

Impact of the BRAC Education Programme on the Adolescents

Md. Altaf Hossain

Md. Abul Kalam

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Research and Evaluation Division

BRAC Centre, 75 Mohakhali, Dhaka 1212, Bangladesh
Tel: 880-2-884180-87, 9881265, Fax: 880-2-883542, 883614
E-mail: general@bdmail.net, BRACamr@bdmail.net

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Table of Contents

Abbreviations	
Executive summary	i- iv
Chapter one	
Introduction	1
Need for impact assessment	2
Objective of the study	4
Methodology	5
Impact indicators	5
Sample of the study	6
Instruments	7
Data collection	7
Data analysis	7
Chapter two	
Economic impact	
Economic condition	8
Economic activities	10
Occupational change	10
Traditional non-market economic activities	11
Consumption (fish and meat)	12
Involvement with home-based vegetable production	13
Involvement with the developmental organization	15
Credit and savings	16
Source of loan	16
Utilization of loan	16
Objective of savings	18

Chapter three

Social impact of education

Dowry	20
Legal age of marriage	22
Attitude towards education	23
Family planning knowledge and practice	24
Immunization knowledge and practice	25
Use of latrine and hand washing after defecation	26
Political knowledge	28

Chapter four

Changes in women's lives

Social status	30
Purdah and mobility	31
Contribution to household income and expenditure	33
Decision making	34

Chapter five

Basic competency	35
------------------	----

Chapter six

Discussion and recommendations	37
--------------------------------	----

Annex	40
-------	----

Reference:	49
------------	----

Executive summary

Introduction

Social institutions and services are seldom as good as they could be and even arrangement that worked well sometimes fail under changing social conditions. Some form of evaluation for improvement is therefore necessary. The ultimate goal of the Non-Formal Primary Education (NFPE) programme is to help achieve BRAC's two broad objectives of poverty alleviation and empowerment of the poor. On this reckoning BRAC's education programme is very much closer to social programme, and impact evaluation of the programme is intended therefore to measure the magnitude and the extent to which the programme causes changes in the desired direction in the target population. Moreover, the world, which the NFPE programme is preparing young people to enter, is undergoing continuous and rapid change. Therefore, this type of impact evaluation is essential to understand programme's internal strength in improving learners' ability to adapt with the changing socioeconomic milieu and to measure their anticipated development in the light of the goal set by the programme.

Objective of the study

The study aimed to measure the overall impact of the BRAC's education programme on the adolescents.

Methodology

In assessing impact of the education programme this study followed qualitative case study method and selected 18 *Kishor Kishori*¹ (adolescent) school graduates (12 girls and 6 boys) from three different areas. Half of those BRAC graduates had continued formal schooling at least one year in the formal schools after completing their graduation from the BRAC schools. While 9 other illiterate adolescents (6 girls and 3 boys) were selected randomly as comparison group from the same areas, having the same socioeconomic

background, to compare the performance of the graduates with these illiterate adolescents. A checklist was developed for in-depth interview to capture the socio-economic changes. An achievement test of the basic competency was also administered to measure the competency level of the adolescents.

Results

Economic impacts: Self-assessment² of the present economic condition of the respondents show BRAC and BRAC plus formal school-attending adolescents' comparatively better condition compared to the illiterate adolescents. The study shows that 10 out of 16 literate adolescents (two were still student) were involved in self-employment activities (including male and female). None of the illiterate adolescents was found to be self-employed and all of the 6 working illiterates were day labourer. The literate adolescents especially boys tended to start higher income earning activities where smooth running of the enterprise was supposed to be expedited by their achieved basic literacy skills. More literate girls are engaged *Pro rata* in traditional non-market economic activities such as, poultry rearing, kitchen gardening etc, compared to their illiterate counterparts. The case study information shows that weekly fish and meat consumption of the BRAC graduates and BRAC plus formal school-attending adolescents was higher in frequency in a week than the illiterate adolescents. Most of the literate adolescents (including boys) were involved in household vegetable cultivation as opposed to illiterate adolescents.

The literate adolescents were main users of any kind of loan and all the institutional loans were being used by the literate adolescents (8 respondents) and most illiterate adolescents (2 out of 3 loan receivers) received loans from traditional money lenders with a high rate of interest. A large proportion of BRAC graduates and BRAC plus formal school-attending adolescents (13 out of 18) saved some amount of money in some form while most of the illiterate adolescents (6 out of 9) did not save any amount.

¹ This school model is now renamed as Basic Education for Older Children (BEOC)

²The respondents identified their own economic status as always deficit, occasional deficit, equal or surplus condition depending on their income and expenditure.

Social impacts: There was a little difference between literate and illiterate adolescent girls in practice of dowry. On the other hand, none of the adolescents was able to mention the legal age of marriage irrespective of literacy status, and sex. Only one BRAC graduate was able to name all the six vaccine-preventable diseases. Although all of them mentioned the name of 2-4 such diseases, while most illiterate adolescents were unable to name even two diseases. Most adolescents were still using unsafe latrine irrespective of literacy status. The trend of safe latrine use was more prominent among the BRAC graduates as 7 out of 8 safe latrine users were the BRAC graduates and BRAC plus formal school-attending adolescents. The literate adolescents were more knowledgeable than the illiterate adolescents in regard to structure, formation and duration of local government while both the groups were completely ignorant about structure, formation and duration of central government.

Changes in women's lives: It was found that the status of the literate girls increased within the immediate family and in the wider community at large, since some people came to them for advice, some young stars used to come for help in educational difficulties and other people invited them in different social and religious functions. All but one literate girl said that they were enjoying highest respect from the society whereas all of the illiterate girls invariably expressed their insignificance and triviality within the community.

No literate girl was found against women's mobility although some of them were in favour of taking up prior permission from guardians. Some illiterate girls considered that woman's mobility was stealing the innocence of the women. Comparatively higher number of literate girls contributed to household income and expenditure than the illiterate girls. The study reveals that most literate girls took part in the decision making process regarding small purchase, children's education, treatment, investment and other familial affairs whereas most illiterate adolescents were still out of the process.

Basic competency: The study shows that all but one of the BRAC plus formal school-attending adolescents had basic competency whereas one third of the BRAC graduates had basic competency. None of the illiterate adolescents were found to be competent in this regard.

