an investment, of course the costs as well as the benefits must be considered. The real costs – to the country, not just to the parents – are substantial. Estimating the costs of education in South Asia is beyond the scope of this paper. Suffice to say that education is always a leading item on the recurrent budget and often a major item in the development budget in South Asia. So how does the return to investments in girls' education compare to the returns in other kinds of development investments?

The private economic returns to education are the starting point. As discussed earlier, world-wide research suggests that these returns are substantial and range from roughly 13 to 20 per cent. These returns assume that the private cost of education is mainly the opportunity cost of forgone wages. When the total costs to individuals and governments are included, the economic returns fall substantially, sometimes by as much as a third or more. Many investments in infrastructure or 'productive sectors' promise returns in the neighbourhood of 10–15 per cent (though whether they produce them is another question).

But female education brings many other benefits, as just described, to society. These benefits are, of course, hard to monetize. On the whole, when all its benefits are considered, some leading economists conclude that female education may well be the highest-return investment available to developing countries (see, for example, Summers, 1994).

2

THE SITUATION TODAY

Overall Picture

Not all children finish primary school and fewer than half learn effectively, but far more enrol than did fifteen years ago. Enormous challenges remain, particularly for girls from the poorest families, the most remote areas, or the most culturally conservative settings. ***But experience shows when the will is there, a way can be found for girls to go to school.***

Average levels of education are still low. Despite the enormous benefits of female education, women's education levels remain low and below men's in most of South Asia. Women have on average 3.4 years of education and men 5.8 (World Bank, 2003b). The main exception is Sri Lanka, where almost all children have attended primary school for many years. In Sri Lanka women have 6.6 years of education, roughly double the South Asian average, and men 7.2 years (World Bank, 2003b).

But times are changing. Primary school enrolments have increased for both boys and girls in recent years, leading to sharp reductions in illiteracy among the young. The gains have generally been faster for men, but in India illiteracy has fallen by about 26 per cent for young women and young men (see Table).

Current Enrolments

World-wide, more than a hundred

Declines in illiteracy among youth aged 15–24

	Youth Illiteracy Rate				Percentage Decline	
	Male		Female		Male	Female
	1990	2001	1990	2001		
Bangladesh	49	43	67	60	12	10
India	27	20	46	34	26	26
Nepal	33	23	73	56	30	23
Pakistan	37	28	69	57	24	17
Sri Lanka	4	3	6	3	25	50
South Asia	30	24	50	41	20	18

Source: World Bank (2003b)

million girls still do not attend primary school, one-third of them in South Asia.

- ***Pakistan*** reports relatively low net enrolment rates in primary school – about 53 per cent of boys and 44 per cent of girls, with far lower enrolments and greater gender gaps in more remote and conservative areas. Thus in Punjab the enrolment rate for boys is 58 per cent and for girls 53 per cent, in Sindh 45 and 34 per cent respectively, in Northwest Frontier Province 55 and 38 per cent respectively, and in Balochistan 39 and 24 per cent respectively (UNICEF, 2004).

- ***Bhutan*** reports net enrolment rates in primary school of 64 per cent of boys and 56 per cent of girls (UNICEF, 2004).

- ***Nepal*** reports rates of 75 per cent of boys and 68 per cent of girls, also with regional variation (UNICEF, 2004).

- But ***Bangladesh*** reports 88 per cent of school-age girls and 86 per cent of boys are now enrolled, up dramatically in recent years especially for girls (UNICEF, 2004). In 1990 males in Bangladesh could expect 6 years of schooling and women 4; by 2000, males and females could all expect 8 years (World Bank, 2003b).

- ***India*** reports roughly three-quarters of girls but almost 90 per cent of boys are enrolled (UNICEF, 2004). But the picture varies widely. For example, in Bihar, Madhya Pradesh and Uttar Pradesh, roughly half of

girls and over four-fifths of boys are enrolled; while in Kerala and Himachal Pradesh, the vast majority of children have gone to school for years. In Punjab, over four-fifths of girls and over 90 per cent of boys are enrolled (UNICEF, 2004).

- ***Sri Lanka*** reports 97 per cent of both boys and girls are enrolled as they have been for many years (UNICEF, 2004). (Most children still out of school are in the North, where the insurgency persists.)

Completion rates still favour boys. Among children who start primary school, dropout rates are falling but remain high, and more girls drop out than boys. In South Asia as a whole, in 1995–2001, about 86 per cent of boys who started primary school completed it, compared with 61 per cent of girls (World Bank, 2003b). Yet virtually all children complete primary school in Sri Lanka and in parts of India. In Bangladesh, moreover, the completion rate for girls now exceeds that for boys: 72 versus 68 per cent (World Bank, 2003b).

In secondary school, girls' enrolments generally remain low and lower than boys'. Yet here too progress has occurred. Today in India about three-quarters of boys are enrolled, but only 85 girls for every 100 boys. In Bangladesh today, with its unique nationwide scholarship programme for girls in secondary school, almost two-thirds of both boys and girls attend secondary school. In Sri Lanka and the Maldives, secondary education is more extensive and gender parity has also been achieved (UNICEF, 2004; UNESCO EFA Global Monitoring Report, 2005).

Children who are enrolled learn little. The progress in enrolments can give a misleading picture, however, about progress in learning. At least half the children who complete primary school cannot effectively read, write, or do simple mathematics. In Bangladesh, just over a third of children in primary school have achieved target competencies in Bangla, less than one-fifth in general science, and about 12 per cent in mathematics. In Nepal about half have achieved target competencies in Nepali, about forty per cent in general science, and a quarter of girls and 30 per cent of boys in mathematics. In Pakistan about 40 per cent of students have achieved one-quarter of basic competencies, and boys tend to outperform girls (UNICEF, 2004).

Explaining Enrolment Differences

Why do some South Asian countries succeed in enrolling all children? Why do others at least reduce gender gaps as they work toward universal basic education? Being male, being poor, living in rural areas, and some conservative religious traditions play a role (Herz and Sperling, 2004).

- **Where gender gaps are large, being female reduces the likelihood of attending school,** controlling for other influences on enrolment such as family wealth or parents' education. Thus among 6–14 year olds in India, just being male boosts the probability of being enrolled by 14 percentage points, in Nepal by 20 percentage points, and in Pakistan by 28 percentage points (Filmer, 1999).

- **Being poor reduces the odds of attending school, especially for girls.** For India, Nepal and Pakistan, the poorer the family, the lower girls' enrolments and the greater the gender gap (Filmer, 1999; UNICEF, 2004). Yet in Bangladesh, although poorer children have lower enrolments, little if any gender gap exists.
  - In ***India,*** one study suggests that of children aged 6–14 years old in the richest households, 95 per cent of boys and 93 per cent of girls are enrolled. But in the poorest households, only 61 per cent of boys and 38 per cent of girls are enrolled (Filmer, 1999). In rural areas, however, the numbers are lower. In the richest households, roughly 70 per cent of boys and 65 per cent of girls are enrolled, while in the poorest households, about 43 per cent of boys and 32 per cent of girls are enrolled (UNICEF, 2004). Yet in some states, notably Kerala and Himachal Pradesh, enrolment levels are high for all income classes (NCAER, 1999).
  - In ***Nepal***, in the richest households, 90 per cent of boys and 82 per cent of girls are enrolled, while in the poorest households, 73 per cent of boys and about 50 per cent of girls are enrolled (Filmer, 1999).
  - In ***Pakistan,*** in the richest households no more than three-fifths of boys and roughly half the girls are enrolled, while in the poorest households, perhaps three in ten boys and one in five girls are enrolled (Government of Pakistan, 2002). (See Box.)

— But in ***Bangladesh,*** in households with the greatest surplus of food, 89 per cent of both boys and girls aged 6–10 are enrolled. In households always in food deficit, 67 per cent of girls and 64 per cent of boys are enrolled (UNICEF, 2004). On the whole, however, net enrolment exceeds 86 per cent for all children.

- **Living in rural areas, particularly remote and mountainous areas,** also reduces the odds of attending school especially for girls. In Pakistan, for instance, the primary school completion rate for boys in rural areas is three times higher than for girls; in urban areas it is twice as high. But Bangladesh and Sri Lanka also have mainly rural populations.

- **Girls from families of the Muslim faith are also sometimes less likely to go to school,** reflecting traditions of female seclusion (UNICEF, 2004). Yet Bangladesh and Indonesia have made great strides in educating girls as well as boys.

Thus poverty, rural location and religion do not adequately explain the differences in girls' enrolments in South Asia. To do that, it may help to look more deeply at what influences parents' decisions to send girls or boys to school and how public policy may affect those decisions.

PRIMARY ENROLMENTS IN PAKISTAN

Of the large-population countries in South Asia, Pakistan has by far the lowest primary school enrolments. Poverty has major influence. But the pattern varies sharply among provinces, reflecting culture and geography as well. In Punjab, where incomes tend to be higher and social services more extensive, in the richest households 61 per cent of boys and 58 per cent of girls are enrolled in primary school compared with 31 per cent of boys and 25 per cent of girls in the poorest households. In more conservative Sindh, among the richest households, 59 per cent of boys and 44 per cent of girls are enrolled, while in the poorest households, 29 per cent of boys and 16 per cent of girls are enrolled. In Northwest Frontier Province, about half of boys and girls in the richest households are enrolled, while among the poorest households, just over a third of boys and a fifth of girls are. In remote and largely conservative Balochistan, some 40 per cent of boys and 28 per cent of girls in the richest households are enrolled, and in the poorest households, one-quarter of boys and less than one-fifth of girls (Government of Pakistan, 2002).

3

WHY MORE GIRLS AREN'T IN SCHOOL

Families' Perspectives

Given the enormous returns to female education, why don't more girls start and stay in school? Essentially this is because the benefits of girls' education come to the girls in the future, when they grow up, and to their own families and societies, but the costs are often substantial and fall in good part on their parents now. Where education is not effectively mandatory, parents decide whether and how much to educate their children. When education costs too much – and when good-quality education is hard to come by – parents, especially those in poverty, may feel that the future returns may not justify the present costs.

In South Asia, many girls 'marry out', joining their husbands' families, and parents rely more on sons for help and support in their old age. In these circumstances, the benefits of educating daughters may seem distant and uncertain – far less than the benefits of educating sons. Moreover, the costs of educating daughters may seem greater, especially where girls and women are relatively secluded (Herz and Sperling, 2004).

