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Promoting Girls' Education in South Asia:
An Exploratory Study for the Rockefeller Foundation

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This is an exploratory study for circulation within the Rockefeller Foundation. All views expressed in this study are those of the authors and do not necessarily reflect the views of the Rockefeller Foundation.

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I. INTRODUCTION

A. Purpose

1. To explore the feasibility and advisability of the Rockefeller Foundation initiating a new series of activities to increase female participation in primary and secondary education in South Asia--focussing on Bangladesh, India, and Pakistan--and/or a group of high priority Islamic countries.
2. To generate recommendations, as appropriate, for future Rockefeller Foundation activities in this area.

B. Methodology

Research for this report was conducted from September 1993 to April 1994. The research team consisted of one international team leader based in the U.S. and three national consultants based in Bangladesh, India, and Pakistan, respectively. The consultant selection process emphasized academic background and professional experience in more than one area of education; professional experience implementing both government and non-government development activities; international comparative education or experience; strong writing and analytical skills; work and research relating to gender; and interest in Islam.

The team leader coordinated the team, became familiar with regional or cross-national coordinating mechanisms for girls' education activities, and explored existing and potential Islamic issues relevant to girls' education. Each national consultant became familiar with the literature on girls' education in her respective country and explored donor, NGO, government, and religious activities in the field of girls' education. All of the consultants collected and reviewed existing country-specific research on girls' education and project reports from a wide range of sources; conducted in-person interviews; and visited as many girls' education activities as time permitted. The team leader used the same methods, but also collected much data through telephone interviews. Finally, the Bangladeshi consultant conducted a focus group discussion with 15 Islamic leaders.

The team leader travelled to Bangladesh, India, and Pakistan in September 1993 to collect information at the 1993 Education for All Forum in New Delhi; to select the national consultants; and to become familiar with key contacts in each country. The team met together on November 5-6, 1993 in New York City and on February 12-13, 1994 in New Delhi. The national consultants submitted draft reports prior to the February meeting and final reports in March 1994. The team leader prepared this final overall report in April and May 1994.

C. Structure of the Report

Neither the individual country reports nor the final overall report presume to present a comprehensive description and analysis of all research and activities relating to girls' education in South Asia, nor do they review the international literature which establishes important relationships between female education and socio-economic development. The three reports prepared by the national consultants and the background report on Islam and girls' education prepared by the team leader, each with their respective contact lists and bibliographies, are provided in a separate volume (Ali, 1994; Chabbott, 1994; Jahan, 1994; Khanna, 1994). This final overall report is organized as a response to the following questions:

Why is South Asia so important in terms of girls' education? (Chapter II)

Does Islam play a role in keeping girls out of school in South Asia? Could it play a role in getting girls into school? (Chapter III)

Why do so few girls in South Asia enter primary and secondary school? Why do so many drop out? (Chapter IV)

What activities are currently underway to increase girls' enrollment and attendance in primary and secondary school in South Asia? What is the relative effectiveness of these activities? (Chapter V)

What role(s) might the Rockefeller Foundation play in promoting girls' education in South Asia, in order to complement rather than compete with the work of other agencies? (Chapter VI)

In order to facilitate discussion of this report, preliminary findings, conclusions and recommendations have been formulated in direct, action-oriented terms throughout. Findings, summarized in italics at the end of each section, relate to data provided in each section. Conclusions, summarized in italics at the end of each chapter, flow from the findings. Recommendations, following each conclusion, illustrate potential responses to the findings and conclusions, not necessarily recommended courses of action for the Rockefeller Foundation. We look forward to critiques and analysis of the data used and the findings drawn from them, to dialogue on the soundness of our conclusions, and to a continuing refinement of the recommendations.

D. Terminology

Although the original proposal used the term "female education", we find the term "girls' education" more useful in the context of this study. First, many international donors, national governments, and international and national NGOs have extensive experience with non-formal education for female adults; fewer have experience with formal education for female children. The term "female education" does not distinguish between education for adults and children and therefore had to be qualified whenever used. Second, given the rate of early marriage throughout rural South Asia, we think it would be helpful in both policy formulation and implementation to emphasize that females are girls, not just wives- and mothers-in-waiting, for a period of their lives. The period of girlhood lasts until females are both physically and intellectually mature. In South Asia, physical maturity has been traditionally determined by the onset of menses; we hope that someday soon intellectual maturity will be determined, less traditionally, by the completion of a basic education.

II. WHY SOUTH ASIA?

A. General Background¹

The South Asia region includes India, Pakistan, Bangladesh, Nepal, Sri Lanka, Bhutan, and the Maldives. Although Afghanistan and/or Myanmar are sometimes considered part of South Asia, neither country is a member of the most active regional organization: the South Asia Association for Regional Cooperation (SAARC). India comprises more than 75% of the region's population; Bangladesh and Pakistan each comprise another 10%. Together these three countries account for more than 95% of the region's population and share strong historic and cultural linkages, though not always friendly ones. Pakistan and India are currently engaged in armed conflict over Jammu and Kashmir and relations between Bangladesh and India, although officially cordial, are often not warm.

As shown in Table A, India dominates South Asia not only in terms of population, but also in terms of land mass; India covers four times the area of Pakistan and almost 23 times the area of Bangladesh. Together these three countries comprise more than 90% of the South Asia region. While the three countries combined total less than 20% of the land-mass of Sub-Saharan Africa, India alone contains almost twice the population of Sub-Saharan Africa, with similar ethnic and substantial ecological diversity. Where Sub-Saharan Africa has 46 countries, ranging in population from 72,000 to 119 million, the three largest South Asian countries have 40 governmental units directly below the national level, ranging in population from 52,000 to 139 million. In 1991, the population of India's largest state--Uttar Pradesh--exceeded the population of any African country and all but five countries world-wide.

While most of the population in Bangladesh, India and Pakistan live in rural areas, urban growth rates exceed rural growth rates by large margins. The most extreme case is Bangladesh, where between 1980 and 1992 the urban growth rate (6.3%) was more than double the population growth rate (2.5%). At present most educational indicators for all three countries are better in urban than in rural areas. Such high rates of urban growth without corresponding increases in economic growth, however, suggest that the better quality of urban life--both in terms of access to urban services and the proportion of low-income to high-income individuals--is not secure. In fact, aggregate quality of life indicators for urban areas as large as Delhi (pop. 9.37 million in 1991) and Calcutta (pop. 10+ million) may hide even greater disparities between rich and poor within urban areas than between urban and rural areas.

In addition, throughout South Asia, there are large disparities between aggregate quality of life indicators for women and men. Women's status in South Asia, relative to men's, is low by any standard. For example, worldwide, the ratio women's to men's life expectancy ranges from

¹Unless otherwise indicated, all statistics cited in this chapter derive from the World Bank. Development Report 1993.

1.04 to 1.09, but in South Asia the ratio is only 1.01 and in Bangladesh the ratio is 0.99. The low status of women in South Asia has been related to strongly segregated sex roles in the family and society. In addition, for the poor majority, who do not have enough of the basic necessities to go around, the lower institutionalized status of women provides a rule of thumb for the grim rationing process that is a part of daily life. The girls and women eat after the men; if only one child can go to school, it will be a boy; if one child must stay home from school, it will be a girl.

If there is any opportunity in any sphere, particularly if it is a question of education, it is the boy who will be sent to school. The girl has to stay at home to enable the mother to work, to enable the son or brother to go to school. This juxtaposition of poverty and social attitude is a factor common to most South Asian countries. (Kendra, 1990)

Much of the gender analysis in South Asia calls for a new rationing system, based on a new calculus of values at the household level: a pregnant woman eats for two, a girl married at 18 bears healthier children than one married at 13, a literate girl is worth more than an illiterate one, etc.. The urgency for such a new calculus emerges as poverty forces more women into the labor market; in Bangladesh, for example, women head at least 15% of all households and 25% of landless (destitute) households (Jahan, 1989, 7).

Public administration assumes a similar form in all three countries, though each country uses slightly different terminology: India has states, districts, and blocks; Bangladesh has divisions, districts, thanas, and unions; and Pakistan has provinces, districts, and unions. India has decentralized more effective domestic power and resources to the state level than has either Bangladesh or Pakistan to their province or division levels, respectively.

Over the last 20 years, Bangladesh, India, and Pakistan have developed distinct relationships with the rest of the world, particularly with respect to foreign aid. A leader in the Non-Aligned Movement in the 1960s, India has been most cautious about accepting foreign aid in recent decades; in 1991 official development assistance (ODA) totalled only 1.1% of GNP and ODA amounted to US\$3.20 per capita, compared to US\$33.10 in Sub-Saharan Africa. In contrast, Pakistan played a significant role in the Cold War as an ally of the U.S., most recently as a staging ground for opposition to the Soviet-backed government in Kabul. For this cooperation, Pakistan received substantial military and economic assistance from the U.S. Nonetheless, ODA accounted for less than 5% of Pakistan's GNP in 1971-1982 and less than 3% in 1991; ODA per capita averaged US\$ 10.60 per capita in 1991. Pakistan's net ODA receipts declined further after the end of the Cold War and the withdrawal of the U.S. aid program (beginning in 1990, to be completed in 1995) in response to Pakistan's refusal to allow the IAEC to inspect its nuclear facilities. Bangladesh did not play a significant role in the Cold War, however, it is one of the most disaster-prone countries in the world. Since its independence in 1971, humanitarian-based aid flows have accounted for more than 80% of Bangladesh's development budget. Net ODA from all sources reached almost 11% of GNP by 1982 but dropped to 7% by 1991, when ODA per capita totalled US\$ 14.80 per capita.

Both Bangladesh and India have large, active communities of non-governmental, organizations (NGOs)² engaged in all types of relief, social service and development activities, and the relatively smaller NGO community in Pakistan is growing. For example, in Bangladesh, about 500 national NGOs are directly involved in development and poverty alleviation activities and some 12 to 15% of total external assistance flows through NGOs. After years of proving their effectiveness of mobilizing and providing services to the grassroots, NGO components are now included in even the largest World Bank-funded and the Asian Development Bank-funded projects. For several reasons, however, such NGO components do not yet work smoothly. First, some suspicion exists between governments, which claim to have large, grassroots-oriented rural development projects, and NGOs, which often have established their reputations by doing better grassroots work than the government. Second, mechanisms for channeling funds through the government to NGOs are still being designed and tested. Finally, the large development banks disburse their funds in loans to governments, and some governments are loath to disburse loan funds to NGOs; the NGOs, they say, should bring in "additional" resources.

In all three countries, international aid coordination takes the form of a Consultative Group, chaired by the World Bank. In India the Group is called the Aid India Consortium and in Pakistan the Group provides special coordination to the social sectors in the form of a Multi-Donor Support Unit (MSU), housed in the World Bank.

The findings of this section may be summarized as follow:

1. *The populations of Bangladesh, India and Pakistan comprise 95% of the population of South Asia and are 2 1/2 times larger than the population of Sub-Saharan Africa.*
2. *The population of India is more than seven times greater than the population of either Bangladesh or Pakistan.*
3. *Quality of life indicators in all three countries show urban areas consistently ahead of rural areas, but the urban population growth rate is dramatically higher than the rural rate.*
4. *Disparities between men's and women's quality of life indicators in these three countries are among the largest in the world.*
5. *The Indian government is relatively more decentralized than the governments of either Pakistan or Bangladesh.*

²The term NGOs, in its most literal sense, includes for-profit organizations. In much of the development practitioner literature, however, and in this report, the term NGO will be restricted, unless otherwise indicated, to "non-profit" organizations.

6. *India does not depend heavily on aid to carry out its development programs, but both Pakistan and Bangladesh do.*
7. *India and Bangladesh have large, active NGO communities; Pakistan's NGO community is smaller and less active.*

B. The State of Education in South Asia

The constitutions of Bangladesh, India, and Pakistan declare the state responsible for the provision of free and compulsory education and the elimination of illiteracy. By 1989 public expenditure on education represented only 2.2 % of GNP (1989) in Bangladesh, 3.9% (1989-90) in India, and 2.4% (1990) in Pakistan, compared with 3.8% for the developing world as a whole (Karim, 1993, 66; Ali, 1994; Education, 1993, 50). As shown in Table A, in 1990 39% of all the adult illiterates in the world outside of China--2 1/2 times the number in Sub-Saharan African--reside in these three countries.

These figures, of course, hide tremendous disparity, particularly within India. For example, the rural illiteracy rate in India is about double the urban rate but rates vary even more between districts, from 6% in one district in Kerala to 92% in a Rajasthan district. Similarly, while the disparity between female and male rates for primary school enrollment is about 8 points wider in South Asia than in Sub-Saharan Africa, *the rate varies between states in India by as much as 42 points.*

Education is currently compulsory through Class VIII in India and through Class V in Pakistan and Bangladesh. Nonetheless, compulsory education is not enforced in any of the three countries, for various reasons described in more detail in Chapter V. The structure of basic education in all three countries is roughly similar: primary education for five years, upper primary or middle school for three years; and secondary school for two years. The Indian Government reports that 94% of Indian children of primary age live within one kilometer of a public school, the rate falls to 67% for Pakistani children, and is probably somewhere in between for Bangladeshi children. All three countries have approximately doubled primary school enrollments over the last thirty years (Grant, 1993, Table 4).

As shown in Table A, however, primary enrollments in all three countries tend to be much lower than the access level suggests, resulting in a primary school completion rate in all three countries of only about 50%, with rates much lower in some rural areas. In addition, the index shown in parentheses next to the enrollment rates in Table A reflect large disparities between the male and female literacy rates and primary and secondary enrollment rates; female literacy and secondary school enrollment rates are about 50% of male rates.

In contrast, differences between male and female promotion, repetition and drop out rates, at least at the primary level, are not large. In Bangladesh, in Classes I-X, excepting Class VIII, girls' and boys' promotion, repetition, and drop-out rates are about equal (Karim, 1993, 14 & 26); in India the girls' drop out rate in Classes I-V is only 6% larger than the boys' rate, although the difference jumps to 15% at the Class VI-VIII level (Education, 1993, 20). This suggests that classrooms are not necessarily less welcoming to girls than to boys.