Abbreviation

ABC	= Assessment of Basic Competency
BEOC	= Basic Education for Older children
BRAC	= Bangladesh Rural Advancement Committee
EPI	= Expanded Programme of Immunization
GDP	= Gross Domestic Products
NFPE	= Non-formal Primary Education
NGO	= Non Governmental Organization
WCEFA	= World Conference on Education For All

CHAPTR ONE

Introduction

In spite of the government's commitment and concerted efforts of Universal Primary Education, Education for All by the year 2000 and Compulsory Primary Education program, the education system has achieved only limited progress in primary education. By one estimate, 55 per cent of the poor and 60 per cent of the hard core poor are without the benefit of formal schooling. Completing a cycle of primary education, however, helps improve their chances of entry into non-farm economic activities with a higher earning potential (Rehman and Hossain, 1992, 312-313). Due to socio-economic and cultural factors, millions of children in Bangladesh are left out of school. Educating all the children of Bangladesh is an immense task but one that is crucial to the development of the country. To enable these under-served children to attain basic education and literacy, BRAC initiated the Non-formal Primary Education (NFPE) program in 1985 with 22 NFPE schools and today in little over a decade's time, the number of schools has increased to more than 34000 and students to over 1.1 million (BRAC Annual Report 1998).

BRAC believes that education not only accelerates the pace of development but also prepares people to participate meaningfully in development. The BRAC schools offer a replicable model capable of achieving basic literacy and social awareness among the children of the poorest households. It has devised a curriculum especially suitable for a rural population. The instruction materials were developed by BRAC in a way that it

meets the needs of the children, and includes, literacy, numeracy, health, ecosystem, community, and the country, the world and basic science.

BRAC currently operates two different school models. The non-formal primary education (NFPE) model was started as a three-year program for children between the ages of 8 and 10. The schools included children who had never enrolled in any school, or who had dropped out during class one from the formal schools without learning anything. The basic education for older children (BEOC) is another model designed for children between 11-14 years old or slightly older to attend school. The BEOC schools are also three years long, but cover five academic years of curriculum. This is possible since the students are older and are better able to grasp the material. The basic difference between the NFPE and BEOC models is that the curriculum of the two extra academic years contains more life skills material including awareness on health, nutrition and other social issues. While 70 per cent of the students in BRAC schools are girls, 97 per cent of the teachers are women and the schools are flexible in timing and close to their homes. The schools have no fee and all learning materials for the students are provided by BRAC. In all BRAC schools, the schoolteacher teaches the same batch of 33 students through the entire three-year cycle.

Need for impact assessment

As a non-governmental development organization BRAC follows a strategy to group together landless people for their self-sustaining personal development through training, credit, and income generation as well as through education for children. There is ample evidence from different studies that investment in education helps attack some of the

most important causes of poverty. A recent study of the determinants of real GDP covering fifty eight countries during 1960-85 strongly suggests that an increase of one year in average years of education may lead to a 3 per cent rise in GDP (world development report, 1990, page 80). On the other hand, a growing number of the poor of our country can get employment opportunities in the non-farm non wage sector- mainly in the informal economy, where education can give them a wide range of self employment options to choose more profitable alternatives. Now if we look at the social benefits of education at the household level it shows that one year of a mother's education has been associated with a 9 per cent decrease in under 5 mortality (World Development report 1990, page 81). BRAC believes that raising a population's education level is one of the most effective ways to improve its productivity, health, and nutrition and slow its population growth. To reach the two major goals of poverty alleviation and empowerment of the poor, BRAC has been implementing a three-dimensional development program. This includes a rural development program, health and population program and a non-formal primary education program with a special emphasis on female education and their participation in development activities. The NFPE program started slightly more than a decade's ago. The main objective of the curriculum has been to bring back the 'unreachable' rural children into the mainstream of the formal education system, and help them participate effectively in socio-economic development by increasing their literacy, numeracy, and required life skills, especially the older children who are already facing adult decisions. The NFPE curriculum does not focus only on academic attainment of the learners, rather it gives emphasis on the implementation of that knowledge, applying skills, and attitudes in their real life situations. Therefore, it is necessary to

evaluate the impact of the curriculum on the participant's life. Moreover, this is not a formal primary education system and therefore it is very important to show the effectiveness of the curriculum as an alternative educational model. It is also necessary to give feedback to the curriculum developers and decision-makers on whether the NFPE is making the desired impact on the participants and on the society. On this reckoning, it is time to start a baseline impact evaluation.

Objective of the study

The overall objective of the study is to examine the impact of BRAC's education program on the adolescents.

The specific objectives of the study

The specific objectives of the study are to examine:

- the changes in economic situation of the **KK school graduates
- the changes in social aspects of the KK graduates
- the changes in health and nutritional aspects of KK graduates
- the changes in attitude towards education
- the changes in the position within society of KK graduates

** KK = Kishor Kishori (Adolescents), now this program is continued as Basic Education for Older Children (BEOC).

Research questions

- Has any change in the economic and social situation of graduates taken place due to their education?
- Has any change taken place regarding nutritional and health knowledge and practices?
- Is there any attitudinal change towards education that has taken place due to the schooling?
- Do the graduates (female) experience changes in women's lives due to their schooling?

Methodology

In order to assess the impact of the non-formal primary education program this study resolved to use qualitative case study methods to gain a better understanding regarding the magnitude of the impact on the lives of the KK graduates.

Impact indicators: For a developing country like Bangladesh, basic education is expected to play an important role in reducing poverty and increasing quality of life. The impact of education is potentially versatile. It is not possible to capture all the socio-economic and private impacts of any education system. Therefore this study will focus only on the impact experienced by the participant's household as a result of graduation from the non-formal and non-formal plus formal primary schools. In doing so, we have considered four broad impact indicators and taken no account of other impacts of

education, in order to make this study less complicated. The indicators are:

- Economic changes
- Social impacts
- Changes in women's lives
- Basic competency

In selecting these four indicators, an implicit intention has been working throughout the selection process and that is, not to select more pecuniary impact indicators. Because most of the students of NFPE schools are girls and most of the women of our country do not enter into the formal labour market but are involved in household economic and non-economic activities. As the goal of BRAC is poverty alleviation and empowerment, so these four indicators presumably will help measure the success of BRAC's objectives.

Sample of the study: A total of 18 BRAC graduates and BRAC plus formal school attending adolescents were selected for this case study including 12 female and 6 male adolescents from three different areas of the country, selecting 6 graduates from each areas (4 female and 2 male). These adolescents were the first batch of the Kishor Kishori (Basic Education for Adolescents Children BOEC) schools started in 1989, and 5 years had passed since their completion of the BRAC schooling in the year 1991. The three areas were selected to mitigate any problem regarding geographical variations, economic vibrancy, or any other cultural diversity. Among these 18 literate adolescents 9 had continued education in the formal schools at least one year after their graduation from the BRAC School. On the other hand, 9 illiterate adolescents were selected randomly as a

comparison group including 2 females and 1 male from each area, with the same age and socio-economic situation.