- The costs of tuition, books, or tutoring are often substantial and may be similar for girls or boys. (Even where education is in principle free, parents may incur

considerable costs for things like books or tutoring.) But if parents feel that the benefits of sons' education exceed those of daughters' education, then these costs may seem less affordable for daughters.

- To make sure girls are safe going to school and to observe cultural traditions, daughters may require more protection than boys (a male relative to escort them to school, for instance), or more expensive transport (rather than walking). When schools are not close to homes – within easy walking distance – children are much less likely to attend, and the impact on girls far exceeds that on boys.

- To observe traditions of modesty, girls may need better clothing.

- Furthermore, the costs of educating girls may go beyond the economic. Particularly where traditionally few girls have gone to school, parents may encounter criticism if they choose to educate daughters – a social cost they do not feel for boys.

- Parents may also be more concerned about girls' safety and basic comfort at school. Having a separate lavatory is essential, not just nice to have. In some places, young girls and boys may be able to learn together, but as girls grow up, they may need to go to school separately. Parents may also feel more confident sending girls to school if they know the teacher – if the teacher is from the community, if parents help select the teacher, and if the teacher is a woman.

- Where traditionally girls rarely go to school but help with chores at home or care for siblings, the opportunity cost of educating girls may also seem higher. Then more girls are kept home, and a vicious circle ensues.

- Finally, when daughters need dowries, parents may feel the cost of raising a daughter already exceeds that of raising a son. (Recently, however, education seems often to be a desired characteristic and may substitute partially for dowries.)

Parents everywhere cherish their children's future. Yet in considering the costs and benefits of educating sons and daughters, educating sons may seem a better bet, particularly for poor parents who cannot easily afford to educate any

children. So sons may be – and often are – educated before daughters (Herz and Sperling, 2004).

Demand for What?

But the demand for education varies – it depends on what education is available as well as on its cost. Where the quality of education is very weak – as it still is in much of South Asia – many parents, especially the poorest, may not send their children, especially their daughters, to school for long. But where good quality education is available, many parents sacrifice considerably and for years to educate all their children – girls as well as boys. Of course, even when good quality education is available, cost matters, particularly for poor families struggling to survive now. This is just basic economics – for any service, the higher its price, the less is demanded.

Education as a 'Public Good'

The result is that because the benefits of girls' education come in the future mainly to them and to their families, because education quality is so often weak that the benefits may seem unlikely, and because the costs now may be high, individual decisions may lead to a nation's under-investing in education, particularly for girls.

To educate all children and so reap the benefits for the country as a whole, government has to lead – to make education (primary and secondary) effectively mandatory, cut its costs to families, and – critically – improve its quality. Private schools can help, but no country has developed without educating its people through a strong public education system (Herz and Sperling, 2004).

4

WHAT WORKS IN EDUCATING GIRLS

Effort Matters

Extensive evidence shows that as development proceeds and incomes rise, girls' enrolments improve and tend to catch up with boys'. However, 'waiting for development' will not work to educate girls any time soon. Moreover, low enrolments for girls and large gender gaps impede development. Fortunately, extensive evidence shows that ***genuine effort, supported by political and civic leaders, to educate girls can dramatically increase girls' enrolments in just a few years.***

What works? Basically, offering the kind of schools that parents, communities, and girls would want and can afford. It is also important to build demand for education by making it compulsory and by engaging political and other leaders to strengthen communities' commitment to universal basic education.

Four Kinds of Effort

Most evidence suggests that what is needed is a package of policies in four areas:

- ***Making girls' education more affordable;***
- ***Making education a practical possibility;***
- ***Making schools more girl-friendly; and***
- ***Improving the quality of education.***

(For similar but more extensive discussion of what works globally, which may offer helpful experience for South Asia, see Herz and Sperling, 2004.)

1. Make education more affordable by eliminating fees and offering scholarships

Experience suggests that countries ought to plan for the boom in enrolments likely to follow (Herz and Sperling 2004).

- **Bangladesh's Female Secondary School Assistance Programme is the largest and best known scholarship effort for girls.** Girls' enrolment rates in secondary school have more than doubled and now slightly exceed boys'. (See Box.) Today Bangladesh, like Sri Lanka and the Maldives, has no gender gap for girls in secondary school, and more girls are going on to college.

BANGLADESH'S FEMALE SECONDARY SCHOOL ASSISTANCE PROGRAMME

In Bangladesh, girls' enrolments in secondary school were low (below 30 per cent in 1990) and only about one-third of students enrolled in secondary school were girls. Students had to pay tuition fees to attend secondary school and cover costs of books, uniforms, examination fees, school supplies and transport. Under the stipend program, the government decided to cover tuition fees, examination costs, books, uniforms and transport costs for girls in rural areas in secondary school (grades 6–10) if they attend at least 75 per cent of school days, earn acceptable grades and do not marry (World Bank website, 2001). The government provides the funds to girls in local bank accounts, which helps improve the standing of girls in their communities. During the first five years that the programme ran in pilot areas, girls' enrolments rose from 27 to 44 per cent, almost double the national average. The programme first ran in about a quarter of rural districts. It proved so popular that in 1994 the Bangladesh government eliminated girls' tuition fees and extended the stipend programme to all rural areas, nationwide. Girls' and boys' enrolments climbed to over 60 per cent, but girls' enrolments climbed faster than boys', and the gender gap shifted to favour girls slightly. By 1998 over 800,000 girls were receiving stipends. Recent research, controlling for other influences, shows that providing the stipend programme for an additional year boosts girls' enrolments by 8–12 per cent. More girls are going on to college and marrying later (Khandkher and Pitt, 2003; Khandkher, 2003, personal communication). The costs of the stipend programme are substantial and the government has considered whether targeting could be practical, but targeting is difficult and the government values the benefits to the country.

- **A small fellowship programme in Quetta, Pakistan, boosts girls' enrolments by a third.** In Balochistan Province, girls' enrolments have been extremely low. Parts of Balochistan's capital city, Quetta, lack government schools. A small fellowship programme encourages local neighbourhoods to develop small private schools to serve girls as well as boys (World Bank, 1996; Kim *et al.*, 1999). (See Box.)

- **In Nepal, a small Educational Incentive Programme for Girls (EIPG) programme, which began in 2000, is increasing the enrolment of disadvantaged girls (from Dalit families).** In 20 schools, the percentage of female students enrolled grew from 28 to 54 per cent and dropouts in the 6–10 year-old age group declined. This happened despite serious administrative problems, weak education quality, and resource constraints that meant not all qualified Dalit students could participate (Tribhuvan University, 2003).

- Providing school lunches and take-home rations may also boost girls' enrolments – one study in Pakistan suggests significantly (World Food Programme, 2001). Another study in Bangladesh suggests girls'

THE QUETTA FELLOWSHIP PROGRAMME

In 1995, in randomly chosen poor areas of Quetta lacking government schools, the programme began. Communities agreed to pay for scholarships of $3 per month over 1995–98 to subsidize education for each girl aged five to eight years who enrolled in a new private primary school. Class size was not to exceed 50 students. (Older girls and boys could also enrol but did not receive scholarships, and no more than half the students could be boys.) With assistance from an NGO, the community organized the schools in local neighbourhoods, found teachers (with at least a tenth grade education), and set up local education committees. Over 1995–98, despite economic stress and political upheaval, the programme grew from 11 schools with about 2,000 students to 40 schools with 10,000 students, and in 1999, all schools remained open. Girls' enrolments rose by about one-third. Most new students were girls who had not attended school before. Enrolment rates climbed to 62 per cent for boys and 29 per cent for girls – still low, but better (World Bank website, 2001; Kim *et al.*, 1999).

enrolments rose by about 40 per cent where food incentives were provided compared with only 5 per cent in the same year where they were not (UNESCO, 2003a). Nonetheless, these programmes have been difficult to administer, they use resources that schools need for basics, and their results are debatable (UNICEF, 2004).

2. Make education a practical possibility

Where no school exists, education cannot be a real option. In South Asia, some children try to learn in 'shelterless' schools, many share books with other students if they have them at all, and many stop attending school when teachers are absent (sometimes legally 20 per cent of the time). Enrolments are often lowest in remote mountains or rural areas where schools for girls do not exist (though some boys' schools may). It is crucial to provide a basic school close to children's homes – one with a qualified and trained teacher who attends regularly, one with basic books and learning materials, one that meets students' and families' needs flexibly, and one that parents and communities feel comfortable with (Herz and Sperling, 2004).

- A World Bank study of nine countries found that **children are 10–20 percentage points more likely to attend school if they live in a village with a primary school.** The presence of a school affected girls' enrolments more than boys in several countries including India (Filmer, 1999).

- **Sri Lanka's outstanding record in education is known world-wide.** It reflects government leadership since the 1940s, genuine priority to education, massive efforts to put schools within reach of all children, measures to address gender issues in schools, and of course less restrictive cultural traditions affecting women and girls. Today Sri Lanka is focusing on improving the quality of education while making sure that children in the most remote areas of the country also go to school. (See Box.)

SRI LANKA'S OUTSTANDING RECORD IN EDUCATION

Almost everyone in Sri Lanka goes to school, and nine out of ten Sri Lankans are literate. The few children still out of school mainly live in the remoter areas of the

North where the insurgency continues. Starting in the 1940s, Sri Lanka made education a top priority and backed that commitment with resources. Primary schools were built in or near villages and secondary schools were also gradually provided, including boarding schools for children particularly from less densely populated rural areas. Education through the tertiary level is free, so that the direct cost to parents is minimal. Moreover, incentives such as the provision of free textbooks, scholarships, and midday meals have helped encourage enrolment. Teaching has been done in local languages (Sinhala or Tamil), and specific efforts have been made to increase sensitivity to gender issues. But despite high enrolments and literacy rates, learning achievement has been low. At present Sri Lanka is focusing on building teachers' capabilities through better training in subject matter and in teaching techniques, providing incentives for teachers in difficult areas, reducing teacher absenteeism, and improving and modernizing curriculum (UNICEF, 2004).

- **India has made dramatic progress in enrolments and so in literacy – female literacy increased from 9 per cent in 1951 to over 60 per cent today – and net enrolment ratios are about 76 per cent for girls and 88 per cent for boys.** To achieve universal basic education and improve education quality, India has undertaken major initiatives, such as the District Primary Education Programme (DPEP), to put basic schools within reach of families. (See Box.)