Low completion rates have been attributed in part to high rates of failure on qualifying exams which were given in every class, beginning in Class I. Automatic promotions recently replaced these qualifying exams at the lower levels in Bangladesh and perhaps in the other two countries. Bangladesh, however, still lacks the support system needed to implement the new promotion policy effectively, ie, training teachers in continuous assessment and allowing in-class time for individualized remedial work. Activities are also underway to improve the quality of instruction in public primary schools in all three countries; yet, experience elsewhere shows that the important changes needed in classroom climate and pedagogy, ie, what teachers actually do in their classrooms, are historically difficult to achieve³.

In recognition of the tremendous challenge facing these countries in meeting the Education for All (EFA) goals in this decade, the EFA community designated Bangladesh, India, and Pakistan as three of the nine countries identified for high priority EFA activities. Following the Jomtien Conference in 1990, India for the first time accepted education loans from the World Bank and all three countries are undertaking more primary education projects, with larger inputs from international donors, than ever before. For example, a consortium led by the World Bank provided US\$ 326 million to Bangladesh in 1990-95 and will provide over US\$500 million in 1996-2000. All of these programs are targeted specifically (though not solely) to girls and aim to improve both access and quality. In addition, each of these large new projects includes a significant role for non-government organizations, in recognition of the important role non-government organizations play in formal and non-formal education, particularly among those groups historically not reached by government programs.

The immediate result of these projects is likely to be some increase in enrollment rates without commensurate increases in minimum levels of learning. For example, Bangladesh has reported dramatic increases in girls' enrollment and attendance in the last few years, but these increases are not yet associated with higher completion rates. In the medium- to long-term, the effects are more difficult to predict. Whether the experience of school-going, in and of itself, will stimulate the current generation of students to send their children to school in the future, or whether the experience of spending so many hours of one's childhood learning so little, as often appears to be the case, creates a generation determined not to similarly waste their children's

³In the U.S., for example, efforts to make teachers more humane and creative educators predate the 20th century and John Dewey. Some educational historians, however, note remarkably little change in the actual classroom behavior of teachers over the last 100 years.

time, remains to be seen. This issue is particularly salient for girls, since they are a target group for all the EFA activities and it is girls' time that parents appear most reluctant to waste⁴.

The findings of this section may be summarized as follows:

1. *Bangladesh, India and Pakistan have 39% of the illiterates in the world, outside of China.*
2. *Enrollments in primary school have increased over time but completion rates remain very low. In Bangladesh and India, the number of children who never enroll is less than the number of children who drop out before the end of primary school.*
3. *Disparities between men's and women's literacy and primary and secondary enrollment rates are large.*
4. *Girls' and boys' primary school promotion, repetition, and drop-out rates in Bangladesh are about the same. In India the girls' dropout rate is less than 15% higher than the boys' rate.*
5. *Bangladesh, India and Pakistan are each undertaking large, multi-donor programs to expand access to and improve the quality of their primary education systems. Most of these programs focus particularly on girls.*
6. *Many international donors provide funding for these programs.*
7. *Many NGOs implement a wide range of basic education programs, particularly non-formal activities for hard-to-reach groups.*

⁴See Chapter IV for more on this issue.

C. Implications for the Rockefeller Foundation

1. *Bangladesh, India and Pakistan present an unusual concentration of illiteracy. Successful large-scale education programs in these three countries could have a measurable impact on global rates of schooling and many of the quality of life indicators--reduced fertility, infant mortality and maternal mortality rates-- which appear tied to schooling.*

RECOMMENDATION #1: Decide whether measurable "sub-national", "national", or "regional" impact is a required criteria for undertaking activities in South Asia. Given the size of South Asia, or of any of these three countries, smaller donors, such as the Rockefeller Foundation, need to identify "strategic" activities, probably linked to large-scale activities by other donors, in order to make a measurable impact even at the sub-national level.

2. *India is so large and diverse, both "national" and "regional" programs are problematic. India's 25 states are the size of small countries; with more than seven times the population of either Bangladesh or Pakistan, India dwarfs potential regional partners.*

RECOMMENDATION #2: Restrict regional South Asia meetings to organizational or geographic units of roughly similar size. For example, districts in all three countries are about the same size (and they are sufficiently small that the Foundation might be able to have a measurable impact); similarly, old Bangladeshi divisions, Indian states, and Pakistani provinces are similar in size. For intergovernmental activities at the regional level, the Foundation might include participants from two units India and one unit each in Pakistan and Bangladesh might be included. For regional meetings of NGOs, scale is less of a problem.

3. *In order to make a significant impact, girls must be attracted to school in much larger numbers and must remain in school much longer than they have to date. Both demand (for schooling for girls) and supply (of quality schooling that parents and girls value) must increase.*
4. *Bangladesh shows similar rates of promotion, repetition, and drop-out for boys and girls. India shows only moderately higher drop-out rates for girls. Gender discrimination at the classroom level does not appear to be the most important factor contributing to low primary school completion rates. Programs to raise girls' completion rates may also improve boys' completion rates.*

RECOMMENDATION #3: Consider general, non-gender-specific activities to combat both boys' and girls' high drop out rates. Certain activities to address girls' completion rates in India and Bangladesh do not necessarily need to be labeled "girls" education programs.

III. IS ISLAM RELEVANT?

Pakistan, more than 95 % Muslim, declared itself an Islamic state at partition in 1947 and over the intervening 45 years gradually introduced laws in conformity with the Shari'at. Bangladesh, more than 85% Muslim, was, as East Pakistan, an Islamic state from 1947 to 1970 and, following independence, a secular state from 1971 to 1975. After 1975, the Bangladesh Constitution was amended to include references to Islam and fostering Islamic brotherhood, and, in 1988, to declare Islam the state religion; nonetheless, Bangladesh is not yet an Islamic state. India, although a secular state, has more Muslims than Bangladesh and almost as many as Pakistan. Approximately 308 million Muslims live in these three countries.

Few households in South Asia cite religion as a reason for not enrolling daughters in primary school or for removing them from school. This finding is consistent with those of a recent, UNICEF-sponsored report, Strategies for Female Education in the Middle East and North Africa (MENA) (Rihani, 1993). Rather than religion, Rihani points to parents' reluctance to send girls to school when both the quality of schooling and the return on investment, in terms of higher wages for literate women, are weak and where early marriage is a cultural norm.

X The hypothesis that Islam contributes to low primary enrollment rates for girls, although widely assumed, is difficult, if not impossible, to objectively evaluate in South Asia. In India, the literacy rates in two out of the three states/union territories with the highest proportion of Muslims--Kerala (21% Muslim) and Lakshwadeep (95% Muslim)--are far above the national average. At the same time, 40% of India's Muslims live in states or union territories with average literacy rates below 40%. For India as a whole, more than 70% of all Muslims may live below the poverty line (Engineer, 1985, as quoted in Mondal, 1992). Given that education levels in India tend to decrease as income decreases, meaningful analyses must disentangle the effects of Islam from those of low income. However, we have not found comparative data on enrollments disaggregated by sex, income, and religion in any of the three countries.

The following discussion therefore focuses on the groups and the customs associated with Islam that appear to have some potential to play a larger role in education decisions for Muslims than for other groups in South Asia. Some of these groups and customs may play a role in North Africa and the Middle East as well, where some low-income countries with majority Muslim populations have similarly large gaps between female and male participation in primary and secondary school; others are specific to South Asia.

This chapter draws on current literature on girls' education and Islam in South Asia; discussions with Islamic and South Asian scholars; and interviews with the various donors that undertake activities with a specifically Islamic focus. The first section describes the diverse forms in which Islam exerts its influence in South Asia. The second section explores how these different forms affect girls' education in general. The third section reviews the issues associated with the custom of purdah, which though common across several religious groups throughout

South Asia, is most often explained by its Muslim practitioners in terms of Islam. The fourth section examines the role various Islamic organizations play as development agencies. Finally, the last section explores the implications of these Islamic issues and potential responses to these implications.

The findings of this section may be summarized as follows:

1. *Parents in South Asia, when talking to researchers, do not use religion or Islam to explain never enrolling girls in school or taking them out of school.*
2. *The data available for this study does not control for both income and religion. We are therefore unable to test any causal relationships between Islam and low rates of girls' participation in basic education in South Asia.*

A. The Diversity of Islam

The Qur'an repeatedly describes men and women as equal in virtue but different in nature and roles. In contrast, the Hadith, compiled after the Qur'an, contains many passages that depreciate the value of women relative to men. Differences regarding the relative authority of these two sacred texts created many of the historic schisms within Islam. The Hanafi school of Sunni Islam claims approximately 80% of the Muslims in South Asia. Rival Shi'ite schools of law provide guidance to perhaps another 15% of South Asian Muslims, but are not considered orthodox by Sunnis, and vice versa. In addition, the more rigid Hanbalis of Saudi Arabia provide substantial support to a radical fundamentalist⁵ political group, the Jamaat-i-Islami, throughout South Asia. These three schools rarely accept the same interpretation of any text.

Although increases in income and modernization are often associated with a shift towards more Western, progressive lifestyles, several scholars of modern South Asian Islam suggest that increases in household income from low to lower-middle or middle income levels in South Asia lead to more, not less, religious conservatism. These scholars argue that the poor often lack the education and financial resources necessary to be thoroughly orthodox in both belief and practice. For example, poor people cannot afford to go on haj, the pilgrimage to Mecca. At lower-middle and middle-income levels, however, religious propriety, in the form of more conservative religious practice, becomes affordable. At upper-middle and upper income levels, the taste for religious conservatism seems to decline. Although we found no scholarship

⁵The term "fundamentalist" is used here to describe a religious group which interprets their sacred texts as true in the most literal sense and seeks to purify themselves and their society of every thought and practice not consistent with that interpretation.

to support this "bell curve" theory of religious conservatism, it carries a good deal of currency at the moment, and, if accurate, its implications for girls' education in South Asia are considerable, as described below.

The findings of this section may be summarized as follows:

1. *Religious authority and influence within the Muslim community in South Asia is diffuse.*
2. *Various scholars suggest that development, ie, improvements in the standard of living of the poor majority, in rural areas of South Asia may lead to more, not less, religious conservatism, at least in the short-run.*

Most Muslim groups in South Asia do not have pre-eminent leaders nor do they meet and elect or appoint leaders who could make binding pronouncements on issues such as girls' education. The following section, however, describes four potentially influential Islamic groups/individuals in South Asia: Arabs, radical fundamentalists, scripturalist reformers, and local mosque leaders.

B. Major Islamic groups and leaders in South Asia

The influence of the Arabs on South Asian Muslims derives from three sources: massive amounts of foreign aid, much of it from relatively conservative Saudi Arabia; the flow of millions of (primarily young male) guestworkers to the Arab countries from poorer Muslim communities; reductions in the cost of making the haj. Although these three factors have contributed to an increase in the number of men wearing Arab dress in urban areas of Bangladesh, their effects on low-income rural Bangladeshis, whose daughters are most likely to be left out of school, may be negligible.

Wealthy Saudis have also provided generous support to the Jamaat-i-Islami, a radical fundamentalist political group that plays an active and highly visible role in both Bangladesh and Pakistan; at least one source argues that Jamaat is the best organized political machine in South Asia. Jamaat is closely tied to the introduction of Shari'at, Islamic law, in Pakistan and also efforts to declare Bangladesh an Islamic state. The Jamaat's strength lies primarily in urban areas and in tertiary level educational institutions, but its influence extends into rural areas through welfare societies and assistance to Bengalis looking for work in the Middle East.

Jamaat has played a critical role in recent years in creating religious issues, drawing many formerly private or discretionary issues--such as purdah--into public discourse. For example, as a result of Jamaat's work in Bangladesh, demonstrations of public piety are multiplying. In addition, Jamaat has attacked many secular NGOs in Bangladesh and Pakistan as Western-lackeys and fronts for Christian missionaries, the latter referring to early links

between disaster-oriented NGOs and missionaries or Christian humanitarian relief organizations. Jamaat supports education for both men and, to a lesser extent, women in its own religious schools only.

Some sociological literature suggests that militant fundamentalism is not driven by old men trying to preserve the past, but rather by young men who, by virtue of newly accessible education, are in the process of moving up from rural lower- or lower-middle class to urban lower-middle and middle class in rapidly changing societies with sluggish economies (Mernissi, 1975; Wuthnow, 1980). At present, militant fundamentalism is weakest in Bangladesh--where upper and middle income groups represent a small percentage of the total population, the lower socio-economic groups practice a highly syncretistic Islam, and all remember that the Jamaat-i-Islami party collaborated with Pakistan during the independence struggle. Fundamentalism has more influence in Pakistan, and perhaps a growing influence in India. Hindu fundamentalism in India, for example, has been spurred by fears related to a supposed rise of Islamic fundamentalism--often associated with the conversion of scheduled castes and supposed conflicts between Islamic and Indian law--that has, in turn, spurred Muslims fears of rampant Hindu fundamentalism, etc. Nonetheless, current evidence suggests that, at present, Muslim fundamentalism is not sufficiently strong in most of South Asia to obstruct efforts to create co-ed primary schools. Jamaat-i-Islami, however, could become a force to be reckoned with in the foreseeable future⁶.

Non-fundamentalist, "scripturalist" reform movements, such as the Tabligh-i-Jamaat, are more active in South Asia than fundamentalist ones but they are not a political force. The Tablighis, described as "a missionary movement to nominal Muslims" (Metcalf, 1990, 5), originated in India in the 19th century. It has since spread a very personal message of salvation and piety around the world. The annual convocation of the Tablighis in Bangladesh in 1993 drew an estimated two million plus adherents from all over the world. Nevertheless, in Bangladesh, the Tablighis usually do not speak out on public issues and, if confronted by the much less numerous but far more disciplined and militant Jamaatis, probably will not prevail.