Instruments: A checklist was devised to get an in-depth qualitative information on the issues that influence the lives of the rural population including socio-economic aspects of life, and the issues that affect the lives of women. To measure the level of basic competency of the literate adolescents, and to compare it with the comparison group of illiterate adolescents, this study used the Assessment of Basic Competency of Children in Bangladesh, (ABC, 1993) as instrument that was devised to measure the competency of children between the ages of 11 and 12.

Data collection: Three field investigators were recruited and trained to collect the case study information by using the instruments developed for this purpose. The interviewers went from door to door to collect information using the checklist, and administered the basic competency test instrument during February and March 1997.

Data analysis: In analyzing the information, this study used the cross case analysis method to put forward a vivid picture of the impact of different issues that surfaced as a result of BRAC's education program on the lives of the adolescents. In doing so, issue wise information was collected on the specific issue of impact.

CHAPTER TWO

Economic impacts

Assessment of the impact of education and evaluation of the education program, is very important in measuring the effectiveness of the program, and at the same time raises many difficulties. Because the economic impact of an education program does not reveal itself at a particular point in time, it is not possible to state absolutely the economic impact. On the other hand, economic impact can not be measured only through direct income and employment opportunities, rather there are some indirect impacts that should be taken into account. There are many non-market economic activities done especially by women, which also should be considered in measuring the overall economic impact of education. Considering the limitations of this case study includes the whole gamut of activities including employment in formal and informal sectors, present economic conditions, changes in occupation, home based production activities, weekly food consumption patterns, involvement with developmental organizations and credit and savings information, as well as economic impact indicators.

Economic condition: Self assessment of the present economic condition of the respondents shows that BRAC graduates and BRAC plus formal school attending adolescents' have comparatively better economic status than the illiterate adolescents in terms of total income and expenditure in a year. Most of the literate adolescents are in surplus or balanced economic conditions, whereas more than half of the illiterate respondents are living on the 'bread line' as most of them (5 out of 9) are living either

always in deficit or in occasionally deficit economic conditions (table A1). This case study locates two female BRAC school graduates who considered themselves in the most vulnerable economic condition as one of them had been married most recently with an unscrupulous man who allegedly was not working and was selling his assets in the hope that his father in law would give him 10,000 Taka dowry. The girl found herself in an abyss of misery and in an economically vulnerable condition although her father's economic condition was not so bad. The bridegroom of the other girl lived in his wife's house, which was diametrically opposite to normal social norms and practices, and so she did not find herself in a comfortable situation socially or mentally and found herself in an economically disastrous condition. Both of the case study events indicate here that socio-cultural norms and practices are one of the potent determinants of females' perceptions of economic condition.

It should be mentioned here that most of the BRAC learners are selected from the BRAC defined target households, i.e., households which have less than 0.50 decimals of land and at least one of the family members is a manual labourer for at least 100 days a year. Therefore it follows that BRAC gets most of its students from the lowest economic strata and it is also safe to assume that most of the equal and surplus groups are coming up from the lowest economic group. The two graduates from surplus economic segments (they had changed their economic condition by their own efforts) mentioned that their parents were so indigent that they could not provide for their educational expenses when they wanted to continue their study in the formal school after their graduation from the BRAC school. Now both of these BRAC graduates are earning a surplus income and have

improved their economic situation. The case study information reveals that male BRAC graduates have a comparatively greater likelihood in improving their economic condition. According to one of the male BRAC Graduates " *it is BRAC who have given me the chance to aggrandise my ability to understand better and helped me in acquiring computing and account keeping knowledge and skills. This knowledge is now furthering my business successfully, and without BRAC schooling I could not have done so*".

Economic Activities: The case study information reveals that 10 out of 16 (two adolescents are still students) BRAC and BRAC plus formal school graduates are involved in self-employment activities. Out of these 10 adolescents, two are involved in shop keeping, seven of them are involved in poultry and livestock rearing and one of them is involved in farming (table A2). While one third of the illiterate adolescents are not involved in any income earning activities and most of them who are involved in income earning activities, are involved in low status income earning activities, 3 out of 6 persons are engaged in daily labour selling, another is a bonded labourer (in the sense that he has been staying in a rich person's house in exchange for 1500 Taka per year which was given to his father in advance) and two other adolescent girls of this group are working for other people as house maids. It was found from the information gathered that the literate graduates who are involved in the income earning activities are receiving comparatively higher incomes than the illiterate comparison group.

Occupational change: It was found from the information gathered that the occupations of the male literate adolescents has been influenced more than that of female occupations

due to education. Two graduates in a specific area have changed their father's occupation, which was merely agricultural labour selling. But both of the graduates are now self-employed traders and both of them have established their own shop in the local market. On the contrary, there is an example of a negative change in occupation in the same area where an illiterate male adolescent had to adopt a comparatively low status work because he was not skilled enough to maintain the accounts and compute the complex measurement of the timber business that was run by his father. After his father's demise he could not continue this business for long, and recently this unfortunate illiterate boy began working in an ice cream factory as a day labourer. There was no such evidence for changes in girls' occupations whether literate or illiterate.

Traditional non market economic activities: This case study information shows that literate adolescent girls have a propensity to engage in traditional non-market economic activities, as 7 out of 12 women have adopted poultry and livestock rearing as their occupation. Most of the respondents informed us that they had got the idea of improving their economic condition through poultry livestock rearing from the BRAC School. Most of the literate girls were involved in vegetable cultivation while half of the illiterate girls were involved in producing vegetable in their home-based land. Moreover, most of the literate adolescent boys are involved in producing some vegetable in their homestead land for their own consumption, which is diametrically opposed to the illiterate adolescent boys (table A3). The illiterate adolescent girls irrespective of marital status have taken on some low status economic activities. All of them are involved in work either as housemaids or cobble stone makers or sweepers or involved in earthwork. One of the

respondents lamented in saying " *I shall have to do such derogative work for the rest of my life as I am an unlucky, illiterate and conceitless girl!*". It is difficult to infer any conclusive corollary on whether the increasing number of women in employment or their involvement in income earning activities exclusively testifies to their economic improvement or their higher social status within the community, but suffice it to say that literate girls are more advanced in this regard than their illiterate counterparts.