INDIA'S DISTRICT PRIMARY EDUCATION PROGRAMME (DPEP)

India has the second largest school system in the world, with roughly 800,000 primary and upper primary schools, 1.9 million teachers, and 111 million students in the 'recognized' schools. With most children in school, particular attention is now going to poorer districts and more disadvantaged children (from Scheduled Castes and Scheduled Tribes). DPEP I began in 1994 and was extended into DPEP II in 1996 – it now covers 272 districts in 18 states and serves over 30 million children. It focuses on providing a nearby school, hiring enough trained teachers to maintain a pupil:teacher ratio of 40:1, revamping textbooks and curricula, and mobilizing communities to support universal basic education. DPEP has put primary education at the front of policy-making. It has succeeded in raising enrolments – in DPEP II,

enrolments of girls aged 6–11 rose by 25 per cent compared with 14 per cent for boys, and almost half the girls now attend school. The gender gap closed to less than 5 per cent in 95 per cent of the DPEP districts. While enrolments of the most disadvantaged children rose by over 20 per cent, that was less than hoped, and greater efforts to reach these children are under way. Dropout rates also declined, though not as much as hoped, but the gender disparity in dropouts improved. Learning scores improved only in the lower grades, perhaps because so many more children enrolled that class size ballooned in DPEP II districts to almost 50. Efforts to revamp curriculum and textbooks and to involve communities are at an early stage. On balance, DPEP has achieved very promising early results, and as strategies are tailored more to individual states and to the needs of different students and as education quality improves, its impact ought to grow (World Bank, 2003a).

- **Nepal has also made rapid progress** but faces low enrolments especially for girls in poor rural areas and from the disadvantaged Dalit and Janajati groups. Nepal's Basic and Primary Education Programme (BPEP) suggests promising approaches for the future, again focused on making education a practical possibility even in remote areas if political stability can be achieved. Important strategies include expanding and decentralizing the education system, improving education quality, and providing incentives particularly for disadvantaged groups (UNICEF, 2004).

3. Make schools 'girl-friendly' and acceptable to families and communities

Toilets or latrines are a must, not just nice to have. Other critical measures include mobilizing communities to help educate all children, hiring women teachers, teaching in ways that encourage rather than discourage girls, or – where girls and women are secluded – offering girls separate hours or separate facilities. Particularly for the hardest-to-reach children, flexible and non-standard approaches can help. These measures usually carry low additional costs (Herz and Sperling, 2004).

- **Community mobilization can be key. Every country in South Asia has promising examples.**
  - **Two examples come from Pakistan's remote Balochistan province.**
    - In the early 1990s over 90 per cent of schools were 'boys' schools'. Government, communities and local NGOs joined forces and agreed that young boys and girls could attend school together – that schools would be 'genderless'. More women teachers were hired. Girls' enrolments climbed from 11 per cent to over 20 per cent (World Bank website, 2001; World Bank, 1996).
    - In some farflung areas where no government schools exist, communities work with local NGOs to organize 'community schools', finding a place and a teacher. Government trains and pays the teachers. Within three years, girls' enrolments quadrupled to exceed 80 per cent (World Bank website, 2001; World Bank, 1996). Some people in Balochistan are pressing tribal leaders for secondary schools for girls. (See Box.)

BALOCHISTAN'S COMMUNITY SCHOOLS

In rural Balochistan in 1990, the female literacy rate was about two per cent, and girls' enrolment rate in primary school was only about 14 per cent, among the lowest in the world. Schools were segregated by gender, and there were 11 times as many boys' as girls' schools. Most boys' schools were in some 6,600 villages; another 3,800 villages had no schools. With its vast area and widely dispersed population, budgets stretched thin, and limited management capacity, government could not provide a school everywhere. Yet parents expressed interest in educating girls as well as boys if an appropriate school were available. A Community Support Programme was developed to help communities start schools in some areas with no school for girls. A local NGO helps the community. The community commits to educating all children and sets up a Village Education Committee. The VEC helps the community find a teacher – a local woman, unrelated to VEC members, who has a middle or secondary education and who is tested in language and mathematics. Because so few women have gone to school, many of the women teachers are very young, some just teenagers. Teacher qualifications had to be relaxed to find enough teachers, but the

new teachers are trained and have performed well. The VEC also finds a temporary place for the school and land for a permanent school. It provides security for the school and the teacher, checks on children's attendance, and meets with parents and the community to discuss progress and problems. The school begins on a trial basis. If the school maintains enrolment and attendance for three months, the teacher is hired into a regular position by government. By 1994, about two years into the programme, girls' enrolments reached an astonishing 87 per cent, compared with the province-wide rate then of about 18 per cent, and communities took real ownership of the schools. During recent economic and political upheavals, the CSP schools have reportedly fared better than some government schools (World Bank website, 2001; World Bank, 1996).

— **Many examples can be found in India, often involving community mobilization in close cooperation with government schools.**

- For example, the extensive Janasala project works in nine states (Andhra Pradesh, Jharkhand, Karnataka, Madya Pradesh, Chattisgarh, Maharastra, Orissa, Rajasthan and Uttar Pradesh). It has enrolled some 1.2 million children in rural areas not part of DPEP and in some urban slums, especially in Rajasthan. It focuses on areas with low female literacy, more extensive child labour, and more disadvantaged groups. It is based on two essential strategies: community mobilization through village-based planning to identify and enrol every child and support the school; and school-based planning to improve the functioning of the school. People from the villages choose leaders who meet regularly with the school and who work to make sure all children attend. The project also involves teacher training and changes in learning as well as multi-grade classes (UNICEF, 2004*).*
- A community-based remedial education programme in two Indian cities (Mumbai and Vadodara) has involved 15,000 students. It hires young women from the community with a high school education to teach basic literacy and numeracy skills to children who have not mastered them by grade three. It has

boosted achievement scores by about one-quarter, with the most gains among poor children, at low cost (Banerjee *et al.*, 2003).

- In Uttaranchal, a community mobilization programme involving the government and a local partner of Educate Girls Globally has cut dropouts to nearly zero in 40 per cent of participating villages (those with stronger village action committees). It is expanding to Rajasthan (Chickering, 2005, personal communication). (See Box.)

— **Community mobilization has helped to free children from wage labour and enrol them in school.**

- India's Centre for Rural Education and Development Action (CREDA) has worked in Uttar Pradesh with the government to mobilize communities to free children from bonded labour particularly in carpet weaving and enrol them in schools (UNICEF, 2004).

COMMUNITY MOBILIZATION IN UTTARRANCHAL AND RAJASTHAN

In Uttarranchal most families are poor (per capita income is below India's average), and roughly half the girls who start primary school drop out before finishing. Under a recent programme involving the state government and the local partner of an NGO called Educate Girls Globally (EGG), that is changing. After an initial community mobilization meeting, the community selects an action committee to focus on re-enrolling girls who have dropped out, and on improving the school. The programme operates in some 1500 villages. In two-fifths of them, those with strong leaders in the action committees, school dropout rates remain close to zero after 12-18 months. Community feedback stresses the need to improve the quality of education so that more families feel education is worth the considerable effort it requires from poor families, and the programme is now focusing more on quality. A similar programme will soon start in Rajasthan. It will focus more from the start on quality, for example teaching about ways to improve agricultural yields. The pilot phase will involve 50 schools serving 10,000 children in two districts, in hopes of becoming a model for the state's 50,000 primary and middle schools. The Rajasthan programme will consider lessons from programmes in girls' education in Egypt involving UNICEF (Chickering, 2005, personal communication).

- India's Mamidipudi Venkatarangaiya Foundation also helps mobilize villages to bring children out of bonded labour and help them enrol in schools in Andhra Pradesh (MV Foundation website, 2005). (See also p. 34).
- Bangladesh's garment industry has also worked with communities to remove children from the work force and help them enrol in school (UNICEF, 2004).

- **Providing more female teachers can be critical, particularly where girls and women are secluded and as girls approach adolescence.** Parents may be concerned about girls' safety or appearances of impropriety. **But in South Asia, only about one-third of primary school teachers are female, compared with about half in Arab countries and over two-thirds in East Asian countries excluding China. The only exception is Sri Lanka, where over 80 per cent are female** (UNICEF, 2004). To find enough women teachers, especially in rural areas, age and education requirements for the teachers may have to be relaxed, because so few women are educated. But young women drawn from the communities they serve are teaching effectively in many parts of South Asia.
  - **Recently Bangladesh, India and Pakistan** have set goals for hiring women teachers. UNICEF reports that the recent decision by the Government of Bangladesh that at least 60 per cent of newly hired primary school teachers would be women has contributed to the dramatic rise in girls' enrolments in secondary as well as primary school. Bangladesh's scholarship programme for girls in secondary school could not function without its female teaching force. These women teachers also provide important role models for girls and women (UNICEF, 2004).
  - **Research from rural Balochistan in Pakistan** shows that very young women can teach effectively at the primary level if they have enough training and community support (World Bank website, 2001; Kim *et al.*, 1998; World Bank, 1996). With so few women educated, young women with only a middle school or secondary school education were selected to teach in their home villages, provided training, and, after

three months of successful work, hired as regular government teachers.

— **In a carefully evaluated community-based remedial education programme in India, young women teachers from the community improved the learning performance even of the least able students** (Banerjee, 2003).

— In a randomized programme with an Indian NGO, Seva Mandir, that serves highly disadvantaged children, **placing a woman teacher in a classroom boosted girls' attendance by half** (Banerjee *et al.*, 2000; Banerjee and Kremer, 2002).

- **Separate hours or separate schools for girls can also help.**

— **In Pakistan's Northern Areas, double shifts allowed girls to start school.** Many girls entered school for the first time when community mobilization involving the Aga Khan Development Network in cooperation with government led families to let girls attend government schools after boys went home. Families also identified appropriate teachers, and government paid the teachers' salaries (Herz, 2002).

— **In crowded areas, it may cost no more to build separate schools for boys and girls than to build coeducational ones.** In rural areas where populations are scattered, however, it can be expensive. In such cases, as in Balochistan, community decisions to allow girls and boys to attend school together can make it possible for all children to go to school.