Finally, local religious leaders, imams or maulvis, in South Asia vary in their training and in their conservatism. In general, particularly in rural areas, the standard of local religious scholarship and orthodoxy is low; many imams do not read the Qur'an with understanding and only recite it with many errors. In some areas of Bangladesh, imams are under attack from the Jamaat as ignorant, corrupt and promoters of heresy, such as the veneration of local saints, or pirs. Ali (1994, 4) suggests that rural "maulvis" depend on local patronage for their living and as such may oppose NGO work that challenges local patron-client relations. At least in Bangladesh, some NGO work threatens the local religious leaders directly; in 1992, the Bangladesh government strongly censored a secular NGO that incorporated stories about fat and

⁶For an example of the sort of furor Jamaat can cause in urban areas, see Attachment C, containing press clippings on the Taslima Nasrin case.

corrupt local religious leaders in its literacy training materials.

The findings of this section may be summarized as follows:

1. *In Bangladesh and Pakistan, the Jamaat-i-Islami political party, although representing only a small proportion of the Muslim population, is nevertheless one of the few religious groups sufficiently well-organized to present any religious challenge to development programs.*
2. *The future influence of Jamaat in South Asia is an unknown but important factor for development work in Bangladesh and Pakistan, and perhaps India.*
3. *NGOs in Bangladesh and Pakistan face opposition on two fronts: fundamentalists who perceive the NGOs as fronts for Western imperialism and Christian missionaries and, to a lesser extent, local religious leaders who may perceive a threat to the local power structures which support them.*

The following section illustrates how various groups and leaders bring their perspectives and influence to bear on girls' education in South Asia.

C. Islam and girls' education

The religious education of women is advocated in several verses in the Qur'an and in the Hadith. Nonetheless, many educated and observant Muslims today use two different lines of reasoning from two sets of verses in the Qur'an and the Hadith-- one describing the different nature and roles of the sexes and the other discouraging unnecessary contact between the sexes-- to argue that single sex schools with distinct curricula are the only form of education consistent with Islam. The Middle Eastern Muslims tend to be strong on this point, and both fundamentalists and the scripturalists may argue that

All these defects in the modern system of female education can be remedied if co-education is entirely given up, separate institutions for boys and girls are set up and, consistent with the special needs of each sex, two parallel systems of education and curricula of studies are evolved, so that the large mass of girls who are to be the future mothers of the race may receive preparatory training for their special calling.

(Siddiqui, 1991, 124)

Finally, from Pakistan, there is contradictory evidence on the importance of local religious leaders. Ali (1994, 4) reports that the rural maulvi is typically not supportive of female education but that, at least in rural villages in Pakistan, his support is not critical. Anderson and

Chaudhury (1989), however, found that local religious leaders, who were willing to make mosques available for lower level primary schools, were also a source of encouragement to parents who were otherwise reluctant to send their girls to school.

Despite this generally discouraging prospectus, options for working with Islamic groups and leaders to promote girls' education have not been exhausted. For example, the Bangladesh Rural Advancement Committee's (BRAC's) Non-Formal Primary Education program regularly deals with local religious leaders on a community-by-community basis. Infrequently, these religious leaders take exception to singing and dancing, an important part of BRAC's curriculum, or to the women program officers' riding bicycles on their school rounds. BRAC has occasionally negotiated with the local religious leaders, other times it has ignored them, and only very rarely closed its school.

Further examples of accommodation with Islamic organizations are provided in Chapter V of this report. The relationship between Islam and girls' education discussed thusfar may be summarized as follows:

- ✓ 1. *Established religious groups and leaders are not actively campaigning to keep girls out of school.*
- ✓ 2. *Established religious groups and leaders do not necessarily have sufficient influence either to deter or encourage girls' schooling.*
3. *Many verses in the Islamic sacred texts promote education but the Qur'an does not explicitly support a co-ed, secular, common curriculum for girls and boys.*
4. *An increase in religious conservatism may increase demand for sex-segregated schools.*

D. The Relevance of Purdah

At various times in their histories, many societies have placed restrictions on the movement and dress of women and on the amount of contact allowed between the sexes. According to Islamic modernists, the Qur'an advocates directly neither veil nor the segregation of sexes, but insists on "sexual modesty" for all and for limiting "unnecessary intermingling of the sexes"(Rahman, 1982, 290). In South Asia, both traditional Hindus and Muslims practice similar forms of veiling and seclusion of women, although each group tends to explain these practices in its own religious terms. These practices, generally referred to as "purdah" by Westerners, appear to have a far greater impact on the potential target group for girls' education activities than Islam itself.

Until the last 50 years, only urban and rural elites could afford to practice purdah. Many of the girls who are left out of school in South Asia come from poor families that never had the luxury of practicing strict purdah. The topic might therefore be dropped except that the "bell-curve" theory of conservatism suggests that increasing incomes among the lowest income groups--in direct contrast with the upper-middle and upper income groups--have lead to greater orthodoxy in purdah, not less. This orthodoxy, at least in the recent past, was strongly supported by women; Jeffery (1979) notes that in Old Delhi, the older generation considered themselves privileged to be able to practice purdah and she cites several cases where grandmothers'--not fathers'-- objections prevent adolescent girls from leaving the home to attend school (p. 127). The Women's Wing of the Jamaat-i-Islami is large and active and committed to a strict concept of purdah. In contrast, the practice of purdah among middle- and upper-class women has been changing to emphasize modesty in clothing and demeanor and "eye purdah" (Jeffery, 1979, 5), ie, simply avoiding eye contact, either through averting one's gaze or, more recently, with sun-glasses. How quickly these less restrictive forms of purdah may "trickle down" to lower-middle class women remains an open question.

In parts of South Asia, however, purdah was traditionally used to protect (seclude) young brides in joint families from the untoward attention of higher status males (husbands' older brothers, fathers and uncles) and the envy of higher status females (all older in-laws) (Mehta, 1982). More commonly, purdah is practiced as a method of regulating women's contact with men outside their families, projecting family pride and protecting family honor. First, keeping women at home is a luxury good, a symbol of prosperity and religious propriety; in addition, for Muslims, purdah is an expression of an Islamic identity distinct from Western norms. Second, women are also subject to frequent harassment in the streets from young men whom the community is unwilling to discipline. Verbal taunting is very common and sometimes turns into physical abuse. Third, all South Asians contacted in this study expressed concern about a perceived increase in crime over the last 20 years, in both urban and rural areas.

Many of these factors--relating to in-laws, protecting family honor, projecting family piousness, warding off juvenile delinquents, and crime--reinforce a commitment to purdah and make the distance to and location of schools extremely important. A "safe" distance, however, is not a constant, even within a single community. Single-sex schools are one potential response to purdah norms. On the one hand, many progressive Western educators are currently reviewing the educational benefits of single-sex secondary schools and colleges. On the other hand, all-girl schools have sometimes degenerated into second-class academic institutions. In addition, single-sex schools require a larger catchment area than do co-ed school, increasing the distance between school and home. When catchment areas become very large, all-girl hostels have been used in some areas (eg, the Aga Khan Foundation secondary schools in Pakistan) but often don't work for poor families who need their daughters' labor on a daily basis and cannot afford room and board. Finally, female teachers are sometimes employed to provide an impression of greater sexual safety within the classroom, but BRAC reports that, at least at the primary level, parents have demonstrated no preference for female teachers when the location of the school in

the community allows for continuous informal parent supervision.

Although the issues raised above are common and well-known to policy makers and educators at all levels, we find surprisingly little evidence of activities designed to address sexual safety or even distance concerns at the Class IV to VII level in education projects in Bangladesh, India and Pakistan. Distance interventions at the primary level (satellite schools, for example) appear designed to address parents unwillingness to let small children travel alone outside their village, since the schools typically cover only Classes I to III. Due to low levels of school readiness, lack of time or supervision to complete homework, and irregular attendance, however, girls often repeat one or more grades in primary school. In addition, for less clear reasons, many of the girls who attend primary school do not start at age six but rather at seven or eight. Many girls reach puberty while they are still in primary school and therefore sexual modesty and safety becomes an issue even at the primary level.

This leads to another issue related to purdah: early marriage. Early marriage has a generally negative effect on women's health and the health of their children. Parents in South Asia, however, have at least three incentives to arrange early marriages for their daughters. First, early marriage shortens the period during which something may happen to damage a girl's reputation. Second, for poor families, a married daughter represents one less mouth to feed. Third, many traditional communities perceive unmarried adolescent girls as a shame for their families and a danger to the community; local norms demand that girls marry as soon as possible.

The legal age of marriage for females in Bangladesh is 18 years and in Pakistan, 16 years with parental consent and 18 without it. In India for many years, the legal age of marriage varied by religious community; for most religious communities it was 18, but Muslim girls were allowed to marry with parental consent any time after puberty. In practice, many lower income rural families--both Muslim and Hindu--marry off their daughters at ages well below the legal minimum. In most urban areas the average age of marriage is somewhat higher. For example, the average mean age at marriage of currently married females in India varies from 14 years old in one district of Rajasthan to 21 years in a district of Nagaland.

In parts of Bangladesh, however, local custom may be exaggerating the youth of brides. In areas where illiteracy and innumeracy are prevalent, and many births are not registered, many older girls remain "12" years old until menarche, after which they become 13 or 14 until they marry. Most surveys which include girls' age at marriage depend on recall on the part of the girl and/or her parents, and cannot be verified. One study, however which has followed residents of the Bangladesh thana Matlab for several decades, determined that although parents reported the customary dates for daughter's age at menarche and marriage, the actual average was 14-15 years and 15-16 years, respectively (Personal communication, Omar Rahman, 5/94). The cause of the relative lateness of menarche in Bangladesh, compared with the West, has not yet been determined, though poor nutrition and health presumably play a role. The generalizability of this

finding has not been verified. For example, is the average age at marriage higher in urban areas because urban parents are more likely to be numerate and therefore keep more accurate records or whether are the customary ages used in urban areas to signal a girl's stage in life simply older?

The findings of this section may be summarized as follows:

1. *"Purdah" is not unique to Muslims and, in varying degrees of strictness, is widespread throughout traditional South Asia society.*
2. *Today purdah tends to be most strictly practiced among the lower-middle and middle classes.*
3. *Increases in religious conservatism over time may increase demands to accommodate purdah concerns in schools, ie, shortening distances to school, assuring physical safety, segregating classrooms or schools by sex, etc.*
4. ✓ *Accommodating purdah concerns is not necessarily inconsistent with good educational practice, as long all-girl schools do not become second-class schools.*
5. ✓ *Early marriage, a corollary of the way purdah is practiced in some areas, is an impediment to increasing girls' school completion rates at all levels of the South Asian school system.*

The clash between the purdah culture of South Asia and Western-style development is not easily reconciled. White (1992, 13), for example, argues

Over gender issues, the Western aid community is openly critical of Bangladeshi society, and is deliberately aiming not only to raise economic standards of living but also to change basic social relationships. Even at the level of symbols, there is direct opposition: aid-inspired studies and projects aim to 'bring women out', to redress their 'invisibility'; while the purdah culture of Bangladesh holds seclusion to be the highest ideal for women.

Economic pressures, mentioned earlier, however, are forcing women into the labor force outside their homes and families. Likewise, an increasing number of Islamic organizations are undertaking economic development. The following section explores some of the activities of these organizations.

E. Islamic organizations involved in educational development

Three intergovernmental Islamic organizations attended the World Conference on Education for All: the Islamic Educational, Scientific and Cultural Organization (ISESCO) was one of nine conference co-sponsors, and the Islamic Development Organization (IDB) and the Organization of the Islamic Conference (OIC) were participants.⁷ In addition, other expressly Islamic non-governmental organizations participated in the Conference, including the Aga Khan Foundation and the World Muslim Conference. The ISESCO was founded in 1980 as a specialized organ of the Organization of the Islamic Conference and includes in its aims "to make Islamic culture the basis of educational curricula at all levels and stages." ISESCO's Plan of Action 1988-1991 makes no mention of girls or women as a special target of action⁸.

Full-time Muslim schools (*Madrasahs*) serve a large number of children, including some girls, in each country. For example, *Madrasahs* provided education to more than 2.7 million Bangladeshi students in 1991; enrollments in religious schools, as a fraction of the enrollment in government schools, equals about one-tenth at the primary level and more than one-third at the secondary level (Karim, 1993, 10, 22, 34). An even larger number of boys and girls attend daily religious classes in *moqtabas*, or mosque schools, either before or after public school. The *moqtabas* use the rote method of instruction; children in these classes learn to recite and some learn to read the Qur'an in Arabic, without understanding. In Bangladesh, the Ministry of Education recently issued regulations equating various types of *Madrasahs* with corresponding levels of secular schools, allowing for matriculation between secular and religious schools.

In Pakistan, Anderson and Chaudhury (1989) report government efforts to introduce the curriculum of the government schools to about 30,000 mosque schools as a mixed success. The teachers were often of significantly lower quality than those in government schools and the maulvi was not sufficiently educated to help. Anderson and Chaudhury, however, report that the mosque schools increased girls access to schooling, particularly when there was no other primary school in the region and when the mosque was less than a kilometer from the girl's village.

Educators in Bangladesh have undertaken several studies and activities to explore the potential role of the *moqtabas* and *madrasahs* in promoting universal education. In October 1990, UNICEF and the Bangladesh Ministry of Education co-sponsored a two-day workshop to discuss the potential role of mosque schools in supporting compulsory primary education. The outcome of the workshop included a UNICEF proposal for a five-year Mosque-Based Rural Preschool Education Project for Bangladesh (August 1991, unpublished) which has not yet been funded (Karim, 1993, 8).

⁷ Bangladesh and Pakistan are members of all three organizations.

⁸Yearbook of International Associations, 1993, p. 1175

A BRAC-sponsored survey of four rural areas (Karim & Chowdhury, 1990) interviewed 100 imams to determine their interest in serving as potential teachers and their willingness to use their mosques for expanding the BRAC Non-Formal Primary Education program. Over 60% of the imams said they would be willing to have their mosques used as NFPE schools and an even higher percentage said they would be willing to spend 2-3 hours per day teaching the NFPE curriculum. The researchers refrained from drawing conclusions from their sample for several reasons. First, the size of the sample was small. Second, mosque management committees, not imams, determine group access to the mosque and a representative sample of those committees was not surveyed. Third, the use of mosque might discourage attendance by non-Muslims.