Consumption (fish and meat): Although the amount or frequency of fish or meat consumption does not indicate comprehensively a households' nutritional status, in the context of rural Bangladesh fish and meat are the main source of protein. Spending on fish and meat indirectly indicates a households' ability to spend on protein-rich food items, and so this case study has used it as a dummy variables for food consumption to understand the overall nutritional status of the studied households. The case study information shows that weekly fish and meat consumption of BRAC graduates and BRAC plus formal school-attending adolescents is higher in frequency over a week's time, than the consumption of their illiterate counterparts. It was found that 4 out of 9 illiterate adolescents do not usually take any fish or meat even once in a week. On the other hand there were no literate adolescents in this category. The information shows most of the literate adolescent's consumption to be either very good, good or at a satisfactory level in terms of fish and meat intake per week (table 1). According to one of our illiterate adolescents "*how can we buy fish or meat when we are unable to manage only rice for cooking?*"

Table 1: Distribution of the literate and illiterate adolescents by their weekly fish and meat consumption status

Weekly fish and meat consumption	Literate	Illiterate	Total
Very good =5	3	-	3
Good =4	3	3	6
Satisfactory =3	9	2	11
Not satisfactory =2	3	-	3
Bad =1	-	4	4
Total	18	9	27

Keys:

- 5= consume fish, meat and egg more then 5 days in a week
- 4= consume fish, meat and egg 4 days in a week
- 3= consume fish, meat and egg 2/3 days in a week
- 2= consume fish, meat and egg 1 day in a week
- 1= do not consume any fish, meat or egg in a week

There is no such clear distinction between BRAC graduates and literate adolescents who have continued formal schooling after their graduation from BRAC schools or also between literate male and female adolescents in this regard.

Involvement in home-based vegetable production: BRAC introduced a nutrition chapter in the school curriculum in order to enhance learners' knowledge of nutrition, and achieve an attitudinal change towards growing some amount of vegetables in their homestead land to supplement their nutritional intake. This case study information shows that most of the BRAC graduates and BRAC plus formal school attending adolescents grow some vegetables in their homestead land, as 11 out of 18 literate adolescents are involved in kitchen gardening (table 2).

Table 2: Involvement in vegetable cultivation

Involvement in vegetable production	BRAC school + formal school graduates			Illiterates		
	Male	Female	Total	Male	Female	Total
Yes	4	7	11	-	3	3
No	2	5	7	3	3	6
Total	6	12	18	3	6	9

Interestingly 4 out of 6 adolescent boys of this group are also involved in vegetable cultivation, which is culturally considered the women's responsibility. On the contrary most of the illiterate adolescents (6 out of 9) are not involved in vegetable cultivation and none of these adolescent boys are involved in this activity. This information suggests to researchers that the schooling has some thing to do with the increasing involvement in vegetable cultivation, and this was substantiated by the affirmation of the respondents who spontaneously mentioned the contribution of BRAC schooling in this regard. The literate samples unanimously said that they received encouragement from the BRAC-schools and one of the literate girls who is not involved in vegetable production said disappointed "I would not have let the knowledge gone in vain if we had even a scrap of land". On the other hand, according to a BRAC graduate "we consume a comparatively higher amount of vegetable than the other households because we are not spending any amount of money on them". So it is clear from this case study information that literate adolescents are involved in vegetable cultivation more prominently than illiterate adolescents are.

Involvement with the developmental organisation: Involvement with developmental organizations reflects an earnest desire by related households to develop their economic condition by accessing necessary inputs and services available to them. Usually the poorest households do not get a chance to enter into formal banking arrangements and other developmental activities due to their lack of education and paucity of resources. Therefore, increasing the level of association between the very poor and non-governmental organizations implies greater accessibility to resources for improving their economic condition. In the light of this theory, this case study investigated this issue, and found a quite disappointing picture regarding participation as only 8 BRAC graduates and BRAC plus formal school attending adolescents were participating in developmental organizations (source annex table A4). This picture was even bleaker for the illiterate adolescents since none of them were involved with any organization. The study also showed that the propensity for male members be involved with NGOs was more pronounced, as all except 2 students of the male adolescent group were involved with NGOs active in their area. It also found that the literate male adolescents were more interested in participating in the local club type of savings and credit organization due to its flexible rules and regulations regarding savings and credit operation. There is a difference between BRAC graduates and BRAC plus formal school achievers in regard to NGO involvement. The information gathered shows that the BRAC only graduates are involved in NGOs comparatively more than the BRAC plus schooling group and the possible explanation for this tendency is that the BRAC graduates have had more time to go about these life oriented activities after their schooling.

Credit and savings

Source of loan: The source of a loan and its utilization indicates indirectly a households' economic condition. An institutional loan is more desirable and helpful for expediting income-earning activities, since the rate of interest for this amount of money is minimal compared to the rate of interest from traditional money lenders. The case study set forth the information that some of the informants have taken loans from moneylenders and are paying an astoundingly high amount of interest, which is 15 Taka per month for every 100 Taka. Therefore it is easy to comprehend that those who have taken loans from this type of source are continuously losing out economically, and are considered quite unaware of the benefits of formal and institutional loans and the detrimental aspects of the informal loan. Whereas the availability of institutional loans implies indirectly there is accessibility of the people to scarce financial resources. This study experienced a total of 15 participants who had taken loans from different sources. 8 among these 15 persons have taken institutional loans and all of the 8 persons are from the BRAC graduates and BRAC plus formal schooling group (table A5). Only three illiterate adolescents have received loans from any source and two of them have taken it from the traditional moneylenders although 3 out of 12 literate adolescents have also taken loans from the moneylenders. However all of the users of formal loans are literate adolescents.

Utilisation of loan: In some cases use of loan is more important than the source of the loan. We have already noticed that most of the loanees are literate graduates and the loan use information of the literate graduates is giving an encouraging picture. since all but one of them have used their loans either for production purposes or income generating

activities or for accumulating assets. Only 1 literate person spent her money for consumption purposes. In opposition to literate members, most of the illiterate loanee (2 out of 3) spent their expensive loans on consumption purposes. One of the illiterate loanees said regretfully that she took 1000 Taka from a moneylender on the condition that she would pay the moneylender 150 Taka per month as interest. But as they had already consumed the amount they could not repay the principal and were paying only the interest amount of 150 Taka per month and the principal was remaining the same. In this way they were losing day by day. On the contrary, one of the BRAC members received a 7000 Taka loan from BRAC *somity* for fish culture and had repaid almost the entire amount, and in the mean time now wanted to take more for drawing out his business (he has a grocery shop in the local market). The case study information shows that the formal loan receivers are willing to continue loans, which reflects their contentment in the profitability of the formal loan and its ability to improve their economic condition. This implies indirectly that education has opened up opportunities to reach scarce resources needed for starting any economic activity.