4. Improve education quality – including curriculum, materials, teaching methods, and better support for teachers

If parents already want to educate sons but are more 'on the fence' about educating daughters, improving the quality of education may be especially important for girls. Research from Bangladesh finds that the quality of teaching influences demand for education for girls even more than it does for boys (Khandkher, 1996). Thus far, most countries have understandably focused on providing access to at least basic schools to improve enrolments. But experience suggests improving the quality of education also helps to enrol students, keep them in school, and make sure they actually learn. With generally fewer than half the children enrolled in school mastering basic

competencies, the potential payoff from improving the quality of education seems enormous. Hiring enough teachers, expanding the teacher corps particularly in mathematics and science, improving teachers' education and training, revamping curriculum, and modernizing books and materials seem essential if quality is to genuinely improve. Tackling chronic inefficiency and governance problems in school systems is no less important. Far more could be accomplished if current resources were used more efficiently (Herz and Sperling, 2004).

- **Hire enough teachers.** Throughout the world, teachers make the school. With good teachers, children learn in the toughest circumstances, sometimes even in 'shelterless' schools.
  - World-wide evidence suggests class size should not exceed 40 students per teacher, and many people believe 20–25 is better. Most South Asian countries average around 40. But where efforts to increase enrolments produce an enrolment boom, those norms are plainly stretched. Bangladesh now has roughly 55 primary students per teacher. More qualified teachers are needed – and in some countries that will require more effective merit-based recruiting.
  - Of course, simply hiring qualified teachers is not enough – teachers need to be paid adequately and regularly. They need encouragement from their communities – and none more than the young women who have only just begun to teach. Teachers also need to attend regularly – too often in South Asia, teacher absences are extensive (sometimes 20 per cent annually legally) and condoned – unfair not only to children but to the vast numbers of teachers working hard in very difficult settings.
  - In virtually every South Asian country, major efforts are under way to hire more and more qualified teachers, including more women.

- **Expand the teacher corps, particularly in mathematics and science.** Measures of students' achievement in South Asia show particular shortfalls in mathematics and science (see Box earlier). Some evidence suggests that far too few teachers have the competence to teach mathematics and science. For instance, a study in Pakistan found

that only three of five teachers could pass primary school mathematics exams, compared with two out of five of their students (Warwick and Reimers, 1995). Some countries have a few outstanding schools focused on mathematics and science, but regular schools serving the vast majority of students are often far weaker. Yet the capacity of countries or of individuals to compete economically in the 21st century seems likely to depend in good part on improving mathematics and science skills, including information technology.

- **Improve teacher education and training.** Many teachers, particularly in rural areas, have had weak education in the subjects they teach, especially in mathematics and science. Many teachers also have little training in how to teach and rely on traditional rote learning rather than interactive approaches and problem-solving. Young women recruited as teachers may be at a disadvantage if qualifications were relaxed to recruit them. On-the-job training in subject matter as well as teaching methods that stress interactive problem-solving ought to improve children's learning and teachers' satisfaction. Even in Sri Lanka – the South Asian country with the strongest record in education – fewer than two-thirds of teachers are trained (UNICEF, 2004). Sri Lanka is now focusing on improving teachers' capabilities.

- **Revamp curricula to equip children for the twenty-first century, with more focus on mathematics, science and problem-solving.** In much of South Asia today, curricula remain highly outmoded. Attention to mathematics and science is often very limited. Some curricula even perpetuate ethnic, religious or gender stereotyping and may encourage conflict. In the twenty-first century, it seems essential to improve mathematics and science education, to encourage problem-solving, and to foster cooperation, tolerance, and understanding rather than conflict.

- **Provide adequate books and materials.** In much of South Asia, books are scarce, of poor quality, and shared among students if not locked in cabinets. Writing materials are limited, and computers or scientific equipment are rare. Learning plainly occurs more readily when children have enough textbooks, materials and

equipment, and updated curricula will require these resources to be updated. Efforts to improve the design, content and production of books, materials and equipment can help significantly.

- **Tackle widespread inefficiency and problems of governance** – making sure education departments and local schools receive budgets on time, recruiting more on merit, instituting stronger management information systems and attendance tracking, embarking on civil service reforms to deal with absenteeism, procurement issues and other performance problems, and considering decentralization or other approaches to improve accountability and transparency. **In many countries such steps are essential if education quality is really to improve.**

- **Providing pre-school or child care programmes may also promote girls' enrolment and learning** by reducing the need for girls to care for siblings, but they involve additional cost. Experience thus far is limited.
  - — In Nepal, a small NGO-run pre-school programme also involving parent training has boosted girls' enrolments and learning performance later in primary school (Save the Children, 2000).

Government or Private Schools

The shift toward private schooling

Free and compulsory primary education is government policy in most South Asian countries. Yet in the countries with the furthest to go in achieving gender parity – India, Nepal and Pakistan – more and more children are attending private schools. In part that is because government does not provide schools everywhere, particularly in remote areas. But mainly it is because parents are concerned about the quality of education in government schools (UNICEF, 2004).

Private schools comprise a wide variety

- Relatively few excellent, well-established, and usually expensive private schools;

- Networks of more informal NGO schools – some extensive and well-established, and others smaller and newer;

- Religious schools, such as madrassahs; and

- Small, community-organized schools sometimes operating from homes.

Private schools tend to serve urban children, especially boys, who are not destitute

- In Pakistan's urban areas, over half of students enrolled in primary school attend private schools, up from about two-fifths several years ago. Private schools range from fee-based, high-performance schools to small, community-based schools and madrassahs. In rural Pakistan, where few private schools other than madrassahs exist, government school enrolment has fallen from 91 per cent to 85 per cent over 1995–2001. In Punjab and Northwest Frontier Province, enrolment in private schools, particularly madrassahs, is high and climbing – rough estimates suggest 500,000–800,000 children, mainly boys, are now enrolled in madrassahs (UNICEF, 2004).

Parents pay for private schools because they believe children can get better education. (See Box.) But poorer families are less likely to send their children, and especially their girls, to private school.

NGO schools often focus on disadvantaged children and perform well

Flexible schools, typically operated by NGOs, can make a crucial difference for

SMALL PRIVATE SCHOOLS MAY OUTPERFORM GOVERNMENT SCHOOLS

In Pakistan, over 5,000 various private and NGO schools enrol perhaps one-tenth of the students in primary school. More than four-fifths of these schools are urban, most are owned by individuals, and most cost more than government schools. Rigorous research comparing government and private schools is scarce, but one study from Lahore shows that two-thirds of families surveyed who sent their children to school chose private schools. More than half of the poorest families did, but girls were less likely to be enrolled. Students even in the lowest-cost private schools outperformed those in government schools in language and mathematics. Only about half the government schools had 75 per cent of children passing both tests, compared with three-quarters of private schools (and two-thirds of the low-cost private schools). Controlling for family characteristics, students in private school still scored roughly 10 per cent higher than students in government schools. A major reason appears to be more regular attendance of teachers in private schools (World Bank, 1996).

the most disadvantaged children, particularly girls. NGOs can develop approaches that can be scaled up by governments or adapted by other NGOs. Some NGOs operate at substantial scale.

- **An outstanding and widely recognized example is the Education Programme of the Bangladesh Rural Action Committee (BRAC).** BRAC's 34,000 nonformal schools enrol over a million students, mostly girls. BRAC has pioneered flexible approaches to offer primary education to disadvantaged rural children, especially girls, from conservative communities. In four years BRAC schools teach the same 53 competencies that government schools do in grades 1–5 and then encourage students to make the transition to government secondary schools (grades 6–10). BRAC also runs over 16,000 pre-primary schools serving over 450,000 children. BRAC innovations are being adopted now in government schools in Bangladesh, and BRAC's approach is being tried in twelve other countries. BRAC now runs more than 90 schools for adolescent girls in rural Afghanistan (BRAC website, 2005; Amy Waldman, *New York Times*, 23 March, 2003; CIDA, 2000; Rugh and Bossert, 1998). (See Box.)

BANGLADESH'S BRAC SCHOOLS

BRAC's education activities began in 1985, with 22 one-room primary schools serving 700 children in three places. Now BRAC runs some 34,000 nonformal primary schools serving some 1.1 million students throughout Bangladesh - about two-thirds of whom are girls. BRAC focuses on poor children, particularly girls, in conservative rural areas who have not gone to school or who have been withdrawn. It recognizes the practical and cultural needs these children face and has established approaches that demonstrably work to reach them. With serious safety issues especially for girls in rural areas, BRAC works with small, village-based schools, renting space where necessary. It offers flexible schedules, which parents help decide locally, so that children can keep helping out at home. It works with communities to recruit teachers from the communities they serve and trains them so that parents and children feel confident about the teachers. Almost all BRAC teachers are women, compared with about one third of teachers in government schools, which in Bangladesh's culture has helped increase girls' enrolment.

BRAC offers two main types of schools. The first, BRAC primary school (BPS), offers a four-year course for children aged 8-10 years. It covers the entire curriculum for government grades 1-5 and encourages children to enter formal government secondary schools afterward. Less than ten per cent of BRAC students fail to complete primary school, compared with 30 per cent in government primary schools. And over 85 per cent of BRAC primary students go on to formal government schools. The second, BRAC Adolescent Primary Schools (BAPS), offers a 'second chance' primary education for older children (11-14 years) who have been less likely to make the transition into secondary schools. For some years this course provided a three-year condensed primary education. But it has now been expanded to a four-year full primary education course like the BPS schools.

BRAC schools teach the same 53 competencies as government schools but use more interactive teaching. The same teacher works with a student for four years, and class size is kept to 33 students - just over half the average for government schools now. BRAC requires no fees except to replace things children damage and offers scholarships to help children make the transition to the formal system, where costs are higher. BRAC's experience shows that enrolments even of very poor girls in primary school can increase dramatically, and children can successfully shift into the formal system.

BRAC also now runs over 16,000 pre-primary schools serving over 450,000 children. These schools offer a one-year course to prepare children for primary school. Each pre-primary school has two teachers - two teen-age girls currently enrolled in secondary schools. BRAC thus helps young girls use their education to find respected jobs in their communities and to become role models. BRAC also runs rural libraries and a number of urban-based education centres for young women (BRAC website: www.braceducation.org, 2005; Amy Waldman, *New York Times*, 23 March, 2003; CIDA, 2000; Rugh and Bossert, 1998).