In 1978-89, the Bangladesh government, working with the Islamic Foundation of Bangladesh and the Ahsania Mission (an Islamic NGO), piloted a program to involve the mosque leaders--imams and muezzins--in rural development. The subsequent Imam Training Project (1980-85), together with the pilot activity, involved approximately 13,500 religious leaders. A 1986 evaluation determined that significant contributions to health, agriculture, and education were made by the trained leaders. To date, however, no follow-up research has assessed the activities of these leaders after the end of government funding.

Jahan (1994, 5) reports that the female branch of the Islamic Foundation (a semi-governmental organization) provides some non-formal education for men and women throughout Bangladesh, has established 200 Islamic book clubs in educational institutions, and founded libraries in 6300 mosques. Both fundamentalist Jamaat-i-Islami and the more reformist Tabligh-i-Jamaat produce a prodigious literature in the form of tracts and pamphlets, which are welcome in many rural areas which have little printed material.

Since 1990, UNESCO and UNICEF have sponsored international conferences featuring the role of Islam in adult literacy, women's education, and the Qur'anic schools in basic education. UNESCO continues to seek funding for follow-up work.

The findings in this section may be summarized as follows:

1. *Several intergovernmental Islamic organizations are committed to improving education in Islamic countries, but we do not have complete information on their activities.*
2. *Various donors are exploring potential roles for full-time and part-time religious schools in achieving universal primary education, but the activities which involve these schools, for which we have data, suggests that most of activities to date are pilots or studies only.*
3. *At least three religious organizations in Bangladesh are already contributing to adult literacy work, directly through literacy training and*

indirectly through religious pamphlets that provide reading material in remote areas. The impact of this work and its equivalents in India and Pakistan remains to be determined.

F. Islamic organizations involved in other development activities

Family planning programs in South Asia and elsewhere have forged a variety of partnerships with Islamic organizations and leaders. The following example is illustrative of partnerships which might be explored in the context of education.

In 1971, Al-Azhar and Johns Hopkins University sponsored a conference on "The Bioethics of Human Reproduction" and subsequent work has led to the publication of several pro-family planning books by orthodox Sunni scholars at Al-Azhar. Religious leaders from Indonesia and Nigeria have gone to Cairo to study Al-Azhar's approach to family planning. African Muslims have historically looked to Al-Azhar and the Grand Mufti for the last word in orthodoxy and are part of the same Sunni school, the Maliki; more surprising is the interest from Indonesia, historically dominated by a different school, the Shafii. This example suggests, along with the case of UNESCO's seminar for Muslim school leaders, that doctrinal differences between Muslims, at least at higher levels of Muslim society, may be more accommodating than previously thought.

The finding of this section may be summarized as follows:

1. *Family planning projects have developed a variety of approaches to working with Islamic organizations.*

G. Implications for the Rockefeller Foundation

1. *That parents do not cite Islam as an obstacle to girls' education may simply indicate that Islam is the overarching meaning system they use to understand the world.*
2. *The empirical connections between North Africa and South Asia include: an Islamic majority in large areas; low overall education indicators; large disparities between male and female indicators; and similarly secular explanations of low rates of girls' participation in schools.*

RECOMMENDATION #4: Accept parents' and students' credible secular evaluations of obstacles to girls' participation in schools in South

Asia and address those obstacles.

3. *Large proportions of rural and some urban Muslims are not effectively represented by organized Muslim groups or leaders that could serve as entry points for Western development agencies.*

RECOMMENDATION #5: Consulting with individual Islamic intellectuals or international organizations may be useful. Formal negotiations with most national Islamic groups in South Asia, however, will not result in decisions or actions that will reach most Muslims and may be counterproductive, to the extent the negotiations could give unrepresentative groups more legitimacy and publicity

4. *The potential for negative conservative and fundamentalist Islamic reaction to major girls' education programs is sufficient to justify careful "risk analysis" prior to undertaking any program. a) Jamaat-i-Islami is sufficiently well-organized to generate defensive actions against girls' programs, if they desired, and have, in other sectors, done so. b) The "bell curve" theory of religious conservatism, though perhaps not empirically defined, is of sufficient potential importance to justify thorough investigation.*

RECOMMENDATION #6:

a) Fund "risk analyses" of the Jamaat-i-Islami and the "bell curve" theory of religious conservatism in South Asia. Potential researchers include the Triangle South Asia Consortium, currently the recipient of a three-year Rockefeller grant to study South Asian Islam.

b) Consider requiring some or all NGOs receiving initial Rockefeller Foundation grants to include in their proposals and reports brief assessments of potential negative cultural--including fundamentalist and ethnic--reactions to their work. Larger NGOs should have no trouble producing this; smaller NGOs can work with larger, more experienced NGOs to develop the capacity to prepare such assessments. If religious moderation prevails, these assessments may prove to be unnecessary and may be eliminated.

5. *There are no "magic verses" in Islamic sacred texts which prove authoritatively that girls should attend secular, co-ed schools; more importantly, texts and scholarship are not of over-riding interest to the target group. If the "risk analyses" described above, however, predict large or steady increased in fundamentalism and/or conservatism, an "Islamic" approach to girls' education will be needed. In any case, developing a simplified version of this approach may provide important inputs for social mobilization campaigns.*

RECOMMENDATION #7: Assemble an international working group on Islam and Girls' Education, among other things, to assemble an internationally respected, orthodox group of Muslim scholars to prepare a scholarly study of Islam and girls' education. An example of the type of person who might be useful on the is Dr. Md. Zaki Badawi, head of the Shari'at Council in Great Britain, is currently serving as a link between the British government and the large, mainly South Asian population in Britain. He is well-respected within the Islamic community and has a Ph.D. from Al-Azhar University in Cairo, a bastion of orthodoxy, as well as a British Ph.D.. He is a regular commentator on Islam and could head an advisory board, including one or two scholars from each of the three countries. Tel.# in U.K.: 81-992-6636.

6. *Reducing early marriage is obviously a high-return, single focus area of social investment with very significant returns, not just in terms of schooling, but also in terms of all other female quality of life indicators.*

RECOMMENDATION #8: Consult the international family planning and health development community to determine what strategies already exist, whether schools in South Asia offer comparative advantages as sites for promoting delayed marriage, and what other interventions might help to reduce the number of early marriages.

7. *The relatively low-key presence of intergovernmental Islamic development organizations in the education sector in South Asia may indicate that they have small staffs and would appreciate help in locating good investments.*

RECOMMENDATION #9: Establish dialogue with intergovernmental Islamic development organizations committed to improving the quality of education in Islamic countries, to establish their interest in supporting girls' education programs.

8. *The need for neo-literacy materials, the historic use of pamphlets to publicize religious ideas, and the need for materials to promote girls education may dovetail in South Asia.*

RECOMMENDATION #10: Provide funds to groups who will use materials developed through Recommendation #5, above, or which are available from other Islamic countries, to develop pamphlets to serve as supplementary reading materials in adult literacy training classes and primary schools. Also distribute pamphlets through usual religious channels.

IV. WHY AREN'T GIRLS IN SCHOOL?

Bangladesh, India and Pakistan have all experienced dramatic increases in primary school enrollments over the last 25 years. In various surveys, South Asian parents say they like to send their children to school because they have "fun", because it is a "civilizing" influence, because it will help the girls find a better husband, because prospective in-laws like girls who can take care of the family business should their husbands die, or migrate to find work in urban areas or the Middle East. In India, a recent study shows that the enrollment of both boys and girls increases with per capita household expenditure as family income increases. Continuing high rates of dropout and low rates of primary school completion are often attributed to purely financial concerns. The following country-specific sections therefore highlight the importance of financial concerns but also include other factors that keep girls' enrollment and retention in primary school low.

A. Bangladesh

The following analysis is based on one study on rural primary school participation (Khan & Arefeen, 1992, N = 151), one study on drop-outs and problems at the post-primary level (Foundation for Research on Educational Planning and Development (FREPD), 1989, N = 250), and two general studies (Akhter Begum et al, 1992; Brown et al, 1993).

Financial or economic considerations are the most important causal factors cited in two of the Bangladesh drop out studies, and the second most important factor cited in a third study. In their study of eight rural villages, Khan and Arefeen (1992, Table 6) found that 25.91% of the children from low income families never enrolled, compared with 15.56% of middle income families and 5.42% of high income families.

Early marriage appears as the second most critical factor for drop outs at all levels of schooling in the FREPD studies. Other important factors included interference with household chores, failure in exams (FREPD, NB: higher for girls than for boys), lack of parental interest, and distance between school and home (Akhter; FREPD). Lack of security, disapproval of co-ed schools, or religious conservatism are not cited as obstacles by parents of drop-outs, but girls in Class X mention conservative attitude of neighbors (18%), distance between school and home (27%), and teasing by delinquents (16%) as problems (FREPD). Finally, girls in general receive less food, less medical care, and more work than their brothers, thus increasing their vulnerability to disease and the likelihood they will miss school, fall behind, and drop out due to illness (Brown, et al., 1993).

B. India

The most important surveys for India disaggregate primary education by rural and urban areas, but provide no data for secondary education (India, 1989; National Council of Educational Research and Training (NCERT), 1993a; National Council of Educational Research and Training (NCERT), 1993b; United Nations Children's Fund/Delhi, 1990)

According to the studies reviewed, lack of interest on the part of parents is the most important factor contributing to girls' non-enrollment and drop-out, and other economic reasons constitute another significant category--up to 15%--for girls dropping out. "Other economic reasons" is the primary reason why rural and urban boys do not enroll and urban boys drop out.

Most interesting is that "participating in other household/economic activities" is among the top three reasons why all boys drop out or do not enroll but it is not among the top three for any group of girls. Instead, domestic chores is among the top three reasons for girls to drop out and, while not so important a factor in enrollment, is more than seven times more likely for girls than for boys. This finding is consistent with those of the National Council of Educational Research and Training (1993a), which found that the number of chores and the time required to complete them is greater for girls than boys in both rural and urban areas of Delhi. Women's and girls' may do boys' work, but the reverse is not common, hence the opportunity cost of sending girls to school is higher. Although they may be given less time to complete homework than their brothers and may be absent more often due to their own illness or the illness of another female in the family, the National Sample Survey (1989) reports that girls' failure rate is lower than boys in both urban and rural areas (NB: Contrary to FREPD finding for Bangladesh, above).

In a survey of 114 six- to fourteen-year-old girls in slum areas of Delhi (National Council of Educational Research and Training (NCERT), 1993a), the most prevalent reason for dropping out, is one which does not appear on the larger National Sample Survey: teacher behavior. In the same survey, in-school factors --problematic school accessibility, non-availability of birth certificates, teacher's behavior, etc.--are the third most important reason for never enrolling.

Other rural parents do not educate their girls for fear of spoiling them, leading them to shirk the hard physical labor expected after the girls marry and migrate to their husband's household. Early marriage does not appear as an important factor in these specific studies, although it appears in other Indian studies.

C. Pakistan

According to Ali (1994), girls in Pakistan drop out of or never enroll in school for most of the reasons cited above: girls are useful in the household at a younger age than boys; the investment in girls' education is perceived to accrue to her future in-laws, not to her family; school will "spoil" her for hard work; and there are few educated, employed women to serve as role-models in rural areas. The girls themselves do not necessarily want to attend school because teachers are boring or, worse, cruel. In addition, Ali reports an increase in conservative religious feeling in urban areas has resulted in an increased demand for sex-segregated schools and other accommodations for more strict purdah practices. Finally, Ali notes that some families fear more educated girls will claim the share of their father's inheritance, as provided in the Qur'an, instead of signing away their rights when asked.

The findings in this section may be summarized as follows:

1. *Financial concerns--tuition, other school-related expenses, the opportunity cost when girls are needed to participate in household activities--are one of the most important obstacles to girls' primary school enrollment and completion.*
2. *Some other frequently cited obstacles to girls' enrollment and retention include: chores, teacher behavior, failure, early marriage, and girls' second-class status.*
3. *In India, when asked why they did not enroll or keep their daughters in school, more parents cited their own "lack of interest " than "economic reasons".*

D. Gaps in the research

Of all the specific studies cited above, only the Indian National Sample Survey uses a sample larger than 300. While this might be used as a justification for the need for larger surveys and studies in Bangladesh and Pakistan, the similarities in responses between the three countries suggest that the factors that might be uncovered by a national survey have already been discovered. The following is an illustrative list of continuing gaps in existing research, for the most part below the national level:

1. Financial constraints appear to be keeping a large number of girls out of school. The research, however, does not establish which, if any, other factors are strong enough to keep girls out of school if financial constraints were removed.

2. In the large National Sample Survey in India, "not interested" accounts for nearly one-third of the girls who never enrolled or dropped out and "other reasons" accounted for another 7-16%. These responses provide no useful basis for policy or action. More research on the attitudes and beliefs of girls who are not in school, and of their families, could provide the data needed to design more effective media campaigns to increase interest in schools. Jahan (1989) particularly highlights the need for studies of girls' beliefs associated with menses and ritual pollution, ie, menstruating women. This research would be useful on a national or a local level.
3. The general factors which promote low rates of school participation among girls have been well-documented in Bangladesh and India. Localized research programs need to test the applicability of national findings to the project- or activity-level. Low technology survey techniques have been developed and used by many government and non-government organizations and could be disseminated as part of a program to carry out this research. Localized research would be particularly useful in neighborhoods or villages containing a large proportion of tribal, Muslim or other target minority children.
4. Various non-governmental, non-formal education programs provide income-generating activities and/or provide help for the girls with their chores (sibling care; water, fuel, or fodder collection, etc.). Case studies of these programs would be useful to other programs looking for ways to keep girls in school longer.
5. The needs of girls from rural and urban low-income families could be incorporated in curriculum material, along with some activities which would increase their interest and be useful at home: cooking, making mats, etc.
6. How disadvantaged students are encouraged and discouraged at the classroom level could be turned into role-playing exercises or videotapes for para-professional teachers.
7. Government education officers at the district or sub-district level often cannot do their work conscientiously for lack of support from the central government. Likewise government schools often do not get the funds or supplies they need from the district or sub-district level in time to run the schools efficiently. A citizens' group should track the supplies in a few sub-district offices and in a dozen schools for about a year, to identify bottlenecks.
8. Evaluate secondary school exams to explore girls' choices of subjects and achievement, and the relationship to her future work.