Savings: Saving is one of the major indicators in measuring the economic condition of a household where the amount of savings, place and type of savings, and objectives of savings are the most important determinant factors to differentiate and examine the savings behaviour of a respective person. This case study does not include the amount of savings, rather it emphasises the number of people involved in the savings scheme, the objectives of the savings and types of savings, to examine and assess the comparative

* BRAC organised village organisation.

performance of the literate and illiterate adolescents on this ground. The case study information reveals that a large proportion of BRAC graduates and BRAC plus formal school attending adolescents (13 out of 18) save some amount of money in some form while most of the illiterate adolescents (6 out of 9) do not save any amount (table 3, source annex table 6). It indicates literate adolescents' comparatively more eager, earnest and positive attitude towards saving money than that of illiterate adolescents save.

Table 3: Savings information

Category	BRAC graduates and BRAC plus formal school graduates			Illiterates		
	Male	Female	Total	Male	Female	Total
Save	5	8	13	1	2	3
Do not save	1	4	5	2	4	6
Total	6	12	18	3	6	9

Objective of the savings: Both of the illiterate adolescent girls who saved money informed us that they were saving for their old age security, but most of the literate adolescent girls wanted to use their savings for immediate and practical purposes. Some literate women spent their money in accumulating assets like cows or poultry birds. One bought a few decimals of land adjacent to her homestead, and most members of the literate group mentioned that they had realised the importance of savings from the BRAC school. Another literate woman was saving money for her children's education, and on other was saving for protection against future crisis periods to eke out her husband's livelihood. This case study information proves that the literate adolescent girls are

interested in saving for more productive purposes, which also underpins the previous information of their greater involvement in income earning activities. Some of the BRAC graduates were initiating local savings activities by their own, which indicates their desire for increasing the savings and using it, while the male literate adolescents were saving their money mainly to extend their businesses.

CHAPTER THREE

Social impact of education

Dowry: According to one of the literate female adolescents *"I realized the formidable and grueling nature of dowry when my parents were about to go mad arranging my marriage without dowry and in that end they had to promise 1000 TK dowry. My husband has not mentioned the other 500 TK which my parents were unable to pay."*

Except one unmarried illiterate boy, everybody unanimously mentioned dowry as a social problem and opined that it should be removed from the society immediately. According to one of the literate adolescent girls *"there is no real social movement to stop this social stigma, this includes local leaders, respectable people and the general population from all corners of life."*

Dowry is deeply rooted in our society and the magnitude of its influence has caused misery to many and often causes painful endings to families. This case study has identified four different events where even the welfare of the respective family as a whole was at stake due to the demands of dowry. In the first case a husband divorced an illiterate adolescent girl because her parents were unable to pay him the rest of the dowry amount (500 TK.) in the time he demanded. In two other cases, the parents of illiterate girls sold their cultivable land to fulfil expectations of dowry and this seriously affected their overall household welfare by drastic reduction of crop production, which in previous years had provided them with food for at least 6 months a year. The marriage of another literate adolescent girl was at risk because the bridegroom was allegedly refusing to work and was selling his assets in the hope of getting 10,000 TK dowry. But having

learnt from other people the guardians of the girl had stopped selling their land to meet up his demands. During the study the girl was staying in her father's house as a result of this feuding. Two other unmarried illiterate girls said disappointedly *"I will have to spend the rest of my life unmarried because my guardians are unable to pay much for dowry"*. There is little difference between literate and illiterate adolescent girls in the practice of dowry (Annex Table 7). It is difficult to axiom any inference and draw a straight cut conclusion from this case study information, but it dose plausibly show that education may play a lot in reducing the practice of dowry in society. The case study information shows a pronounced difference in knowledge of dowry plus family law between literate and illiterate adolescents. Only 1 out of 9 illiterate adolescents knew that there was law against dowry, as opposed to 16 out of 18 literate adolescents (table A7).

Legal age and consent of marriage: None of the adolescents correctly knew the legal age of marriage, irrespective of literacy and sex. Such stark ignorance by literate adolescents indicates that the BRAC school curriculum and school authorities (including teachers) have been unable to inculcate the negative impact of the common practice of child marriage. All of the unmarried adolescent boys said "*Boyos Hoyini Thai Beea Korini* (I am unmarried because I am not at the age of discretion)" The married adolescent girls who had been married before the legal age said they were not asked for their agreement at the time of marriage. According to the informants, all of the literate girls were married before they were 18 as they were sought-after girls in their area due to their education. Two illiterate girls were disappointed they were not yet married and were frustrated and worried that they would not be liked marriage because they were illiterate and unable to pay enough money in dowry.

At this stage of just two or three years' schooling, it is difficult to establish any inverse relationship between education and early marriage. Rather the case study information demonstrates quite the reverse idea in this regard. The information shows that none of the adolescents were asked for approbation at the time of their marriage. Only one literate adolescent girl got married on her own initiative, and this was an elopement from fear of not getting permission from her parents. It is obvious that two-year's education did not change or greatly influence the social systems and practices regarding marriage. Although every girl mentioned the legal age of marriage for girls as 20 years (in fact it is 18) in reality they were married between the ages of 13 and 15.

Attitude towards education: The education program of BRAC was praised unanimously by the NFPE students as well as by their parents for its accessibility by rural poor children, and its contribution to the households' economic and non-economic activities.

Case Irraboti

Irraboti is the third child of her parents, and comes from one of the poorest families became an adorer of BRAC's education program. Two of her elder brothers were never sent to the school due to family poverty. Before a BRAC school had been established in that village, Irraboti also was not sent to formal primary school (up to reaching at the age of 9 years). After her graduation from the BRAC school, Irraboti continued her education for 3 years in the formal school, 3 km away from her house, and passed class six. She could not continue further due to financial constraints. After six years of schooling she was married to an illiterate man who had a small grocery shop in the local market. This illiterate man could not maintain his accounts properly and so was unable to expand his business in spite of his desire to do so, and earnest endeavours. After a few months of marriage, Irraboti started teaching her spouse literacy and numeracy and soon her spouse learnt reading and writing and keeping his necessary daily accounts. Having been educated, the man started running his business well. He could read the price level and other necessary instructions, could convince the buyers in purchasing the items, and most importantly could keep his accounts properly.