- **Pratham improves schools for poor children in Mumbai.** In India, an NGO called Pratham leverages private corporate funds to expand and improve education in Mumbai's poorest areas. The NGO works with community development officers to mobilize communities, hire local teachers, and support teachers. Communities find a place for the school. Pratham provides tutoring and 'bridge courses' to enable

students to make the transition to government schools – about 60 per cent of students do so. Some 80,000 children have participated (UNICEF, 2004).

- **MVF helps take children out of wage labour and enrol them in school in Andhra Pradesh.** The Mamidipudi Venkatarangaiya Foundation operates in 6,000 villages in Andhra Pradesh, which has the most extensive child labour of any state in India. MVF works with families, education committees and local governments to stop child labour and bring child labourers, including those in bonded labour, into schools. It provides 'bridge courses' and, mainly for children aged 9–15, 'bridge camps' to help children make the transition to government schools. By 2004, some 260,000 children (mostly girls) had left the labour force and enrolled in schools. (45,000 child labourers had gone through the bridge camps.) Some 3,000 school education committees are campaigning against child labour and for education (MV Foundation website, 2005).

Strengths of private schooling

In one sense, private schools help relieve the stress on overstretched and underperforming government school systems. They offer certain advantages:

- Working outside the civil service, they can more readily insist on performance from teachers and administrators and so offer good quality education.
- Able to select students, they can focus on students who behave well and can insist on standards of performance.
- Operating outside of government, they may be more flexible in how they teach and so can tailor approaches to the needs of particular groups and cut red tape.
- Using their flexibility, they often serve as 'pathbreakers', testing innovative approaches for hard-to-reach students including girls (Herz, 2002).

Risks of private schooling

But private schools also involve serious risks:

- Government schools may be left with more children who have difficulty learning.
- With more parents turning to private schools, too few parents may

demand that government schools perform.

- Some private schools may offer little mathematics or science.
- Some may teach values that encourage intolerance or conflict.
- Especially when private schools charge fees, fewer girls than boys may be enrolled.

On balance, private schools can help serve students especially in urban areas and can develop innovative approaches for reaching disadvantaged students, but experience suggests that basic public education systems have to work if countries are to develop.

Choosing a Policy Reform Package

Experience suggests that *packages* of policies to cut costs, provide a girl-friendly school, and improve education will generally be needed. How countries will pursue a package of education reforms to increase girls' education will vary, of course, and difficult choices will be required. Most countries in South Asia have embarked on education reforms in the past few years that offer promise if sustained.

These reforms broadly reflect three stages:

- Pakistan, Bhutan and some parts of India and Nepal are striving to provide large numbers of children with practical access to a basic, functioning primary school and greater access to secondary school. They are working to establish a teacher corps with at least basic qualifications and to provide basic books and learning materials. They often also face profound challenges in governance. In many areas, traditionally relatively few women have attended school, so efforts to increase girls' enrolments may be especially challenging.
- Bangladesh, most of India and parts of Nepal now provide basic access to primary and increasing access to secondary school. They are working to improve that access particularly for the poor and for disadvantaged groups by strengthening the network of schools and the teacher corps, providing broad-based scholarships, and improving the quality of education more effectively.
- Sri Lanka, the Maldives and Indian states with strong records in education are focused mainly on

improving the quality of education as schools and the teacher corps are in place and children are generally in school.

In each stage, efforts are under way to improve efficiency and effectiveness, ranging from basics like improving teacher training and reducing teacher absence to full-fledged management reforms of education systems including shifts toward more decentralization.

In each stage also, countries are addressing education quality – focusing on 'access first' does not work. That is because access to schools of very poor quality is not really access at all – demand for such schooling is weak. On the other hand, in early stages, the capacity to provide really good quality education is more limited. But basic competencies in language and mathematics, some introduction to science, and more stress on problem-solving rather than rote learning can be achieved. As reforms proceed, far more effort can and should be made to move beyond, to equip children more effectively for the 21st century. Countries that do move beyond – and reach for really good quality education – will have far more success in educating all their children, in raising living standards, and more generally in achieving sustainable development.

While the extensive and varied experience within South Asia will naturally underpin the region's efforts to expand and improve education, the experience of three countries outside the region may be of interest (Herz and Sperling, 2004).

- In **Uganda**, the government mounted a massive effort to spread basic education. The President made basic education a major focus. Among other things, the government cut the defence budget sharply to increase education expenditures, revamped a teacher corps plagued by chronic absences (firing chronically absent or incompetent teachers), raised teacher salaries sharply, modernized curriculum (introducing education on HIV/AIDS), provided more textbooks, and cut school fees. Enrolment sky-rocketed, but class size ballooned. The country now faces new problems associated with overcrowding and is working to address the associated quality issues (Bruns *et al.*, 2003).

- In **Indonesia**, starting from a stronger position, the government gave

education high priority as a Presidential focus, moving to spread education throughout the far-flung archipelago. Mobilizing oil revenues, it began a massive programme to build some 60,000 schools in areas that lacked them, making sure the new schools also had qualified and trained teachers and enough books and learning materials. It too cut school fees. As the school system expanded, enrolments rose to approach 100 per cent and children's learning scores were maintained. Further efforts are under way to improve education quality and learning (Duflo, 2001).

- In **Brazil**, with a still stronger starting position, the government undertook education reform in two phases. In the first phase, it focused on expanding access and ensuring that disadvantaged children had as much access, passing a constitutional amendment to equalize per-pupil spending and cross-subsidizing poorer areas. In the second phase it concentrated on reforming the system and strengthening the teacher corps, increasing teacher qualifications, raising teacher salaries, and improving teacher training. Enrolments increased rapidly for both boys and girls, and learning indicators held stable. Further measures are under way in Brazil as well to improve education quality and learning (Delannoy and Sedlacek, 2000).

5

MOVING AHEAD

To pursue education reforms, governments have to exercise leadership. No country has reached OECD levels of income and social indicators without some kind of solid public education system. Private education (whether private commercial or NGO) can help (particularly by testing innovative approaches and serving certain segments of the population, especially in urban areas), and government may wish to assist some private education. But government-supported public education seems to be a must (Herz and Sperling, 2004).

- **Governments have to encourage national commitment** to educate all children by speaking out, reaching out to different constituencies, and spending political capital to give education priority.

- **Governments also have to lead in the development of practical strategies for achieving universal basic education, involving communities and other stakeholders.** Experience suggests it is crucial to boil strategies down into annual operational plans with specific performance targets and associated resource requirements (financial, managerial and personnel).

- **Adequate resources must be marshalled.** Research on 56 developing countries found that **those countries that had achieved**

universal primary completion spent more on primary education – 1.7 per cent of GDP on average, versus a 1.4 per cent average across all countries studied. Successful countries also maintained reasonable unit costs for facilities, supplies and teacher salaries (Fredriksen, 2002a, b).

- **Some South Asian countries fall well short of this standard. But by tackling inefficiency and corruption, many could make the resources they have go much further.** In many places, real gains can be achieved through basic reforms such as ensuring that qualified teachers, including women, are hired and genuinely trained, improving teacher attendance, providing quality textbooks, adding a latrine, and building new schools more efficiently and based on clear need. In many cases, closer cooperation with local communities will help ensure that resources are used more effectively.

Involvement of religious leaders, civil society more broadly, and local communities can be crucial especially to increase girls' enrolments where few girls have gone to school. Girls' education needs a stronger constituency. Broader involvement can build commitment to educate girls, of course. It can also help to set clear strategies for education reform with real priorities, making sure girls' education has adequate focus and tackling the most pressing problems including governance and corruption. And it can help make sure that strategies are pursued as intended.

Finally, providers of development assistance can help particularly by supporting progressive leaders in country who are working to educate all children, supplying assistance in response to real progress rather than just supporting the *status quo* (Herz and Sperling, 2004; Sperling, 2003, 2001; Herz, 2002).

- The United Nations estimates that even with strong efforts to marshal national resources for education reform, developing countries as a whole will need at least $5 billion annually to achieve universal primary education and up to $10 billion to educate most children at the secondary level.

- Where countries undertake sound education plans and move on them, donors of development assistance ought to consider advance commitments contingent on real

progress, so that countries can count on resources as they pursue education reforms (Sperling, 2003, 2001).

- **The commitment of more than 180 countries to the Dakar Framework of Action on achieving universal education by 2015 embodies a global compact between poor countries and donors:**
  - Developing countries agree to establish comprehensive, nationally-owned strategies for achieving universal education that lay out explicit strategies for educating girls as well as boys. They include clear domestic fiscal objectives, they require reforms that tackle critical problems head-on, and they set targets for progress over time and offer ways to measure actual performance.
  - Donors agree in principle that where such plans are credible and accountable, and where performance shows a demonstrated ability to reform, ***no country should fail due to lack of resources.***

6

CONCLUSION

No country has developed without a strong public education system that reaches girls as well as boys.

Experience in South Asia, particularly in Sri Lanka, much of India, and recently Bangladesh, shows that girls can be educated – and the payoff for development, for families, and for women themselves can be huge – when countries muster enough political will. Challenges remain, but enough is known now to make a tremendous difference. It is essential to make schooling affordable for families, to make a functioning school available, and to make it 'girl-friendly' and suitable in the eyes of communities.

Much more effort is needed also to improve education quality at least to a reasonable basic level – to equip children for the 21st century. Schools now teach so ineffectively that few children learn much – which discourages enrolment and leads to inefficiency and waste. Improving quality will probably boost girls' enrolments even more than boys'.

Because the returns to secondary education are so large, a drive for universal education should go beyond primary to include secondary education.

Increasing donor assistance, in response to progress on the ground, can substantially accelerate progress. Providing advance commitments of assistance, contingent on progress, can help countries plan more effectively and so help to educate girls as well as boys.

BIBLIOGRAPHY

Afridi, Z. (2000). *Pakistan's Primary Education Quality Improvement Program*. Washington, D.C.: Academy for Educational Development.

Alderman, H. and King, E. (1998). Gender Differences in Parental Investment in Education. *Structural Change and Economic Dynamics*, 9(4), 453–468.

Alderman, H. Orazem, P. and Paterno, E. (1996). *School Quality, School Cost, and the Public/Private Choices of Low-Income Households in Pakistan.* Impact Evaluation of Education Reform Working Paper No. 2. World Bank Development Research Group. Washington, D.C.: World Bank.