9. Both NGO and government staff need training in monitoring and evaluation research.
10. Increases in enrollment and retention are currently the main indicators used to demonstrate the effectiveness of various activities. In addition, methods to analyze basic competencies, as well as classroom and general school quality should be developed to determine which activities and reforms actually improve girls' learning.

Longer lists of country-specific research needs are identified in the three background papers prepared for this report.

E. Can research institutes in South Asia address these gaps?

This section reviews the different types of research facilities found in Bangladesh, India and Pakistan and relates their capacities to the illustrative research gaps listed above.

1. Bangladesh

Most of the educational researchers in Bangladesh are members of two non-governmental organizations that receive grants and contracts from the government and donors: the Foundation for Research on Educational Planning and Development (FREPD) and the recently created Bangladesh Forum for Education and Development (BAFED). Many of the professors at Dhaka University's Institute for Educational Research are also members of these two organizations. The design and execution of ethnographic and more quantitative data gathering carried out by these organizations is generally of high quality. On the other hand, the ability to 1) organize data gathering to address clear research questions; 2) analyze the massive amounts of data routinely collected, 3) present analyses in a form that can be objectively evaluated, and 4) produce succinct, actionable reports; and to analyze the massive amounts of data routinely collected, without the assistance of computers, is, in many instances, weak. In addition, most of the members of these groups live and work in Dhaka and are only available for short assignments outside the city.

Several Bangladeshi NGOs also conduct educational research. Two staff members sent overseas for university training in educational research recently returned to BRAC's Research and Evaluation Division (RED), to form the core of a new education unit. BRAC has also established a linkage with the education school at King's College in Canada in order to develop its educational research capacity.

Members of the RED are working with researchers from the International Center for Diarrheal Disease Research/Bangladesh (ICDDR/B) at Matlab to set up an unusually well-controlled study of the effects of BRAC schools on children and their families. BRAC and the

ICDDR/B may also use the Matlab area to refine the "Assessment of Basic Competencies", which BRAC staff developed with UNICEF funding as a type of rapid rural appraisal, to test what children were learning in school. This latter assessment addresses the type of need identified in gap 10, above.

The Campaign for Popular Education (CAMPE), created in 1992 to help implement EFA activities among NGOs in Bangladesh, offers training for grassroots research and evaluation. Similar training is offered by the Association for Development Agencies in Bangladesh (ADAB), an older general support organization for NGOs in all sectors, now headed by a woman educational researcher formerly with FREPD. The ability of these NGOs to train other NGOs in rapid rural appraisal, in small-scale school mapping exercises, and to secure quantitative data from remote areas (Gap 9, above) is quite good, as is their rapid response time. In addition, ADAB has local chapters with offices outside Dhaka, where smaller NGOs come for training.

All of the above-mentioned organizations are based in Dhaka. Some of the universities outside Dhaka may have departments of education; we have not evaluated the educational research capacity of these departments. Academic quality educational research capacity indeed may not be available outside of Chittagong and Dhaka. The Bangladesh Bureau of Educational Information and Statistics (BANBEIS) produces national educational statistics, but, at least until recently, the quality of their data has been uncertain, at best. The Directorate of Primary Education is currently processing a survey of the 38,000 formal government and non-government primary schools, but the quality of the data remains undetermined at this stage; consequently, donors such as UNICEF and the World Bank have chosen to supplement the statistics published by BANBEIS with their own sample surveys.

2. India

India has a National Council of Educational Research and Training (NCERT) in Delhi, with a State Council of Educational Research and Training (SCERT) in each state and recently established District Institutes of Education and Training (DIETs) in many districts. NCERT has a Women's Studies Department and each SCERT has a cell for Women's Studies, the staff of which recently received seven weeks of training. The staff of the DIETs are scheduled to receive similar gender awareness training in the course of the upcoming District Primary Education Project (see Chapter V). These DIETs, once trained, staffed, and equipped, are well placed to do on-the-spot training and research in less urban areas. The director of the NCERT's Women's Studies Department reports the Council is "still doing mainly conscientization" (9/13/94). The Center for Policy Research, a government-funded institute directed by Dr. Pai Panandikar, recently became involved in issues relating to universal primary education and to girls' education more particularly.

The Indian Institute of Education in Pune is well-known for its work in education and the background report on India provides a list of 10 other reputable non-government research

centers. The data base in India is the best in the South Asian region. For the most part, however, both the government and private research institutes in India have some of the strengths and suffer from some of the same limitations as those described in the paragraphs on Bangladesh, above.

3. Pakistan

Likewise in Pakistan, Ali reports that individuals, not institutions, provide the guarantee of quality research. Unlike India and more like Bangladesh, the data base for educational research in Pakistan is still being assembled and research capacity outside a few cities is negligible. The National Education Management Information System (NEMIS), with branches established in the provinces in the early 1990s, is not yet producing reliable data. Ali includes in her list of reputable institutions the Academy of Educational Planning and Management (governmental), the Institute of Educational Development based at the Aga Khan University in Karachi, which has just finished recruiting its staff, and several smaller NGOs, such as the Teacher Resource Center in Karachi, which specialize in teacher training and curriculum.

4. Regional

The International Center for Diarrheal Disease Research/Bangladesh is the only international research institute currently involved in collaborative basic education research with a national organization (BRAC) in South Asia. Education research facilities in Sri Lanka, Malaysia and the Philippines, however, have not been investigated.

Representatives of national research centers in Bangladesh, India, Nepal, and Sri Lanka met in Dhaka in September 1993, under the auspices of BAFED and the South Eastern Research Initiative (SERI)'s South Asian Sub-Regional Meeting. At that meeting, the South Asia Forum for Educational Researchers (SAFER) was formed⁹. The role of SAFER in educational research in the region remains to be determined. Each representative at the sub-regional meeting returned to their country with a mandate to form a national team, but so far action has been slow (Jahan, 1989, 34).

⁹A representative from Pakistan was unable to secure permission from the Government of Pakistan to participate. Representatives of Bhutan, the Maldives and Pakistan were later invited to join.

5. Summary

The match between the types of research institutes described in these paragraphs and the research gaps identified is relatively good but the rigor of the research routinely produced by some of these institutes is weak. For example, the DIETs are well-suited to gap 6, above, but they need training, equipment and supports. The DIETs do, however, have an advantage that many of the other research institutes lack; their association with the District Primary Education Program in India increases the likelihood that their research may be used to improve an ongoing girls' education activity. This linkage is particularly important given the large number of relatively recent studies of girls' low rates of participation in schooling that are currently not used or known among the organizations implementing girls' education activities.

The findings for this section may be summarized as follows:

1. *Educational research capacity in Bangladesh, India and Pakistan exists in formal academic research institutes, government policy research institutes, government and non-government teacher training institutes, research and evaluation divisions associated with individual NGOs, and NGO resource centers.*
2. *In general the formal academic and the government policy research institutes are stronger on data gathering and tabulation than on research design and analysis. These institutes tend to focus on large scale studies and their quantitative work tends to be better than their qualitative work.*
3. *With respect to applications-oriented classroom research, we do not have an assessment of the capacities of government teacher training centers at this time. The Teacher Research Center and the Institute for Educational Research, both in Pakistan, are promising new organizations.*
4. *Research and evaluation divisions associated with individual NGOs and NGO resource centers tend to do small-scale, action-oriented research, such as needs assessments and project evaluation. The rigor of this research is sometimes weak, but to the extent it provides data for policy evaluation, it is valuable.*
5. *Documentation from earlier girls' education studies, even large-scale ones, is not readily available to both government and non-government organizations.*
6. *Potential linkages between newer educational research groups in South Asia and mature educational research institutes remain unexplored.*

F. Implications for the Rockefeller Foundation

Girls are not in primary school in South Asia for many of the same reasons they are not in school in other parts of the developing world: family incomes and school quality are low, girls' labor is needed in the household, low female status translates into early marriage, job opportunities for literate women are not evident, etc. The conclusions which may be drawn from the findings listed earlier include:

1. *The findings of most of the studies of girls' primary school enrollment and retention are remarkably similar and suggest that the general obstacles of girls' non-participation in schooling in South Asia have been identified.*

RECOMMENDATION #11: Do not provide further funding for large-scale general studies on "why girls aren't in school" by groups unaffiliated with ongoing girls' education activities.

2. *With so many girls' education activities being undertaken by so many different types of organizations, with so many activities unevaluated, and with so little publicly available documentation, various organizations will be repeating each other's mistakes. This obvious observation does not necessarily imply a need for more control, rather it points to the need for more information dissemination and sharing.*

RECOMMENDATION #12: Consider supporting one documentation center for girls' education in a strategic place in each country, perhaps in an NGO resource center, such as the Aga Khan-funded center in Pakistan or CAMPE in Bangladesh.

3. *Networking among research institutes within each country might strengthen them even without new links to foreign research centers.*

RECOMMENDATION #13: Offer research grants on a thematic basis to research partners from different types of institutes: government/non-government, academic/non-government. For example, the theme may involve finding a way to measure the impact of various activities on girls' learning. The ICDDR/B and BRAC cooperative work on Assessment of Basic Learning is one example: a rapid, low-cost way to assess whether children in a specific area have increased their level of basic learning. The government working group on "Minimum Levels of Learning (MLL)" might work with one or two District Institutes of Education and Training (DIETs) to field-test the MLL concept. The Teacher Resource Center and the Institute of Educational Research at the Aga Khan University in

Karachi might help develop new teacher training modules for continuous assessment or develop systematic but simple ways for outside monitors/evaluators to measure classroom quality.

V. WHAT IS BEING DONE?

The governments, NGOs, and donors in South Asia have piloted interventions to address almost every obstacle to girls' education in South Asia described in the preceding chapter. The next section describes the governmental education policies which support girls' education. The following section describes some of the most prominent activities and donor coordination mechanisms in each country and the region. The fourth section provides tentative conclusions and recommendations.

A. Policies

The macro-policies considered most important to increase girls' enrollments are, in general, in place in Bangladesh, India and Pakistan. Table B provides an incomplete, but illustrative tally. The government in each country has a constitutional mandate to provide for the basic education of all citizens, including compulsory education up to Classes V or VIII. Responsibility for implementing primary education is concurrent, or shared, between the central and state or provincial level governments in India and Pakistan, respectively; in Bangladesh, although some new posts are being created at the district and thana levels, responsibility for education remains, both legally and practically, with the central government. Educational expenditures as a percent of GNP in Bangladesh and Pakistan, 2.2% and 2.4%, respectively, remain low in comparison with other developing countries, 3.8% (Karim, 1993, 66; Ali, 1994; Department of Education, 1993, 50). Each government has universal primary education legislation and, within the last 10 years, initiated a series of new incentives to attract girls to school: free tuition and stipends for secondary school, free books, revising the curriculum to eliminate gender bias, among others. Finally, each has recently undertaken unprecedented, large-scale activities to improve its primary education system, as described below.

Most of these government policies reflect a gender neutral realignment of the education sector. In Bangladesh and Pakistan, the current focus on gender issues in education projects is in part or wholly a manifestation of a continuing donor drive to inject gender considerations into all development projects. The drive began in 1973 with the passage of the Percy Amendment in the U.S. Congress, which required that all subsequent USAID-funded projects incorporate economic roles for women. Later came the launch of the United Nations International Decade for Women in 1975, continuing through to the launch of the SAARC Decade of the Girl Child in 1990. Despite mountains of studies on the role of women in family and economic life over the last 20 years, most aid agencies in these two countries continue to insist more "gender sensitization" is needed at both policy and implementation levels of the Bangladeshi and Pakistani governments.

The time and enthusiasm needed to implement existing macro-economic policies varies from state to state in India and from country to country in South Asia. Decentralized public administration, for good or ill, reaches down to the grassroots in India in many sectors, but in Bangladesh and Pakistan the process of decentralization, particularly of the resources necessary

to carry out decentralized projects, is not yet institutionalized. Disentangling governments' lack of commitment to female-targeted programs from governments' limited administrative capacity at the decentralized level is often difficult.

The finding of this section may be summarized as follows:

1. *With the exception of adequate recurrent budgetary support, most of the official policies necessary to promote girls' education in South Asia are in place.*
2. *Delays in implementation of new policies, including not just delays in delegating decentralized government authority but also in providing the budgetary and management systems support, curtail the effectiveness of many of these policies.*
3. *The gender equity agenda has been relatively donor driven in Bangladesh and Pakistan and ownership of these agenda by the governments is not vigorous.*

B. Activities and Coordination

The scope of efforts to get girls into school on the part of both government and non-government organizations in Bangladesh, India and Pakistan is both broad and shallow. Table C provides an overview of the types of activities encountered in the course of this study. While the length of the list is impressive, the number of girls affected is not large; few of these activities have "gone to scale"¹⁰.

Table D provides a crude estimate of the relative commitments of official development assistance (ODA) for education from international donors to the governments in Bangladesh, India and Pakistan in 1992. The table is disaggregated by primary/secondary education for Bangladesh and includes data on primary education only for India and Pakistan. The absolute amounts of funding for each country should not be compared, since each covers different planning periods. For example, in 1994, the Indian amounts cover 1992-97, including World Bank-led assistance in education for the first time, in order to launch a major initiative in 110 of 462 districts. The total amount of this District Primary Education Program exceeds the total expected expenditure of central Indian government resources budgeted for primary education during the same period. The Bangladesh totals, in contrast, cover only active or new projects as of 1992; the amounts do not reflect a projected US\$ 500 million multi-donor primary education project led by the World Bank, scheduled to begin in 1996.