In addition Irraboti taught him some of the religious lessons from the Holy Quran and the rules regarding how to pray to God (*Namaz Porte Sikhiasi*). According to Irraboti *"education is very important especially for women. It opens up the opportunities to have a good job, and makes one's life meaningful, responsible and you are regarded as a respectable person within the immediate family and wider community at large"*. She added *"I wanted to be a teacher at BRAC School, but I could not due to poverty and early marriage. Now I have vowed to make my child a teacher at the Government primary school"*

Most of the literate adolescents wanted to use their education to improve their economic condition. Each and every literate adolescent irrespective of gender wanted to continue their education although most of them unfortunately could not due to their dire financial straits. All of the literate adolescents showed a positive attitude towards female education, and interestingly most of the girls cherished a dream of a future professional career as a teacher at a BRAC school. It indicates that the attitude of the girls towards their future professional career was influenced deeply by the role model of BRAC

teachers who were involved in a socially recognised economic activity and were enjoying the social respect because of that. All of the educated adolescents said that they had encouraged their younger brothers and sisters to go to school and helped them in their study. The study found no BRAC graduate household where school aged youngsters were out of school, whereas there were two illiterate adolescent's households where at least one of the school-aged children was out of school. This implies a positive attitudinal change by literate households toward their children's education. *"If I had not gone to the BRAC school my life would have been a worthless one, I could not even have responded to your questions"* According to one of the literate girls. So, the BRAC schools have enlightened rural disadvantaged households, and are working as a repertory of knowledge in the rural areas. According to one of the literate male adolescents *"female education is very important and the lack of it makes the family messy and irritating. If a woman gets a proper education she can take responsibility for herself and take care of her own family in the absence of a male member"*. On the other hand, one of the unmarried illiterate adolescent girls said, *"if I were a literate girl I could take responsibility for myself and would not have tolerated the scolding of my parents"*.

Family planning knowledge and practice: Without reference to male and female, literate and illiterate married and unmarried, every body showed a positive attitude towards family planning. Most of the adolescents mentioned that the role of radio and television and family planning workers were very effective, informative, and influential in this regard. Some of the literate adolescents also mentioned the BRAC school as one of the sources of this type of awareness. Since all the samples were adolescents, it was

difficult to differentiate them on the basis of their family planning practice, fertility rate or birth spacing, etc. These are references, which would be come pronounced later in life. This case study found early marriage in both illiterate and literate adolescent girls. The only differentiating factor this case study used was the mother's age at the birth of the first child after marriage. The literate girls show a comparatively better picture than their illiterate counterparts as most of them became pregnant for the first time after a period of at least 3 years of marriage, and according to them, they did this deliberately for health reasons.

Immunisation knowledge and practice: There is plenty of literature supporting the fact that the high rate of immunization coverage decreases the chance of child mortality under six. The success of immunization coverage depends mostly on the knowledge of the recipients and their attitudes towards immunization. Knowledge and attitude is greatly influenced by the information provided by different agencies, like schools, radio-television programs and other immunization activities. The informants were asked to mention the name of the six diseases that are prevented by an Expanded Program of Immunization (EPI). The information shows that only one BRAC plus school-attending adolescent was able to name all the six diseases while all of the literate adolescents had a partial knowledge in this regard (partial knowledge is considered when the informants mention even only two of the six diseases). It was found that all of the literate adolescents had either correct or partially correct knowledge about immunization, while most of the illiterate adolescents were incorrect, and all of the male illiterate adolescents were comparatively more ignorant than the female illiterates in the regard (table A8). The

immunization practices of the literate adolescents depicts an encouraging picture since all of them informed us that they participated in the EPI program by taking children to immunization centers. Most of the illiterate adolescents did not take part in this kind of activity and as expected none of the male illiterate adolescents took part in these activities. The information confirmed that most literate adolescents took part in the EPI program voluntarily, brought their children and neighboring children to the immunization centers and encouraged other people to send their children to immunization centers. It was found that the respondents who were unmarried or without children had brought their younger brothers or sisters or their nieces and nephews or even the children from the nearby households to the immunization centers. One of the literate adolescent girls said *"I brought my child to the immunization center, and I encourage other people to send their children and sometimes I even bring them to the center since I have learnt the importance of immunization from Shafali Apa (name of her BRAC school teacher)".*

Use of latrine and hand washing after defecation: There are some diseases that are contaminated by different insects. These carry germs from the diseased persons' feces, and some other diseases are caught from direct contact with human feces. Therefore one of the most important ways of preventing that type of disease is to use safe latrines. Use of safe latrines indicates a households' ability and attitude towards safe health practices. The case study shows that the sample households used four different ways in this regard including open air, fixed whole surrounded by different materials, siab latrine and slab with *pacca* latrine. Most of the adolescents irrespective of literacy used a latrine with a fixed whole surrounded by different materials, which are not as sanitary as pit latrines. In

that sense most of the adolescents were using unsafe latrines irrespective of literacy and sex while two unmarried male illiterate adolescents did not use any latrine at all rather they use an open space for this purpose. On the other hand, most of the adolescents who used safe latrines, like slab or *pacca* slab latrine belonged to the literate adolescent group and only one of these 8 safe latrine users was from the illiterate adolescent group (table A9). It appears that the literate adolescents irrespective of sex tend to use safer latrines than their illiterate counterparts. Education does not necessarily cause changes in practices regarding latrines and sanitation rather it appears that economic ability has a great influence on the practice.

Determining the impact of education upon married adolescent girls was further complicated. The girl adolescents who were married and migrated to their in-law's house may not have had opportunity or enough time to change unhygienic practices of that household. Alternatively the new household may have maintained hygienic practices before her marriage. In spite of these limitations it appears from the study that the literate adolescents were doing better in this regard.

On the other hand, all of the adolescents were aware of the importance of hand washing after defecation, and this was reflected through their affirmation of not only using water for hand washing after defecation. Most of the adolescents, regardless of sex emphasised that they used either ash, soil or soap (whatever it available), while only 4 literate adolescents were using soap regularly for this purpose, and no illiterate adolescents were in this group (table A10).

Political knowledge: To consolidate democratic practices among the rural population it is necessary to encourage them to apply their voting rights-especially women- it is necessary to make them aware of the importance of voting systems as a basis of democracy and to convince them to discharge their individual responsibilities in this regard. Towards this goal, government and non-government organisations launched an extensive program through radio television and print media during the 1996 general election, just a few months before this study. This part of the study aims to gain some understanding regarding knowledge, retention and changing attitudes towards applying rights. It also trend to establish whether there was any linkage between voting knowledge and literacy status of the adolescents, and lastly to determine their comparative knowledge of local and central government by the study population.