Angrist, J., Bettinger, E., Bloom, E., King, E. M. and Kremer, M. (2002). Vouchers for Private Schooling in Colombia: Evidence from a Randomized Natural Experiment. *American Economic Review*, 92(5).

Bakhteari, Q. A. (1997). Report Submitted to AID on Completion of Contract for Technical Assistance, Beneficiary Participation to Balochistan Primary Education Department Programme, 1994–97. Washington, D.C.: Academy for Educational Development.

Banerjee, A., Cole, S., Duflo, E. and Linden, L. (2003). *Remedying Education: Evidence From Two Randomized Experiments in India.* Mimeo, MIT.

Bannerjee, A. and Kremer, M. (2002). *Teacher–Student Ratios and School Performance in Udaipur, India: A Prospective Evaluation.* Cambridge, Massachusetts: Harvard University.

Bannerjee, A. *et al.* (2000). *Promoting School Participation in Rural Rajasthan: Results from some Prospective Trials.* Cambridge, Massachusetts: Harvard University.

Banerjee, A. *et al.* (2003). *Remedying Education. Evidence from Two Randomized Experiments in India.* Cambridge, Massachusetts: Harvard University.

Barro, R. J. (1991). Economic Growth in a Cross Section of Countries. *Quarterly Journal of Economics*, 106(2), 407–443.

Barro, R. J. (1999). Determinants of Democracy. *Journal of Political Economy*, 107 6).

Barro, R. J. and Lee, J. W. (1996). International Measures of Schooling Years and Schooling Quality. *American Economic Review,* Papers and Proceedings 86(2), 218–223.

Basu, Alaka (1992). *Culture, the Status of Women, and Demographic Behavior: Illustrated with the Case of India*. Oxford: Clarendon Press.

Basu, Ananya and King, E. (2001). *Does Education Promote Growth and Democracy? Some Evidence from East Asia and Latin America.* World Bank, processed.

Becker, G. (1981). *A Treatise on the Family*. Cambridge: Harvard University Press.

Behrman, J. R. (1991). *Investing in Female Education for Development*. USAID Genesys Special Studies No. 5. Washington, D.C.: USAID.

Behrman, J. *et al.* (1999). Women's Schooling, Home Teaching, and Economic Growth. *Journal of Political Economy*, 107(4).

Behrman, J. and Deolalikar, A. (1995). Are There Differential Returns to Schooling by Gender? The Case of Indonesian Labour Markets. *Oxford Bulletin of Economics and Statistics*, 57(1).

Berrera, A. (1990). The Role of Maternal Schooling and Its Interaction with Public Health Programs in Child Health Production. *Journal of Development Economics*, 32.

Bhat, P. N. M. (2002). On the Trail of 'Missing' Indian Females, II: Illusion and Reality. *Economic and Political Weekly,* Mumbai, India, Dec. 28, 2002.

Bhatia, J. C. and Cleland, J. (1995). Determinants of Maternal Care in a Region of South India. *Health Transition Review*, 5(2).

Bils, M. and Klenow, P. (2000). Does Schooling Cause Growth? *The American Economic Review*, 90(5).

Biraimah, K. C. (1980). Different Knowledge for Different Folks: Knowledge Distribution in a Togolese Secondary School. In P. G. Altbock, R. F. Arnove and C. P. Kelly (eds) *Comparative Education.* New York: Macmillan Publishing.

Bobonis, G., Miguel, E. and Sharma, C. (2002). *Iron Supplementation and Early Childhood Development: A Randomized Evaluation in India.* Mimeo, University of California, Berkeley.

Bourne, K. L. and Walker, G. M. (1991). The Differential Effect of Mothers' Education on Mortality of Boys and Girls in India. *Population Studies*, 45(2).

Boyle, S. *et al.* (2002). *Reaching the Poor: The 'costs' of sending children to school.* United Kingdom: DfID Education Papers series.

BRAC website (2005). www.braceducation.org.

Bruns, B., Mingat, A. and Rakotomalala, R. (2003). *Achieving Universal Primary Education by 2015, A Chance for Every Child.* Washington, D.C., World Bank.

Cameron, L. A. *et al.* (2001). Education and Labour Market Participation of Women in Asia: Evidence from Five Countries. *Economic Development and Cultural Change*, 49(3).

Chang, M. C. and Sedlacek, G. (1996). *Improving Basic Education in Pakistan.* World Bank Report 14960-PAK. Washington, D.C.: World Bank.

Churcher, C., Minister of State for Primary, Secondary and Girl-Child Education, Ghana (2002). *Models for Promoting EFA: What's Working, What's Not?* Presentation to Conference at Center For Universal Education, Washington, D.C.

CIDA (Canadian International Development Agency) (2000). *Bangladesh's Education Miracle,* www.acdi-cida.gc.ca/cida_ind.nsf.

Das Gupta, M. (1987). Selective Discrimination against Female Children in Rural Punjab, India. *Population and Development Review*, 13(1).

Deininger, K. (2003). Does cost of schooling affect enrolment by the poor? Universal primary education in Uganda. *Economics of Education Review*, 22.

Delamonica, E., Mehrotra, S. and Vandeemoortele, J. (2001). *Education for All is Affordable: A Minimum Global Cost Estimate.* New York: UNICEF.

Delannoy, F. and Sedlacek, G. (2000). *Brazil: Teachers' Development and Incentives: A Strategic Framework.* World Bank Report 20408-BR. Washington, D.C.: World Bank.

Deolalikar, A. B. (1993). Gender Differences in the Returns to Schooling and in School Enrolment Rates in Indonesia. *Journal of Human Resources*, 28(Fall).

Devarjan, S. and Shah, S. (2004). Making Services Work for India's Poor. *Economic and Political Weekly*, Mumbai, India, Feb. 28, 2004.

Dollar, D. and Gatti, R. (1999). Gender Inequality, Income, and Growth: Are Good Times Good for Women? World Bank *Policy Research Report on Gender and Development*, Working Paper Series No. 1. Washington, D.C.: World Bank.

Dreze, J. and Murthi, M. (2001). Fertility, Education, and Development: Evidence from India. *Population and Development Review*, 27(1). New York, March 2001.

Duflo, E. (2001). Schooling and Labour Market Consequences of School Construction in Indonesia: Evidence from an Unusual Policy Experiment. *The American Economic Review*, 91(4).

Duflo, E. (2003). *Scaling Up and Evaluation.* Annual Bank Conference in Development Economics, Conference Proceedings, The World Bank.

Duflo, E. and Kremer, M. (2003). *Use of Randomization in the Evaluation of Development Effectiveness.* Prepared for the World Bank Operations Evaluation Department Conference on Evaluation and Development Effectiveness.

Duraisamy, P. (2002). Changes in Returns to Education in India, 1983–94: by Gender, Age-Cohort, and Location. *Economics of Education Review*, 21(6).

Filmer, D. (1999). *The Structure of Social Disparities in Education*. World Bank Policy Research Report on Gender and Development, Working Paper Series No. 5. Washington, D.C.: World Bank.

Fiske, E. (1996). *Decentralization of Education: Politics and Consensus*. Washington, D.C.: World Bank.

Foster, A. and Rosenzweig, M. (1996). Technical Change and Human-Capital Returns and Investments: Evidence from the Green Revolution. *The American Economic Review,* 86(4).

Fredriksen, B. (2002a). *Education for All Children by 2015: What Will It Take To Keep the Promise?* Paper Presented at the World Bank Annual Conference on Development Economics. Oslo, 2002.

Fredriksen, B. (2002b). *Is Universal Primary Completion Achievable in 2015?* Washington, D.C.: World Bank.

Fuller, B. (1986). *Raising School Quality in Developing Countries: What Investments Boost Learning?* World Bank Discussion Paper No. 2. Washington, D.C.: World Bank.

Gilmore, J. (1997). *Phoenix Rising*, USAID Technical Paper No. 76. Washington, D.C.: USAID.

Government of India (2002). *Tenth Five Year Plan 2002–2007.* New Delhi, India.

Government of India, Department of Education (2002). *Approach Paper on Education for Inclusion in 10th Plan.* New Delhi, India. Available at http://www.education.nic.in/htmlweb/approach paper on education.html.

Government of Pakistan (2003). *Poverty Reduction Plan.*

Government of Pakistan, Federal Bureau of Statistics, Statistics Division (2002). *Pakistan Integrated Household Survey (PIHS), Round 4: 2001–2002.* Islamabad, Pakistan, July 2002.

Government of the People's Republic of Bangladesh, Ministry of Primary and Mass Education (2003). *'Education for All' National Plan of Action II (2003–2015) (Draft).* Dhaka, Bangladesh, July 2003.

Government of the Republic of Maldives, Ministry of Planning and National Development (2001). *Sixth National Development Plan, 2001-2005.* Male, Maldives.

Hanushek, E. and Kimko, D. (2000). Does Schooling Cause Growth? *The American Economic Review*, 90(5).

Haq, M. and Haq, K. (1998). *Human Development in South Asia*. Oxford: Oxford University Press.

Herz, B. (2002). *Universal Basic Education: What Works.* Paper prepared for the Coalition for Basic Education. Washington, D.C.: Academy for International Development.

Herz, B. and Sperling, G. B. (2004). *What Works in Girls' Education: Evidence and Policies from the Developing World.* New York: Council on Foreign Relations.

Herz, B., Subbarao, K., Habib, M. and Rane, L. (1991). *Letting Girls Learn: Promising Approaches in Primary and Secondary Education.* World Bank Discussion Paper No. 133. Washington, D.C.: World Bank.

Hill, M. A. and King, E. (1995). Women's Education and Economic Well-being. *Feminist Economics*, 1(2), 21-46.

His Majesty's Government of Nepal, National Planning Commission (2003). *10th Five Year Plan.* Kathmandu, Nepal, July, 2003.

Jejeebhoy, S. (1996a). *Women's Autonomy and Reproductive Behavior in India: Linkages and Influence of Sociocultural Context.* Seminar on Comparative Perspectives on Fertility and Transition in South Asia, Islamabad-Rawalpindi, Pakistan, IUSSP.

Jejeebhoy, S. (1996b). *Women's Education, Autonomy and Reproductive Behavior: Assessing What We Have Learned*. Honolulu, Hawaii: East-West Center.

Jejeebhoy, S. (1998). Wife-Beating in Rural India: A Husband's Right? Evidence from Survey Data. *Economic and Political Weekly*, 23(15).