¹⁰Korten (1980) identified three learning stages in successful development activities: learning to be effective, learning to be efficient, and "going to scale".

The following paragraphs highlight some of the larger and also some of the more promising activities to increase girls' participation in education in each country.

1. Bangladesh

The largest experiment in increasing girls' secondary school enrollment and completion rate begins this year with the introduction of the US\$ 80 million, six-year Female Secondary Scholarship Assistance Program. The project goals include supporting about 1.5 million student-years (a goal of 650,000 Class X graduates) in Classes VI-X. The project attempts to address the "financial constraints" issue described in Chapter IV head-on by providing the entire cost of tuition and board examinations and an increasing proportion of school fees, textbooks, stationery, uniforms, shoes, transport and kerosene¹¹ as girls progress from Class VI to X. The program hopes to increase not only the proportion of female primary school graduates who continue their education, through Class VI to X, but also to increase the number of girls who enter and complete primary school¹². The project requires the scholarship recipients to maintain 75% or better attendance for each of the five years of middle and secondary school; obtain minimal passing grades on year-end exams; and remain unmarried until after the Class X examination. The project plans to award 60,080 scholarships¹³ in 1994; there is still concern that a large part of the stipends will be lost in the process of disbursement at the local level. The first evaluation is not scheduled for several years.

The Female Secondary Scholarship Assistance program was a spinoff of the Government's largest program, the General Education Project (1990-95), the GEP. The GEP, funded by a consortium of donors interested in expanding the primary and secondary formal

¹¹Presumably for studying at night.

¹²The project is based on a pilot funded by USAID with funds earmarked for population activities, as an incentive to delay marriages. The pilot was not taken to scale by USAID precisely because scholarships were not a cost-effective way to avert births. NORAD then incorporated an expanded, but still experimental version of the project into the large, multi-donor funded GEP I (1990-95). In 1992, while the Norwegians were still trying to sort out whether the cost--mainly related to the intensive monitoring necessary to ensure the scholarships reached the intended girls--justified an expansion, the World Bank took the project to scale.

¹³Government officials who have visited the NORAD-funded scholarship program are already wondering aloud how, with no commensurate increase in scholarships for boys, so many educated girls will find husbands. These fears are not necessarily unfounded. Vlassof (1994) reports that in one rural village in Maharashtra, India, that between 1976 and 1984, girls' average educational attainment increased from 5.8 years to 7.3 years. At the same time, girls' desiring a husband with less than secondary schooling dropped from 54% in 1976 to 20% in 1987.

education system, is the third five- to six-year basic education program funded by the World Bank. A consortium of donors is now planning a follow-on which will focus on primary education exclusively (provisionally called GEP II) for 1996-2000, estimated at approximately US\$ 500 million.

Despite the long history of this project, a sense of progress is difficult to discern. Over the last 15 years, a number of classrooms have been built, but there is no data on the number of classrooms that have fallen down for lack of maintenance during the same time period. As of March 1994, the government was tabulating its first primary school mapping exercise. Likewise, GEP invested in substantial improvements to teacher training colleges and a revision of the curriculum, but the impact of those investments is not clear. The Government has not adopted an area-intensive approach anywhere in the country; as a result, a proven method and management model for reaching the majority of girls has not been established and after 15 years of assistance, not a single thana (sub-district) is "covered" in terms of basic education. In fact, the general impression is that, though enrollments have increased, or perhaps because of them, the quality of primary and secondary education in Bangladesh has deteriorated over the last 20 years.

The Government, through the General Education Project, opened 200 satellite primary schools in 1992-93. These temporary one-room schools, staffed by non-professional teachers, cover Class I and II. The satellite schools teachers are supervised by teachers from the nearest government primary school. As of September 1992, the Government insisted it could not turn students in the vicinity of the satellite schools away; as a result, some of the early schools enrolled over 100 children, a number far beyond the ability of one, or even two para-professional teachers to manage. In 1994, a visit to one satellite school found two energetic teachers and children making demonstrable progress towards literacy. The Government is circulating a proposal to establish an additional 1000 satellite schools.

The Bangladesh Rural Advancement Committee (BRAC), starting with 22 one-room schools in 1988, now runs more than 12,000 schools and is proposing to establish 50,000 by 1998. BRAC's quality, though not ideal, is constantly improving and is consistently better than the quality of government schools. At least half its students are from the poorest of the rural poor and over 70% are girls. More than 80% of BRAC's students complete Class III and enter Class IV, on time, in comparison with less than 50% of the government's students. BRAC's costs are competitive with the government and its cost-effectiveness significantly higher. BRAC's students and teachers--more than 70% of them women--all come from within a one-mile radius of the school, and meet in a rented single-room vacant shed or house for two to three hours a day, at a time established by the parents, for a period of three years. Unlike government students, BRAC students receive all their school supplies gratis from BRAC.

BRAC's innovation is not so much its pedagogical approach but rather its ability to establish schools of an acceptable quality in a very short time and to provide those schools with

the supervisory and logistical support necessary to maintain or improve the quality over time. The BRAC program was favorably evaluated in 1992 by a USAID/UNICEF/Rockefeller team (Ahmed, et al, 1993) and favorably appraised by another multi-donor team in 1993. BRAC is funded by its own resources, by a consortium of donors, and, minimally, by a pilot allocation from the Bangladesh Government's General Education Project. Educators from China, Benin, and other countries have visited BRAC's school system in order to evaluate the potential for replicating certain elements in their countries.

The BRAC NFPE has been faulted for only accepting 30 students every three years from a single village; thus in areas where BRAC has a school, many children are still left out of school. As of November 1992, however, BRAC was investigating taking an area-intensive approach in the new areas. In addition, neither the BRAC nor the satellite schools program, covering three or four years of education, helps to deal with the real obstacles to completing primary school in the formal system: costs, distance, and early marriage.

In contrast, the Center for Mass Education and Science program addresses both geographic coverage and early marriage issues. The Center establishes 20 basic schools per union for the daughters of Grameen Bank members or other NGO group members. In addition, in each union, the Center establishes a Rural Technology Center for Basic Schools to serve as a resource center for the basic schools and as a vocational school for adolescents who graduate from those schools. Both the basic schools and the technology centers provide practical (composting, gardening, health and nutrition, etc) as well as vocational (potter, poultry rearing, tailoring, etc.) training and, for the older girls, awareness of their bodies and family planning. Bangladeshi visitors are impressed with the frank discussions of sexual hygiene and the rigorousness of teachers' efforts to convey the importance of delayed marriage and adequate nutrition during pregnancy not only to the students, but also to the students' families. It is hoped that a girl's training will enable her to earn additional income, which can contribute to her own support, thereby enabling her family to delay her marriage.

The Center's education program is not as strong as its health and vocational training programs and, as of September 1993, the project appeared to be relatively expensive in comparison with other non-formal education programs. In addition, opportunities for the graduates to use their skills in income-generating activities outside the Center are not well-established. The Center is currently funded by the Ford Foundation, Terre des Hommes, and DANIDA, and has not yet been evaluated.

The Government, with significant pressure from donors, has begun to express interest in several "non-formal" NGO. In addition to funding several NGOs through the GEP, the Government recently launched the Integrated Non-Formal Education Program (INFEP), as an umbrella for many of the initiatives recommended by the Education for All Framework not covered by GEP. Many INFEP activities are implemented through NGOs: early childhood development, adult literacy training, vocational training for adolescents, etc.

UNICEF is developing a social awareness campaign throughout South Asia to increase the status of girls and their access to schools, health care, and healthy food. The focal point of the campaign is a cartoon character, "Meenah", created to appeal to many of the different ethnic communities and language groups in South Asia. The first in a series of videotapes shows how Meenah's family decides to send her to school. Decals, cups, banners, cartoon strips, stuffed animals are all part of the campaign to reinforce the tapes, which will appear as TV spots and short-features in movie theaters. The cartoon character is very appealing but it is not clear how it will reach rural villages which do not have TVs or VCRs. UNICEF hopes to produce an entire series of 15-20 minute videotapes by the end of 1994. The project has not been evaluated.

Various organizations coordinate education development activities in Bangladesh. The Sub-Group on Education of the Donor Consultative Group is chaired by the Government of Bangladesh's External Resources Division. The General Education Project, chaired by the World Bank, includes most donors providing education aid to the government, but actual interaction among these donors is limited¹⁴. The Campaign for Popular Education (CAMPE) and the Association of Development Agencies in Bangladesh (ADAB) provide support to NGO education activities; both appear to have capacity and interest to support extensive coordination. Both ADAB and several large NGOs have training and conference centers outside of Dhaka.

Two UNESCO regional programs have established national coordinating groups. A high level national committee is following up the Jomtien Conference, under the rubric of the Asia-Pacific Programme on Education for All (APPEAL). In addition, a National Development Group was established under the auspices of UNESCO's Regional Programme of Educational Innovations for the Development of Asia and the Pacific (APEID). NGOs say the effectiveness of these committees is limited by the lack of operational or project funds.

No special coordinating group for girls' education or decentralized coordination of education development activities exists, to our knowledge. The donors interviewed as part for this study indicated that more donor coordination around the issue of girls' education would be welcome.

The findings of this section may be summarized as follows:

- a. *The Government of Bangladesh implements three large projects relevant to girls' education: the General Education Project (Phase I, 1990-1995; Phase II, 1996-2000), the Female Secondary Scholarship Assistance Program (1993-), and the Integrated Non-Formal Education Project (1993-).*
- b. *The major donors include the World Bank (44% of ODA for*

¹⁴See Footnote 12, above.

ongoing and new education activities as of 1992), Asian Development Bank (20%), Saudi Arabia (11%), and the EEC (8%).

- c. Many NGOs implement a variety of activities relevant to girls' education in Bangladesh, some of them of relatively high quality with expansion capabilities.*
- d. The government demonstrates a moderate degree of commitment to gender issues.*
- e. No donor coordination activities focus on girls' education specifically, although donors in general express a desire for more focus/coordination on this issue.*
- f. Progress in basic education, in terms of quality and coverage, is difficult to discern. Only one of the three large Government projects assumes an area-intensive approach.*

2. India

India has completed a school mapping exercise and estimates that more than 94% of all Indian children live within a kilometer of an existing primary school. This measure, while an impressive one, does not distinguish between Delhi, where the population density is more than 5319 per square kilometer, and Arunachal Pradesh, where the population density is only 10 per square kilometer. The short-term goals for girls' education in India are therefore to increase access and enrollment in specific geographic areas, particularly for disadvantaged groups, and to increase primary school completion in many more areas. The government focuses on identifying and targeting the districts (sub-states) and blocks (sub-districts) where adult literacy and school participation is lowest, in order to reach the left-out children.

Experiments to saturate one "backwards" district in Bihar, funded by UNICEF, provided the basis for the new District Primary Education Project (DPEP), which plans to reach at least 110 of India's 462 districts, selected on the basis of very low female literacy rates, before 1997. The project design features an area-intensive approach to district level planning; community-level participation; a focus on girls, scheduled castes, and scheduled tribes; and improvements in the physical and instructional quality of schools. District Institutes for Educational Training (DIETs) are to be created/strengthened to provide teacher training support as well as research focused on the target groups. The government estimates the DPEP's total cost at US\$ 629 million for the 1992-1997 period. The World Bank and other partners, such as the EEC, Germany, and the British Council, are providing 88% of the funding for DPEP; the Government will provide the balance.

Other, smaller externally-funded projects in India also adopt an area intensive approach. For example, the UNICEF-funded Bihar Education Project is taking a comprehensive approach to EFA in one state. The project proposes to modify the education system to make it more responsive to women, and to actively promote equality, including a major social mobilization component aimed at women, girls, ethnic and tribal communities, and scheduled castes. The ODA (UK) funded an even earlier area-intensive approach in Andhra Pradesh (1983-1993?) which focused on improving the professional competency of teachers and their supervisors and on assisting in the construction of primary schools throughout the state.

SIDA (Sweden) has also adopted an area-intensive approach in two projects in Rajasthan: Lok Jumbish (1992-94, pilot) and Shiksha Karmi (1991-96). The goal of the former is to achieve Education for All in Rajasthan by the year 2000, starting with 25 blocks (sub-districts); the project emphasizes grassroots mobilization, decentralization of management and accountability, and increasing the relevance of the school to the community. Shiksha Karmi addresses teacher absenteeism in the remote areas of Rajasthan, where 30% of the population lives. The teachers are replaced by ordinary villagers, who are provided with strong training support. The mid-term evaluation indicated encouraging results in terms of students' achievements and retention in school.

UNICEF provides training and motivational inputs to teachers in five districts of Madhya Pradesh on an experimental basis through its Shiksha Samakhya Project (September 1992-?). The motivational inputs include getting the teachers' salaries paid on time and providing them with petty cash to purchase teaching aids. The Government of the Netherlands funds the Mahila Samakhya Project in 14 districts in four different states to mobilize women to access government services and to promote understanding of their rights and abilities. The national Department of Education hopes the women's groups formed at the village level will help promote girls' education.

Coordination for these activities is provided on both centralized and decentralized levels. The Central Advisory Board of Education (CABE) comprised of State Ministers of Education, with the Government of India's Minister for Human Resources as the chairperson, meets at least once per year to coordinate state and central government education activities. The Aid India Consortium, a consultative group of donors chaired by the World Bank, meets several times a year. As in Bangladesh, high level national groups have formed to coordinate with UNESCO's two large regional projects, APEID and APPEAL. We do not have information as to the effectiveness of these two UNESCO-sponsored coordinating bodies. Finally, the Government of India itself, in "Plans of Action" for implementing the 1986 National Policy on Education, designed planning units for integrating gender issues into planning cells in the national and state departments of education, and an interministerial committee to support policies and programs related to gender education. We do not know the status of this interministerial committee, nor do we know of special coordinating groups for girls' education issues and activities. Donors in India active in girls' education activities, however, indicated a need for greater coordination and

focussed effort.