The study shows that both literate and illiterate boys were unanimously in favour of the slogan *Amar vote Ami Thebo Jake Khushi Thake Thebo* (It is my vote and I shall cast it myself whomever I wish) however most of the literate and illiterate girls were uncertain of this point. According to one of the illiterate adolescent girls *Vote Thete Hoy Thai Debo* (a voter should cast her vote so I will do so) but she did not know why and who she should cast her vote for. One of the illiterate girls said, "*my husband is taking care of me and giving me food therefore my duty is to cast my vote as per his instruction*". Two other unmarried illiterate girls echoed the same song in saying "*my father is bringing me up therefore his will is my will*". It was found that the literate adolescents were comparatively more knowledgeable then the illiterate adolescents in regard to the structure, formation and duration of local government, while both the literate and the illiterate adolescents were completely ignorant about the structure and formation of the

central government. Although all of the literate adolescents knew the name of the present Prime Minister, more than half of the illiterate adolescent were wrong in this regard (Table 4).

Table 4: Political Knowledge of the literate and illiterates adolescents regarding the name of the Prime Minister

	Name of the Prime Minister		Total
	Know	Do not know	
BRAC plus schooling	9	-	9
BRAC graduates	9	-	9
Illiterate adolescents	4	5	9
Total	22	5	27

On the other hand, most of the literate and the entire illiterate adolescents were unable to name the present president of the republic (table 5). In summary it is clear that there is a difference between literate and illiterate adolescents in regard to political knowledge.

Table 5: Political knowledge of the literate and illiterate adolescents in regard to name of the president

	Name of the President		Total
	Know	Do not know	
BRAC plus schooling	1	8	9
BRAC graduates	2	7	9
Illiterate adolescents	-	9	9
Total	3	24	27

CHAPTER FOUR

Changes in Women's lives

It is a long-term process to bring effective and sustainable change in the lives of women, and it requires comprehensive and determined effort to alter various aspects of women's life. To measure the impact of education on the lives of women, this case study depends on the following selected indicators: Purdah and mobility, contribution to the household expenditure, status within the community and decision making power of the women within the household. In doing so, perception of the informants has been considered the main source of such information.

Social status: Almost all the literate girls of this case study expressed an increase in their status within the community as a result of their schooling, and put forward some of the following examples. The most common example provided was that other people now came to them for advice. Some of them mentioned that youngsters would come to them for help in regard to study difficulties, and other people invited some of the literate adolescents to different social and religious functions. One of our literate respondents said " *other women come to me for advice about what family planning method they should use, and what kind of treatment they should arrange for their sick children*". Another of the literate adolescents girls said proudly " *I am getting the highest respect from the community as a literate girl, my neighbors usually invite me to the different social and religious functions, people come to me for help in reading and writing letters, and children who are having difficulty in preparing for their lessons come to me for*

help." All but one literate girl said that they received respect from the community, whereas the illiterate girls invariably expressed a sense of insignificance and triviality within the community. According to one of the illiterate adolescents, *"I am quite worthless, useless and valueless in this society, no one talk to me in a friendly way, and every body ignores me since I am an unlucky illiterate girl."* It is clear from the study that the literate adolescents receive some sort of social respect compared to the illiterate women and other school going children in the same area, who need their help in delicate matters where they do not feel confident enough in taking decisions (like family planning, writing and reading letters, taking care of diseased children and immunization etc). This limited respectability within the community can not be regarded as a sole factor or indicator of increasing women's status within and outside the community, but it does indicate a better position for literate female adolescents compared to illiterate adolescent girls.

Purdah and mobility: Purdah is a socio-cultural barrier to women's mobility that restricts their participation in different socio-economic activities and lowers their status within and outside the household. According to the cultural norms and practices the recently married girls are the main victims of seclusion and usually are stopped from going outside the household. All of the girls in our sample were from this category. Here the role of education is supposed to impact on the attitudes of the individuals in particular and wider society at large regarding women's mobility and Purdah. It was found from the case study that the Purdah remains deeply ingrained in society. It is entangled with notions of purity, and controlling mobility is seen by the locals as a penetrating and

critical factor for maintaining Purdah. All but two (10 out of 12) literate adolescents were in favour of maintaining Purdah while two literate adolescents were flagrantly against any kind of Purdah which requires seclusion. The girls who showed a positive attitude towards Purdah had different meanings and implications of the notion and generally they regarded it as privacy within the homestead. According to most of the literate girls "we should maintain Purdah by properly draping up and fencing our houses." It was clear from their statements that all the literate girls mentioned Purdah in place of 'Privacy', and that was manifested clearly by the comments of one literate girl who said *Barrieer Char Dik Dhaka Thackleyee Purdha Hoyee* (Draped up house maintains the Purdah). Another girl said, "the house will be so fencing and draped up that no body can see the women relaxing from outside and this is called Purdha." Some literate girls perceived Purdah as "a mental freshness of the individual, it has nothing to do with the mobility or work outside." To take part in different economic activities and to receive various social services, women should be and must be mobile and achieving this is one of the most important ways of changing women's lives. The case study reveals that some of the literate girls went to different places especially hospitals and immunizations centers and to relatives' houses. Only one of the girls said that she went to the market for purchasing essentials. Some girls who went to different places would be accompanied by their husbands or a female member of the family, while most of them went to the immunization center on their own. One literate girl went to the district hospital with her spouse for a consultation for her pregnancy-related complication, with the doctors of the medical college hospital. It was found that most of the girls who went to different places needed their husband or in laws' prior permission. None of the literate girls were against

women's mobility although some of them were in favour of receiving prior permission from the guardians. In comparison this study found that some illiterate girls think women will lose their purity and virginity if they go outside the household. According to one of these illiterate adolescents *Bayre Gale Meyera Kharap Hoyee Jaay* (if women go outside they will lose their purity) and other illiterate girl said, "*women must not go outside like males.*" So the study indicates explicitly that the literate girls were quite progressive and positive in regard to mobility and they had changing perceptions of Purdah as privacy as opposed to seclusion. The illiterate girls however possessed the obsolete and reactionary interpretations of Purdah and rejected the importance of mobility.