Jejeebhoy, S. and Sathar, Z. (2001). Women's Autonomy in India and Pakistan: The Influence of Religion and Region. *Population and Development Review*, 27(4).

Kambhampati, U. S. and Pal, S. (2001). Role of Parental Literacy in Explaining Gender Difference: Evidence from Child Schooling in India. *European Journal of Development Research*, 13(2).

Khandkher, S. (1988). Determinants of Women's Time Allocation in Rural Bangladesh. *Economic Development and Cultural Change*, 37.

Khandkher, S. (1996). *Education Achievements and School Efficiency in Rural Bangladesh.* World Bank Discussion Paper No. 319. Washington, D.C.: World Bank.

Khandkher, S. (1998). *Fighting Poverty with Microcredit: Experience in Rural Bangladesh.* Washington, D.C.: World Bank.

Khandkher, S. and Pitt, M. (2003). *Subsidy to Promote Girls' Secondary Education: The Female Stipend Program in Bangladesh.* Washington, D.C.: World Bank.

Kim, J., Alderman, H. and Orazem, P. (1998). *Can Cultural Barriers Be Overcome in Girls' Schooling? The Community Support Program in Rural Balochistan.* Working Paper Series on Impact Evaluation of Education Reforms Paper No. 10, The World Bank Development Research Group. Washington, D.C.: World Bank.

Kim, J., Alderman, H. and Orazem, P. (1999). Can Private School Subsidies Increase Enrolment for the Poor? The Quetta Urban Fellowship Program. *The World Bank Economic Review*, 13(1).

King, E. and Orazem, P. (1999). Evaluating Education Reforms: Four Cases in Developing Countries. *The World Bank Economic Review*, 13(3), 409–13.

King, E., Orazem, P. and Paterno, E. (1999). *Promotion With and Without Learning: Effects on Student Dropout.* Working Paper Series on Impact Evaluation of Education Reforms Paper No. 18, The World Bank Development Research Group. Washington, D.C.: World Bank.

King, E., Orazem, P. and Wohlgemuth, D. (1999). Central Mandates and Local Incentives: The Colombia Education Voucher Program. *The World Bank Economic Review*, 13(3).

King, E. *et al.* (1997). *Colombia's Targeted Education Voucher Program: Features, Coverage, and Participation.* Working Paper Series on Impact of Education Reforms Paper No. 3, The World Bank Development Research Group. Washington, D.C.: World Bank.

King, E. M. and Hill, M. A. (eds) (1993). *Women's Education in Developing_Countries.* Baltimore: Johns Hopkins University Press, for the World Bank.

Kingdon, G. G. (1998). Does the Labour Market Explain Lower Female Schooling in India? *Journal of Development Studies*, 35(1).

Kingdon, G. G. (2002). The Gender Gap in Educational Attainment in India: How much Can be Explained? *Journal Of Development Studies*, 39(2), 25–53. London: Frank Cass, December, 2002.

Kirby, D., Short, L., Collins, J., Rugg, D., Kolbe, L., Howard, M., Miller, B., Sonnenstein, F. and Zabib, L. S. (1994). School-Based Programs to Reduce Risk Behaviors: A Review of Effectiveness. *Public Health Reports*, 109.

Klasen, S. (1999). *Does Gender Inequality Reduce Growth and Development? Evidence from Cross-Country Regressions.* Policy Research Report on Gender and Development Working Paper No. 7. Washington, D.C.: World Bank.

Kremer, M. (1995). Research on Schooling: What we know and what we don't; a comment on Hanushek. *World Bank Research Observer*, 10(2).

Kremer, M. (2003). Randomized Evaluations of Educational Programs in Developing Countries: Some Lessons. *American Economic Review* Papers and Proceedings, 93(2).

Kremer, M., Miguel, E. and Thornton, R. (2003). *Interim Report on a Randomized Evaluation of the Girls' Scholarship Program.* Mimeo, Harvard University.

Kremer, M., Moulin, S. and Namunyu, R. (2002). *Unbalanced Decentralization: Results of a Randomized School Supplies Provision Program in Kenya.* Mimeo, Harvard University.

Krueger, A. and Lindahl, M. (2001). Education for Growth: Why and for Whom? *The Journal of Economic Literature*, XXXIX(4).

Kumar, A. and Vlassoff, C. (1997). Gender Relations and Education of Girls in Two Indian Communities: Implications for Decisions about Childbearing. *Reproductive Health Matters*, 10(2).

Lavy, V. (1997). School Supply Constraints and Children's Educational Outcomes in Rural Ghana. *Journal of Development Economics*, 51.

Lloyd, C.B., Kaufman, C. E. and Hewett, P. (2000). The spread of primary schooling in sub-Saharan Africa: implications for fertility change. *Population and Development Review*, 26(3).

Malhotra, A., Grown, C. and Pande, R. (2003). *Impact of Investments in Female Education on Gender Inequality.* Draft in mimeo, International Center for Research on Women.

Mammen, K. and Paxon, C. (2000). Women's Work and Economic Development. *The Journal of Economic Perspectives*, 14(4).

Miguel, E. and Kremer, M. (2003). Worms: Identifying Impacts on Education and Health in the Presence of Treatment Externalities. *Econometrica*, forthcoming.

Mincer, J. (1974). *Schooling, Experience, and Earnings.* New York: Columbia University Press.

Morley, S. and Coady, D. (2003). *From Social Assistance to Social Development: Targeted Education Subsidies in Developing Countries.* Washington D.C.: Center for Global Development/International Food Policy Research Institute.

MV Foundation website: www.mvfindia.org.

NCAER (1999). *India Human Development Report 1999.* New Delhi.

New York Times (2002). *Population Estimates Fall as Poor Women Assert Control.* March 10, 2002, A3.

Newman, J., Rawlings, L. and Gertler, P. (1994). Using Randomized Control Designs in Evaluating Social Sector Programs in Developing Countries. *The World Bank Research Observer*, 9(2).

OECD (2003). *Harmonising donor practices for effective aid delivery*. France: DAC Guidelines and Reference Series.

O'Gara, C. and Kendall, N. (1996). *Beyond Enrolment: A Handbook for Improving Girls' Experiences in Primary Classrooms.* Creative Associates International, ABEL Project. Washington, D.C.: Creative Associates International.

O'Gara, C. *et al.* (1999). *More, But Not Yet Better: An Evaluation of USAID's Programs and Policies to Improve Girls' Education.* USAID Program and Operations Assessment Report No. 25. Washington, D.C.: USAID.

Over, M. (1998). The Effects of Societal Variables on Urban Rates of HIV Infection in Developing Countries: An Exploratory Analysis. In M. Ainsworth, L. Fransen and M. Over (eds), *Confronting AIDS: Evidence from the Developing World.* Brussels and Washington, D.C.: European Commission and World Bank.

Pande, R. and Astone, N. M. (2001). *Explaining Son Preference in Rural India: The Independent Role of Structural versus Individual Factors.* Annual Meeting of the Population Association of America, Washington, D.C.

Parish, W. and Willis, R. (1993). Daughters, Education, and Family Budgets: Taiwan Experiences. *Journal of Human Resources*, 28(4).

Psacharopoulos, G. (2002). Returns to Investment in Education: A Global Update. *World Development*, 22:9.

Psacharopoulos, G. and Patrinos, H. A. (2001). *Returns to Investment in Education up to the New Millennium.* Mimeo, World Bank.

Quisumbing, A. R. and Maluccio, J. A. (1999). *Intrahousehold Allocation and Gender Relations: New Empirical Evidence.* Policy Research Report on Gender and Development Working Paper No. 2. Washington, D.C.: World Bank.

Rahman, M. S., Minister for Finance and Planning Bangladesh (2002). *The State of the Economy and the Economic Stabilisation Programme.* Speech delivered at Bangladesh Development Forum Meeting, Paris. Available at: http://www.gobfinance.org/finance_minister/speech_minister.html.

Ramachandran, V. and Saihjee, A. (2002). The New Segregation: Reflections on Gender and Equality in Primary Education. *Economic and Political Weekly.* Mumbai, India, April 27, 2002.

Rampal, A. (2000). Education for Human Development in South Asia. *Economic and Political Weekly.* Mumbai, India, July 22, 2000.

Reimers, F. (1992). *Influences on Student Achievement in Pakistan.* Paper presented at the BRIDGES/IEES Conference on Schooling Effectiveness: Cross National Findings. Cambridge, Massachusetts: Harvard University.

Reimers, F. and Warwick, D. (1991). *The Impact of Schools on Achievement in Pakistan.* BRIDGES School Effectiveness Studies, Abstract 2, Harvard Institute for International Development. Cambridge, Massachusetts: Harvard University.

Rugh, A. (2000). *Starting Now: Strategies for Helping Girls Complete Primary.* Academy for Educational Development, SAGE Project. Washington, D.C.: Academy for Educational Development.

Rugh, A. and Bossert, H. (1998). *Involving Communities: Participation in the Delivery of Education Programs.* Washington, D.C.: Creative Associates International. ABEL Project Consortium. USAID.

Save the Children (2000). *What's the Difference? The Impact of Early Childhood Development Programs.* Kathmandu, Nepal.

Schultz, T. P. (1980). *Benefits of Educating Women.* World Bank, Background Paper Series, Population and Human Resources Dept, Washington, D.C. Processed.

Schultz, T. P. (1993). Returns to Women's Schooling. In E. King and M. A. Hill (eds), *Women's Education in Developing Countries: Barriers, Benefits, and Policy.* Baltimore: The Johns Hopkins University Press.

Schultz, T. P. (2003). School Subsidies for the Poor: Evaluating the Mexican PROGRESA Poverty Program. *Journal of Development Economics*, forthcoming.

Schultz, T. P. (1995). *Investment in Women's Human Capital.* Chicago, University of Chicago Press.

Schultz, T. P. (2002). Why Governments Should Invest More in Educating Girls. *World Development*, 30(2), pp. 207–225.

Sen, A. (1989). Women's Survival as a Development Problem. *Bulletin of the American Academy of Arts and Sciences*, 43.

Sen, A. (1990a). Gender and Cooperative Conflict. In I. Tinker (ed.), *Persistent Inequalities: Women and the World.* New York: Oxford University Press.

Sen, A. (1990b). More than 100 Million Women Are Missing. *New York Review of Books* (Christmas number, December 20, 1990).