The findings of this section may be summarized as follows:

- a. *The Government of India supports one large project and several smaller ones to improve the status of girls' education.*
- b. *The World Bank is the largest donor for the District Primary Education Project (70% of the expected flow of ODA for primary education, 1992-97), and also funds the Uttar Pradesh project (15%). Other donors include UNICEF (7%), the United Kingdom (4%), the Netherlands (2%), and Sweden (<1%).*
- c. *An NGO community is large and active in the education sector.*
- d. *The government, or at least the Department of Education in the Ministry of Human Resources, appears to be well-sensitized to gender issues.*
- e. *Donor coordination activities do not focus on girls' education specifically.*
- f. *The government and donors have adopted an area intensive approach in several districts.*

3. Pakistan

The World Bank is the largest education donor in Pakistan, with two ongoing projects in Sindh (US\$ 112.5 million, 1990-98) and Punjab (US\$ 115 m, 1993-2000) and two projects under negotiation targeted at Balochistan (US\$ 106 million, 1991-99) and the Northwest Frontier province (US\$ 120 million, 1995-2001). All these projects focus on girls and build on earlier projects funded by the World Bank and USAID.

The Asian Development Bank provides US\$ 100 million for Girls' Primary Education Projects (in all four provinces). The goal of each of these projects is to establish community model schools for girls in areas that 1) are underserved, 2) have higher demand for access than currently available in public primary schools, 3) are accessible, 4) have water, electricity, etc., and 5) can be "clustered" with other schools. A total of 440 of the 980 planned primary schools have been set up. Middle schools (up to grade 8) for girls are planned in each union council (sub-district).

The Norwegian aid agency, NORAD, supports a nutrition project in Sindh implemented by the Aga Khan University and also donates paper to textbook boards of the four provinces. The Netherlands' aid agency provides US\$25 million, mainly for training to complement the other large primary education programs in Balochistan and the North West Frontier Province.

UNICEF attempted to fund a five-year Primary Education Reform Project in all four provinces with the provincial-level governments. Funding was phased out after three years because 1) the idea of an "integrated" curriculum was not accepted beyond Class III, and 2) there were serious doubts about the quality of the textbooks and the accompanying training. A revised project now focusses on two districts in each province, with a flexible mix of government, semi-government, and non-government partners.

UNICEF also funds a BRAC-like project in a rural area about 100 km from Karachi. With approximately US\$ 1 million over three years, the Asthan Latif Welfare Society runs approximately 300 schools and plans to open 100 more, for about US\$ 15 per pupil annually. A project evaluation is planned for 1994. UNICEF also funded the Home School Teachers Welfare Association, which runs multi-grade primary schools with women with a 10th grade education. Although in general pleased with the Home Schools project, UNICEF decided not to fund it beyond the pilot stage. The Welfare Association is now soliciting other donors for follow-on funding.

The Aga Khan Education Service (AKES) works in Northern areas, Chitral (North West Frontier Province) and in urban areas of Sindh (Karachi), where it serves 17,000 students. AKES founded its first secondary school in Karachi in 1927 with a school for lower- to lower-middle income groups. The AKES now runs three schools in Karachi, two of which serve lower- to lower-middle income groups, all with double shifts: girls in the morning, boys in the afternoon. AKES has opened hundreds of primary, middle, and secondary schools in rural areas, including one premier secondary school, the Aga Khan Academy in Gilgit for Classes VI-X. About 45% of the 180 girls who attend the Academy live in a hostel at the Academy. The AKES also sponsors hostels in Chitral and Gilgit for girls and boys from remote areas attending government secondary schools. Finally, the AKES is also undertaking a field-based teacher training model, and piloting low-cost self-help schools in the communities in which it has Aga Khan schools.

The Orangi Pilot Project (OPP) is an integrated program of community development' under the leadership of Dr. Akhtar Hameed Khan. The project promotes girls' schooling indirectly by offering short-term loans to a consortium of private schools, encouraging them to organize activities under the OPP umbrella and by engaging many women as social workers. Progress, however, is reported to be slow.

The Teachers' Resource Center (TRC) promotes girls' education by working through teachers, advocating feminist pedagogy, focusing on gender issues in the classroom, encouraging

4. Regional Activities and Coordination

The South Asian Association for Regional Cooperation (SAARC) sponsors an annual education conference. The topics for the last four years are as follows:

1990	Future Strategies for Universalizing Girls' Education.
1991	Curriculum
1992	(No information)
1993	Teacher training
1994	Book production and distribution.

In addition, SAARC has declared the 1990s as the Decade of the Girl Child in South Asia. Our survey of activities in Bangladesh, India, and Pakistan did not produce any references to activities associated with this declaration.

UNESCO sponsors occasional regional conferences on the topic of girls' education. The recent and upcoming conferences include:

Early 1995 (tentative, no funding yet)

Principal Regional Office for Asia and the Pacific

Meeting to sensitize policy makers from ten countries.

Will discuss sex discrimination and stereotyping in the classrooms and curricula

May 28-June 2, 1994

Basic Education Division of UNESCO/Paris

"Across the Divide: Interproject Workshop

to Promote Quality Education for Girls and Women"

To be held at BRAC's training center in Rajendrapur

Participants: Government and NGO reps from India, Pakistan, Bangladesh, Nepal

Implementation: Save the Children (USA), Bangladesh Field Office

November 19- ??, 1985

Panel on the Education of Girls, Regional Review Meeting

"Situation of Education of Girls for UPE"

October 1-8, 1979

Consultative Panel for Asia and Oceania

"Equality of Educational Opportunities for Girls and Women"

The findings on coordination, from this and previous sections include:

- a. *No ongoing regional coordinating groups for girls' education in South Asia have been identified.*
- b. *The SAARC holds annual meetings on general education issues.*
- c. *Donors in Bangladesh and India welcome additional donor coordination.*
- d. *The situation in Pakistan with respect to donor and government interest in additional coordination is less clear.*

C. Implications for the Rockefeller Foundation

The data provided above on ongoing education activities in South Asia are incomplete; nonetheless, we offer the following working conclusions:

1. *The largest girls' education projects in all three countries focus on primary education.*

RECOMMENDATION #14: Take one of two approaches here. 1) Provide activities complementary to ongoing or planned primary education activities, which will require substantive amounts of donor coordination. 2) Undertake further studies like this one to investigate potential high impact activities in secondary education.

2. *The capacity of the Governments of Bangladesh and Pakistan to absorb more foreign aid for primary education outside the framework of the currently planned projects is not clear. The Government of India may have the capacity to absorb more foreign aid for either primary education or secondary education.*

RECOMMENDATION #15: Determine additional absorptive capacities of governments through discussions with other donors and recipient governments.

3. *None of the projects described above include significant self-financing or local revenue generation components at the decentralized level. Further, the revenue generation capacity of the central government in Bangladesh and Pakistan is limited. Expansion of the primary education system in the short- to medium-term will be funded by foreign donors or not funded at*

all.

RECOMMENDATION #16: Are there examples of illiterate communities, living at subsistence level, substantially funding effective schools for their own children, without intensive assistance from (expensive) outside organizers? If such examples exist, they should be widely publicized among donors, NGOs and government officials in these three countries. If such examples do not exist, donors, NGOs and government officials should be discouraged from placing too much emphasis on self- or local-financing in the short-run.

4. *Only a few donors appear able and willing to provide funds for large-scale expansions of primary education systems in Bangladesh, India and Pakistan: the World Bank, the Asian Development Bank, the EEC, Saudi Arabia, and the Islamic Development Bank. Of these five donors, only three are currently committed to promoting girls' education. Each of these three donors already funds large primary education projects in at least two of the three countries.*

RECOMMENDATION #17: Determine actual availability of large-scale donor funding for new activities in these three countries. In particular, investigate the plans of the Japanese, who have indicated an interest in increasing their investments in education in low-income Asia.

5. *Several NGO projects are ready to scale-up but the donors with large scale funding capabilities want the NGO projects to fit into the long-term projects they are planning with the government in each country. Of the three large donors for girls' education identified above, two provide loans rather than grants. As described in Chapter II, governments are sometimes loath to pass loan funds to NGOs; NGO/government relations, in all three countries are sometimes tense if not adversarial; and mechanisms for channeling funds through the government to the NGOs are non-existent or complex.*

RECOMMENDATION #18: If the Foundation chooses to work with NGOs, it should work with individual NGOs directly or through an NGO resource center.

6. *With few exceptions, the projects reviewed do not generate to a sense of progress, in terms of significantly increased coverage or increased quality with respect to girls' education.*

RECOMMENDATION #19: Develop and disseminate project- and national-level indicators of progress on girls' education. For example, provide grants to partnerships of NGOs and academic research institutes to develop rapid, low cost methods for assessing the learning competencies of children. These assessment methods should enable comparisons of the learning competencies of children in different activities (Similar to Recommendation #13). Publish an annual report, "The State of Girls' Education in South Asia".

7. *The Government of India has announced an area-intensive approach as one of the main strategies of the District Primary Education Project. The project documents for the large donor projects in Pakistan and Bangladesh indicate that donors are dividing up the project areas geographically, but we do not have any indication that they plan to take an area-intensive approach. This lack of commitment to an area-intensive approach may be compounding the difficulty in measuring the comparative effectiveness of different approaches to expanding access and improving quality.*

RECOMMENDATION #20: Consider undertaking the support necessary to link government, non-government, and donor efforts to cover a geographic area intensively, in order to develop an area-intensive model that could be copied elsewhere. [Potential areas in Bangladesh and India have been identified by consultants.]

8. *Broad-based social mobilization campaigns, including both grassroots social mobilization and sophisticated advertising, have not been tried in Bangladesh or Pakistan, and perhaps not in a serious way in the Indian districts targeted for DPEP. Both India and Bangladesh have NGOs experienced in social mobilization as well as for-profit and non-profit social marketing organizations. Pakistan may have some as well.*

RECOMMENDATION #21: Sponsor intensive, coordinated social marketing campaigns, linked to high visibility conferences, and awards, to raise the visibility of girls' education in South Asia.

9. *The Governments of Bangladesh and Pakistan, and perhaps the Government of India below the national level, may not be entirely convinced of the importance of a primary education program targeted at girls.*

RECOMMENDATION #22: Sponsor study tours within the region for government officials and NGO staff to raise interest and morale in the sector, to forge links between government and NGO staff, and to provide both with some fresh ideas from other countries.

NB: The following additional conclusions are based on material found in background reports and not discussed in this chapter.

10. *Outlines and/or textbooks for gender-sensitive curricula have been developed in Bangladesh and India but the support systems needed to disseminate them and ensure their effective use at the classroom level may not be forthcoming promptly.*

RECOMMENDATION #23: Fund translation of these textbooks into all major languages. Fund development of teachers' guides and teacher training workshops. Fund design and implementation of training and visit system to follow-up teachers in classrooms in areas with low girls' participation rate.

11. *Some demand for children's education comes spontaneously from parents in adult literacy classes.*

RECOMMENDATION #24: Build on spontaneous demand for children's education by providing supplementary adult literacy materials (newsletters, worksheets, posters) to NGO and government adult literacy classes. (NB: could be part of social marketing campaign described in Recommendation #21, above.)

VI. WHAT MIGHT THE ROCKEFELLER FOUNDATION DO?

The 24 recommendations for potential actions, described in the preceding chapters, are illustrative of many more generated in the course of this study and described in greater detail in the background studies. The following sections distill these illustrative recommendations into two possible programs for the Rockefeller Foundation's consideration.

A. A national-level secular approach

The Foundation might use a variety of mechanisms simultaneously to address 1) the lack of awareness of and commitment to girls' education activities among the general public and the government and 2) the absence of progress indicators and focus in the donor community.

First, proposals might be requested from two or three grassroots-oriented and social marketing organizations in each country to launch rapid social mobilization campaigns, either to promote girls' education broadly or to raise awareness on narrower issues directly related to low levels of girls' participation in schooling, such as early marriage (Recommendations #21 and #8).

Second, grants might be provided for cooperative, action-oriented research between government and non-government research organizations and/or academic and grassroots organizations, to develop rapid, low-cost progress indicators and relatively simple survey techniques to determine which interventions are actually increasing girls' achievement and learning (Recommendation #13). An annual report on "The State of Girls' Education in South Asia" might publicize the techniques developed, and track the national and district level impact of ongoing research (Recommendation #19).

Third, grants could be provided to establish documentation centers (one each in Bangladesh and Pakistan and two in low literacy areas of India?) to serve as clearinghouses for new social mobilization materials, low cost progress indicators, ideas for income-generating for older students, and other relevant information, including information from other countries (Recommendation #12).

Fourth, sponsor high visibility (annual?) regional conferences to highlight new research findings, to generate a sense of progress, and to provide awards to:

- ** the resource center that develops the best adult or basic education-level newsletters, pamphlets and social mobilization materials and/or**
- ** the organization which disseminates quality promotional materials to the hard-to-reach target audiences in rural areas or slums and/or.**

- ** the organization which combines quality material with widest dissemination and/or
- ** the best new gender-sensitive curriculum materials/teachers' guides.

Fifth, sponsor study tours for NGO and government staff to other Asian countries in the region, such as Sri Lanka and Malaysia, to study how those countries overcame obstacles to girls' schooling, such as early marriage.

The entire program could be managed by three national steering committees.

B. An international-level Islamic approach

Based on the findings in Chapter III, an Islamic approach to promoting girls' education, at this time, is not imperative. For the following reasons, however, a normative approach, using Islam as the foundation, might be useful, particularly with respect to removing obstacles to girls' school completion, such as early marriage. First, the quality of schools in South Asia may increase too slowly to generate independent short- to medium-term demand from girls and their parents. Second, the economic returns to schooling, particularly in rural areas of South Asia, may be inadequate; demand for literate vs. illiterate female workers in rural areas is growing slowly, if at all. Third, Islamic-based, normative approaches might prove useful in North Africa and the low-income Middle East, as well as Islamic Sub-Saharan Africa.