Sen, A. (1999). *Development as Freedom*. New York: Anchor Books.

Sen, A. (2003). Sunlight and Other Fears. *The Little Magazine*, V(3).

Sen, P. (1999). Enhancing Women's Choices in Responding to Domestic Violence in Calcutta: A Comparison of Employment and Education. *European Journal of Development Research*, 11(2), 65–86.

Sengupta, P. and Guba, J. (2002). Enrolment, Dropout, and Grade Completion of Girl Children in West Bengal. *Economic and Political Weekly*. Mumbai, India, April 27, 2002.

Singh, S. and Sridhar, K. S. (2002). Government and Private Schools Trends in Enrolment and Retention. *Economic and Political Weekly*, EPW Special Article. Mumbai, India, October 12, 2002. Available at: www.epw.org.in.

Sipahimanlani, V. (1999). *Education in the Rural Indian Household: The Impact of Household and School Characteristics on Gender Differences*. Working Paper 68. National Council of Applied Economic Research, New Delhi.

Sperling, G. (2001). Toward Universal Education: Making a Promise and Keeping It. *Foreign Affairs*, 80 (57).

Sperling, G. (2003). Toward a Global Compact on Universal Education. Testimony before the House Committee on Appropriations, Foreign Operations Subcommittee (May 14).

Sperling, G. and Hart, T. (2003). A Better Way to Fight Poverty. *Foreign Affairs*, 82:2 (March/April).

Subbarao, K. and Raney, L. (1993). *Social Gains from Female Education: A Cross-National Study*. World Bank Discussion Paper No. 24. Washington, D.C.: World Bank.

Subbarao, K. and Raney, L. (1995). Social Gains from Female Education: A Cross-National Study. *Economic Development and Cultural Change*, 44(1).

Summers, L. H. (1994). *Investing in All the People: Educating Women in Developing Countries.* World Bank EDI Seminar Paper No. 45. Washington, D.C.: World Bank.

Tietjen, K. (2000). *Multisector Support of Basic and Girls' Education.* Academy for Educational Development, SAGE Project. Washington, D.C.: Academy for Educational Development.

Tilak, B. G. J. (2000). *Education for All in South and West Asia: A Decade After Jomtien – An Assessment, A Synthesis Report.* National Institute of Educational Planning and Administration. New Delhi, India: Regional Technical Advisory Group in collaboration with UNESCO.

Tilak, B. G. J. (2004a). Fees, Autonomy, and Equity. *Economic and Political Weekly.* Mumbai, India, February 28, 2004.

Tilak, B. G. J. (2004b). Public Subsidies in Education in India. *Economic and Political Weekly.* Mumbai, India, January 24, 2004.

Tinker, I. (ed.). (1990). *Persistent Inequalities: Women and the World*. New York: Oxford University Press.

Tomasevski, K. (2003). *Education Denied: Costs and Remedies.* New York: Zed Books.

Tribhuvan University, Research Center for Educational Innovation and Development (2003). *Effectiveness of Incentive/Scholarship Programmes for Girls and Disadvantaged Children*. Formative Research Project Study Report 7, Kathmandu.

UNAIDS (Joint United Nations Programme on HIV/AIDS) (1999). *The UNAIDS Report*. Geneva. www.unaids.org/publications/documents/responses/theme/repjuly99.doc.

UNAIDS (Joint United Nations Programme on HIV/AIDS) (2000). *The UNAIDS Report on Global HIV/AIDS Epidemic.* Geneva, UNAIDS. www.unaids.org/publications/documents.

UNDP (2003). *Human Development Report 2003*. Oxford: University Press.

UNESCO (2002). Press release for A *Strategic Approach: HIV/AIDS and Education*. UNAIDS, UNESCO, WHO, WB, UNFPA, ILO, UNICEF, USAID, UNDP, World Bank.

UNESCO (2003). *A Global Monitoring Report: Gender and Education for All, The Leap to Equality.* Paris: UNESCO.

UNESCO, Institute for Statistics (2003). *Global Education Digest 2003: Comparing Education Statistics Across the World.* Montreal, Canada: UNESCO.

UNESCO (2005). *Education for All Global Monitoring Report 2005*. Paris: UNESCO.

UNICEF (2001). *Fourth Consolidated Report to the Government of Norway on the UNICEF African Girls' Education Initiative*. New York: UNICEF Programme Division/Education Section.

UNICEF (2002). *Case Studies on Girls' Education*, manuscript. New York: UNICEF. (Based on UNICEF, 2001).

UNICEF (2003a). *State of the World's Children 2004.* New York: UNICEF.

UNICEF (2003b). *A World Fit for Children.* Kathmandu, Nepal: UNICEF, January 2003.

UNICEF (2004). *State of the SAARC Child 2005*. New York: UNICEF.

UNICEF Nepal (2003). *Situational Analysis of Girls' Education in Nepal.* Submitted by SASU Consultants, Nepal, 2003.

UNICEF Pakistan (2004). *Girls' Education in Pakistan: Situation Analysis and Possibilities for UNICEF Interventions* (First Draft). Assessment conducted by Vibecke Kubberud, Islamabad, Pakistan, January 2004.

UNICEF Pakistan (2001). *Increasing Primary Participation for Girls in Balochistan Province, Pakistan.*

UN Population Division (2003). *Population, Education and Development: The Concise Report.* New York: Department of Economic and Social Affairs.

United States Foreign Agriculture Service (2003). *The Global Food for Education Pilot Program: A Review of Project Implementation and Impact.* Report to the US Congress (February).

University Press Limited (2000). *Education Watch Household Survey (2000)*. Bangladesh.

USAID (1998). *A New Focus on Girls' and Women's Education: Successful USAID Education Investment Strategies,* Report in Brief, WID Works, USAID Office of Women in Development. Washington, D.C.: USAID.

Vandemoortle, J. and Delamonica, E. (2000). Education 'Vaccine' against HIV/AIDS. *Current Issues in Comparative Education*, 3(1).

Vermeersch, C. (2002). *School Meals, Educational Achievement and School Competition: Evidence From a Randomized Experiment.* Mimeo, Harvard University.

Verspoor, A. (1989). *Pathways to Change: Improving the Quality of Education in Developing Countries.* World Bank Discussion Paper No. 53. Washington, D.C.: World Bank.

Visaria, L. (1999). Violence against Women in India: Evidence from Rural Gujarat. *Domestic Violence in India.* Washington, D.C.: ICRW.

Waldman, A. (2003). Helping Hand for Bangladesh's Poor. *New York Times*, 25 March, 2003.

Warwick, D. and Reimers, F. (1989). *Teacher Characteristics and Student Achievement in Math and Science.* BRIDGES Papers on Primary Education in Pakistan, Report No. 5. Harvard Institute for Development Studies. Cambridge, Massachusetts: Harvard University.

Warwick, D. and Reimers, F. (1991a). *Good Schools and Poor Schools in Pakistan: How They Differ.* BRIDGES School Effectiveness Studies, Abstract 1. Harvard Institute for Development Studies. Cambridge, Massachusetts: Harvard University.

Warwick, D. and Reimers, F. (1991b). *Who Completes Primary School in Pakistan?* BRIDGES School Effectiveness Studies, Abstract 3. Harvard Institute for Development Studies. Cambridge, Massachusetts: Harvard University.

Warwick, D. and Reimers, F. (1995). *Hope or Despair: Learning in Pakistan's Primary Schools.* Westport, CT: Praeger Publications.

World Bank website: www.worldbank.org.

World Bank (1990). *Gender and Poverty in India*. Washington, D.C.: World Bank.

World Bank (1996). *Improving Basic Education in Pakistan*. Report 14960-PAK. Washington, D.C.: World Bank.

World Bank (1997). *Pakistan: Toward a Strategy for Elementary Education.* Report 16670-PAK. Washington, D.C.: World Bank.

World Bank (1999). *Education Sector Strategy*. Washington, D.C.: World Bank.

World Bank (2000a). *Bangladesh Education Sector Review,* Volumes I and II. Dhaka, Bangladesh: University Press Limited.

World Bank (2000b). *Education for All: From Jomtien to Dakar and Beyond.* Paper Prepared for the World Education Forum in Dakar, Senegal. Washington, D.C.: World Bank.

World Bank (2001a). *Engendering Development.* World Bank Policy Research Report. Washington, D.C.: World Bank; Oxford: Oxford University Press.

World Bank (2001b). *Pakistan: New Approaches to Education: The Northern Areas Community School Program.* Washington, D.C.: World Bank.

World Bank (2001c). *Pioneering Support for Girls' Secondary Education: The Bangladesh Female Secondary School Assistance Project.* Washington, D.C.: World Bank.

World Bank (2002). *Education and HIV/AIDS: A Window of Hope.* Washington, D.C.: World Bank.

World Bank (2003a). *A Review of Educational Progress and Reform in the District Primary Education Programme (Phase I and II).* Washington, D.C.: World Bank.

World Bank (2003b). *World Development Indicators 2003.* Washington, D.C.: World Bank. Available at: www.worldbank.org.

World Food Programme (2001). *School Feeding Works for Girls Education.* WFP Report, Rome.

ABOUT THE AUTHOR

Barbara Herz, an economic consultant now living in Jackson Hole, Wyoming, has worked on and written about girls' education for more than 25 years. In the 1970s she headed the U.S. Agency for International Development division in Washington, D.C. responsible for policy in education, health and population. She was a member of the U.S. delegation to the UN Conference for Women in Copenhagen in 1980. She worked from 1981 to 1999 at the World Bank, where she launched the Women in Development Division and then headed another division covering education, health and population in Bangladesh, Pakistan and Sri Lanka. She was a member of the World Bank delegation to the UN Conference for Women in Nairobi in 1986. She later served as senior adviser for social sectors to U.S. Treasury Secretary Lawrence Summers. In 2004 she co-authored with Gene Sperling a report for the U.S. Council on Foreign Relations, What Works in Girls' Education: Evidence and Policies from the Developing World. She holds a BA from Wellesley College and a PhD in economics from Yale and is a member of the U.S. Council on Foreign Relations.

Published by

United Nations Children's Fund
Regional Office for South Asia
P. O. Box 5815
Lekhnath Marg
Kathmandu, Nepal

Telephone: 977-1-4417082
Facsmile: 977-1-4418466 / 4419479
www.unicef.org