Activities with an Islamic focus might start as a one-year pilot, with a working group of (probably progressive/modernist) international Muslim educators, including some from South Asia and other parts of Asia. This working group might

- * request proposals and award grants for the study of Jamaat-i-Islami and the "bell-curve" theory of religious conservatism;
- * dialogue with Islamic development organizations; and
- * explore linkages with Al-Azhar or other important Islamic universities.

If these first-year activities yield sufficiently promising responses, the Foundation might move on to more strategic activities, such as investigating Islamic support for overcoming specific obstacles to girls' education, such as early marriage. The ongoing Islamic working group might

- * contract for a series of studies, including the study of girls' education and orthodox Islam and/or a series of papers on early marriage and orthodox Islam, the demographics of early marriage in the Muslim world, etc.

If adequate scholarly support emerges from these studies and Islamic development organizations show an interest, these studies might provide background for

- * a Bellagio Conference on Islam and delayed marriage.

Such a Conference might help the working group decide whether further activities should be pursued and, if so, in what regions of the world. The working group might then choose to

- * disseminate papers developed for and from this conference in popular form, through social mobilization campaigns, as described above, as well as through mosques, religious schools, adult literacy classes, etc.

C. The Rockefeller Foundation's comparative advantages

The Rockefeller Foundation has several comparative advantages as a donor in promoting girls' education in South Asia.

First, the Foundation's general reputation and its work in girls' education in Sub-Saharan Africa have generated a degree of respect for the Foundation's objectivity and expertise which may make it possible for the Foundation, although it is a new actor in South Asia, to fill some of the coordinating roles so lacking in several areas.

Second, the Foundation's connections in the field of population and health provide an added dimension of expertise as strategies are developed for cross-cutting themes, such as early marriage and promoting girls' education through activities in other sectors.

Third, the Foundation's general reputation and its conference center at Bellagio are extremely prestigious and can probably command participation at the highest levels of international organizations and governments. At the same time, the Foundation is small enough to work with small, innovative organizations.

Fourth, in terms of its acceptability to Islamic organizations, the Foundation a) has no historic or current religious affiliations, b) is currently engaged in a series of programs relating to Islam¹⁵ that render the Foundation more knowledgeable about Islam than many Western donors.

Finally, the Foundation is better suited to work in a flexible, exploratory mode, ie, it does

¹⁵ I am aware of the 1992 Conference on Pluralism and its Cultural Expressions; the 1994-97 grant to the Triangle South Asia Consortium for a three-year institute on South Asian Islam and the Greater Muslim World; and the 1993 Conference on Appropriating Gender: Women's Activism and the Politicization of Religion in South Asia.

not have to "push" money or count beneficiaries from day one. These characteristics place the Foundation in a strategic position to act on many of the recommendations described above.

D. Recommended next steps

First, the findings and conclusions discussed in this paper need to be discussed in low key discussions with Islamic experts, donors, and other potential partners. Conferences such as the one being sponsored by UNESCO in Bangladesh on Quality Education for Girls and Women in South Asia may provide such an opportunity.

Second, the material summarized in this report and provided in greater detail in the background reports does not spontaneously generate a set of compelling priorities. The programs sketched above are illustrative, but they are not necessarily the most strategic. For example, a sub-national, area-intensive approach, which could demonstrate a variety of feasible, low-cost methods for reaching all girls, should also be explored.

Third, the individuals and organizations which will provide the crucial leadership element in each activity are not clearly identified in this main report. Each background report contains lists of names of women who might make up the national steering committees suggested as part of the national approach described above. The Islamic background report does not contain a list of potential leaders, but one could be generated.

Fourth, the programs sketched above do not contain cost estimates, and implementation mechanisms. How much time/personnel/funding the Foundation is interested in investing in these types of activities remains to be determined.

The Norwegian aid agency, NORAD, supports a nutrition project in Sindh implemented by the Aga Khan University and also donates paper to textbook boards of the four provinces. The Netherlands' aid agency provides US\$25 million, mainly for training to complement the other large primary education programs in Balochistan and the North West Frontier Province.

UNICEF attempted to fund a five-year Primary Education Reform Project in all four provinces with the provincial-level governments. Funding was phased out after three years because 1) the idea of an "integrated" curriculum was not accepted beyond Class III, and 2) there were serious doubts about the quality of the textbooks and the accompanying training. A revised project now focusses on two districts in each province, with a flexible mix of government, semi-government, and non-government partners.

UNICEF also funds a BRAC-like project in a rural area about 100 km from Karachi. With approximately US\$ 1 million over three years, the Asthan Latif Welfare Society runs approximately 300 schools and plans to open 100 more, for about US\$ 15 per pupil annually. A project evaluation is planned for 1994. UNICEF also funded the Home School Teachers Welfare Association, which runs multi-grade primary schools with women with a 10th grade education. Although in general pleased with the Home Schools project, UNICEF decided not to fund it beyond the pilot stage. The Welfare Association is now soliciting other donors for follow-on funding.

The Aga Khan Education Service (AKES) works in Northern areas, Chitral (North West Frontier Province) and in urban areas of Sindh (Karachi), where it serves 17,000 students. AKES founded its first secondary school in Karachi in 1927 with a school for lower- to lower-middle income groups. The AKES now runs three schools in Karachi, two of which serve lower- to lower-middle income groups, all with double shifts: girls in the morning, boys in the afternoon. AKES has opened hundreds of primary, middle, and secondary schools in rural areas, including one premier secondary school, the Aga Khan Academy in Gilgit for Classes VI-X. About 45% of the 180 girls who attend the Academy live in a hostel at the Academy. The AKES also sponsors hostels in Chitral and Gilgit for girls and boys from remote areas attending government secondary schools. Finally, the AKES is also undertaking a field-based teacher training model, and piloting low-cost self-help schools in the communities in which it has Aga Khan schools.

The Orangi Pilot Project (OPP) is an integrated program of community development under the leadership of Dr. Akhtar Hameed Khan. The project promotes girls' schooling indirectly by offering short-term loans to a consortium of private schools, encouraging them to organize activities under the OPP umbrella and by engaging many women as social workers. Progress, however, is reported to be slow.

The Teachers' Resource Center (TRC) promotes girls' education by working through teachers, advocating feminist pedagogy, focusing on gender issues in the classroom, encouraging

ATTACHMENT A

TABLES

TABLE A
SOUTH ASIA: BASIC EDUCATION

	Square kilometers	Population (millions)	Adult literacy rate: (female/male)	% of world illiterates**	% of age-group enrolled in primary school (female/male)	Primary school completion rate
India	3,288	866.5	48 (55)	29	97 (73)	53
Pakistan	796	115.8	35 (45)	5	38 (55)	47
Bangladesh#	144	110.6	35 (47)	5	70 (84)	46
Nepal #	141	19.4	36 (34)	1	85 (51)	--
Sri Lanka	66	17.2	88 (90)	1	108 (97)	94
Bhutan #	47	1.5	38 (49)	<1	26 (65)	26
Maldives	<1	0.2	95	<1	87	--
South Asia	4,482	1,131.4	46 (54)*	41	86 (72)*	52
Bangladesh + India+ Pakistan (as % South Asia)	4,228	1,092.9 (97)	45(53)	39	88 (72)	52
Sub-Sah. Africa	23,066	480.4	50 (68)	15	68 (80)	58

* Includes Afghanistan

Least developed country

**Does not include China (index of female/male rates)

NOTES FOR TABLE I:

All South Asian economies are classified as low-income by World Bank.

Area and Population (mid-1991): World Bank. World Development Report, 1993. Table I.

Female/male literacy rate (1990): UNICEF. The State of the World's Children, 1993. Table 7.
South Asia does not include Maldives and does include Afghanistan.

Share of world illiterates (1990): World Bank. World Development Report, 1993. Table I.

Defined as:
$$\frac{(\text{national population}) \times (\text{national illiteracy rate})}{((\text{world population}) \times (\text{world illiteracy rate})) - ((\text{Chinese population}) \times (\text{Chinese illiteracy rate}))}$$

% of age group enrolled in primary school, gross (1986-90): UNICEF. The State of the World's Children, 1993. Tables 1 and 8
South Asia does not include Maldives and does include Afghanistan.
Percent may exceed 100 when children above or below primary school age are enrolled in primary school.

Female/male primary school enrollment rate (1990): UNICEF. The State of the World's Children, 1993. Table 4
South Asia does not include Maldives and does include Afghanistan.

% of Grade 1 reaching final grade of primary school (1988): UNICEF. The State of the World's Children, 1993. Tables 1 & 8
South Asia does not include Maldives and does include Afghanistan.

TABLE B
GOVERNMENT POLICIES TO PROMOTE GIRLS' EDUCATION

	Bangladesh	India	Pakistan
Constitution mandates state responsible for education	1972	1950	1947
Level of state involved	Central	Concurrent	Concurrent
Educational expenditure as % of GNP	2.2	3.9	2.4
School system nationalized	1974	—	—
Universal primary education legislation ...up to Class	—	1950 VIII*	—
Compulsory primary education legislation	1993	—	—
Free textbooks/supplies for girls up to Class VIII		in some states	—
Secondary scholarships for girls ...for underprivileged groups	1993 1984? (pilot)	up to Class XII	
Increase the number of female teachers ...working in rural areas			1993*
National policy on education		1986	
Primary schools co-ed	N/A	N/A	1994
Secondary schools co-ed	?	?	?
Curriculum revised to remove gender bias Primary Secondary	1993 Class I-IV	1988 various states	
Religious schools given equivalency ...curriculum revised	1994 1995 (est)		

TABLE C
ACTIVITIES TO INCREASE GIRLS' PARTICIPATION IN
PRIMARY AND SECONDARY SCHOOLS IN SOUTH ASIA

(B = Bangladesh, I = India, P = Pakistan)

DEMAND

1. Safety
 - a. Escorts
(I: Himachal Pradesh sponsored by SIDA and Rajasthan)
 - b. Desegregate schools, brothers walk with sisters
 - c. Residential secondary schools for girls
(B: residential secondary schools have ayahs)
(P: Aga Khan Foundation residential secondary schools)
 - d. Enlist more female teachers
(P: Minimize qualifications for female teachers and increase their allowances in rural areas)
2. Research
 - a. Various customs which discourage girls from participating fully in formal schools
 - b. Urban poor: children with or without families
 - c. Most disadvantaged (never enrolled) vs. majority (dropouts)
(B: An NGO (Caritas) specializes in schools for tribal people)
 - d. Non-tuition school costs
 - e. Using NGOs to do help local schools carry out surveys to determine local needs and concerns
(P: Aga Khan Foundation, NGO Resource Center**)
(B: PRIP, study tours for Bangladeshi NGOs to India)
3. Reduce costs
 - a. Provide income-earning opportunities for older children
(B: CMES)
(P: Earn while you learn, Madhya Pradesh)
 - b. Have students make some things for school: mats, uniforms
 - c. Scholarships
(B: Female Secondary School Assistance programs)
 - d. School nutrition programs
(B: Food for Education in Noakhali)
(P: NORAD programs in Sindh and NWFP**)
 - e. Help parents meet admissions requirements
(B/P: Free books for girls)
(I: Helping scheduled castes and tribes obtain necessary documentation to qualify for government assistance)

TABLE C (CONT'D)
ACTIVITIES TO INCREASE GIRLS' PARTICIPATION IN
PRIMARY AND SECONDARY SCHOOLS IN SOUTH ASIA
 (B = Bangladesh, I = India, P = Pakistan)

DEMAND (CONT'D)

4. Social Mobilization
 - a. Street plays and dramas
(P: Aga Khan Education Service, Quetta)
 - b. Multi-media campaigns
(B: "Meena", UNICEF)
 - c. Enroll parents in literacy classes
(B: BRAC)
(I: Mass Literacy Campaigns)
 - d. Challenge male-female role stereotypes
(I: Mahila Samakhya project)

SUPPLY

1. Research
 - a. Lessons learned from government/NGO cooperation
(I: Total Literacy Campaign)
2. School preparedness
 - a. Match NGOs with public schools; NGOs take care of baby class as pre-primary
(B: government INFEP program started in 1993*)
(I: AANGANWADI backyard schools)
(P: Home Schools w/ funds from TRC, AKF, UNICEF)

TABLE C (CONT'D)
ACTIVITIES TO INCREASE GIRLS' PARTICIPATION IN
PRIMARY AND SECONDARY SCHOOLS IN SOUTH ASIA
 (B = Bangladesh, I = India, P = Pakistan)

SUPPLY (CONT'D)

3. Curriculum

- a. Eliminate sexist stereotypes from textbooks.
 (I: NCERT, National Curriculum Framework, 1988)
 (B: Women's Unit, NCTB, revised Class I-IV texts, 1993)
- b. Rewrite math and science to include female interests and concerns and/or gender neutral exercises and examples
 (B: NCTB Women's Cell not successful)
- b. Include test-taking preparation and academic counseling
- c. Broaden recreation activities beyond sports
- d. Eliminate homework: include in-school study period and more practice time
 (B: BRAC, GSS)
- e. Provide newsletters and other in-class reading materials
 (I: Zinzaviers, Pune)
- f. Prepare primary materials in tribal and minority languages
 (B: Caritas for tribal groups)
 (I: Department for Tribal Children)

4. Pedagogy

- a. More classroom work and less homework
 (B: BRAC, Ibrahim Sobhan)
- b. Remove organizational irritants (pay salaries on time)
 (I: Shiksha Samakhya, Madhya Pradesh)
 {?: UNICEF film)
- c. Provide petty cash for buying teaching resource materials
 (I: Shiksha Samakhya, Madhya Pradesh)
- d. Pre- and in-service training to reduce gender bias in the classroom
- e. Use women's groups or secondary school girls to tutor disadvantaged girls
 (I: Foster Parents scheme, Maharashtra)
- f. Provide libraries for in-school and neo-literates
 (I: book banks, mobile libraries)
 (P: book bus, Orangi Pilot Project)
- g. Help for maintaining physical plant
 (I: Shiksha Samakhya, Madhya Pradesh)
- h. Replace absentee teachers with less formally qualified local people
 (I: Shiksha Karmi, Rajasthan, with SIDA funding)

ATTACHMENT B

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