Contribution to household income and expenditure: Contribution to household income and expenditure enhances women's confidence, and from this they acquire acknowledgement from the family that aggrandizes their status within and outside the household. All of the literate girls who were involved in income earning activities contributed to the household income and expenditure. One literate girl who was not involved in income earning activities contributed to the household expenditure during slack periods by saving money during the peak period, while most of the illiterate girls did not contribute anything to the household. According to one of the literate adolescents girls "*I earn some money, by selling my poultry birds, eggs and goats, which I spend on my family, and it has given me the liberty to spend some amount on my own requirements.*" In describing the impact of contribution to the household expenditure, one of the literate girls said, "*now I need not ask my husband before investing my money because he has good confidence in my discretion*". Another literate adolescent girl was

very enthusiastic about her contribution in this regard as she said, *"when my husband fails to manage some money for any purchase or investment he tenderly asks me to supplement it"*.

Decision making: The case study shows that most of the literate girls can take part in the decision making process regarding small purchases, children's education, treatment, investment and other familial affairs, whereas most of the illiterate adolescents were not confident in taking any decisions. According to one of the literate adolescent girls *"my husband informs me before making any decision, and he also honours my decisions."* Some of the literate girls who are directly involved in income earning activities or who had proved their astuteness were also involved in the family financial decision making process. According to one of these girls *"If my husband wants to take a loan from any source, he always seeks my consent whether it will be profitable for us to take that loan in terms of interest and earnings"*. One literate girl who was not involved in any income earning activity was still involved in the familial decision making process because she was considered a girl of letter. In comparison one illiterate girl said *"I have no role in the family decision making process because no body considers me intelligent enough to make any good decision"*. The case study information reveals clearly that most of the literate girls are involved in the locus of decision making within the familial periphery, whereas all but one (household head) illiterate girl adolescent were out side the process.

CHAPTER FIVE

Basic competency

It is the legal and moral obligation of any government to provide at least basic education to meet the basic learning needs of the children of any country. The Jomtien declaration 1991 has defined this basic education as "the knowledge, skills, attitudes and values necessary for people to survive, to improve the quality of their lives, and to continue learning" (WCEFA 1990). The NFPE education is supposed to give the students basic competencies necessary for coping with the problems related to their real life situation. In light of this idea, BRAC has designed a new method of assessment in gauging the educational progress of the children in achieving the basic competency, which is termed as Assessment of Basic Competencies (ABC) in 1992. This case study has followed the ABC tool to assess the basic competency level of adolescents. An implicit intent was also intended to examine the retention level of BRAC graduates along with assessing their basic competency, by including BRAC plus formal school attending adolescents in the sample frame. There are three major parts of the ABC instrument in an assessing child's ability to read and write, to work out everyday arithmetic and their knowledge/attitude regarding selected life skills necessary for improving quality of life.

The result shows that all but one of the adolescents who attended both BRAC and government schools possessed complete basic competency, and the single adolescent of this group who had partial competency, continued only one year of formal schooling after her graduation from the BRAC school (table A12). Only one third of the adolescents who graduated from the BRAC schools only had basic competency and two thirds of them

were partially competent. The girl graduates of only BRAC schools were comparatively less competent than the boy graduates, as 5 out of 6 girls were partially competent as opposed to 1 out of 3 boy adolescents (table A12). This appears to indicate that two years of BRAC schooling in a KK School is not enough for retaining basic competency in the adolescents. But the area wise information of the adolescents' performance (table A13. 14, 15) shows a different picture as most (5 out of 7) of the partially competent adolescents had come from one area. This indicates that there are some low-performing schools unable to teach the adolescents basic competency. On the other hand, no illiterate adolescent had basic competency, although most of them were partially competent and one third of them were completely incompetent.

CHAPTER SIX

Discussion and recommendations

The study aimed to measure the overall impact of BRAC's education programme on adolescents who completed BRAC schooling and continued at least one year in formal school. These two groups of literate adolescents were taken to have a clear understanding of the differential impacts on the lives of the adolescents according to the duration of their involvement with the education programme. The study shows little difference between these two literate groups except in achieving basic competency. 'BRAC plus formal school-attending adolescents' showed better performance in attaining basic competency than the 'BRAC school graduates'. It suggests that only three years of BRAC schooling may not be enough to achieve basic competency or retention of the competencies achieved, while a couple of years' formal schooling helped a lot.

Although the comparative economic status of the 'BRAC school graduates' and 'BRAC plus formal school-attending adolescents' was higher compared to illiterate adolescents but still 8 out of 18 literate adolescents were always or occasionally in deficit economic status. This alludes to the slow pace of economic development of 'BRAC school graduates' and 'BRAC plus formal school-attending adolescents'. On the other hand, among these economically deprived adolescents, girls were more prominent and *pro rata* lagging behind compared to their male counterparts. This actually suggests women's lower pace of economic improvement due to various socio-cultural norms despite their schooling in the same schools. For example, adolescent boys had changed their occupations from less income earning activities to higher income earning activities while adolescent girls mostly related to the same home-based traditional non-marketable economic activities.

Information on consumption and home-based production reveals literate adolescents' better-off condition compared to the illiterate adolescents. This manifests the positive

impact of education in changing attitude of adolescents and undertaking an earnest endeavour to achieve improved nutritional status within the household.

This study explicitly set forth most of the literate adolescents' involvement with various developmental organisations which gave them easy access to the institutional loans, and let them chance to save their own money for increasing capital base, and all these in turn potentiated a higher income opportunity for them.

It was found that the literate adolescents were more aware than that of illiterate adolescents on the issues which affect the social life of the people. There is a little difference between literate and illiterate girls in practice of dowry. None of the adolescents, irrespective of literacy status, were able to mention the legal age of marriage. Both the literate and illiterate respondents showed positive attitude towards family planning. But in practice literate girls on average, took their first child after 3 years of marriage. They did it in keeping their health safe and sound. This indicates that the BRAC education programme has influenced girls' knowledge and practices of safe motherhood. The literate girls were unable to name all the six vaccine-preventable diseases, which testify the weakness of the schools or of the curriculum. Use of safe latrine is another issue where literate adolescents showed better performance. But still there were literate adolescents who were using unsafe latrine. Use of safe latrine is actually depending partly on the economic ability and partly on the attitude of the household members.

'Changes in women's lives' is the most important impact that the BRAC education programme has brought about in the lives of the adolescent girls. Most literate girls expressed their complacence on increasing status within the community, and their participation in the household decision making process. On the other hand, due to the involvement in different income earning activities the literate adolescent girls contributed to household income and expenditure more frequently than the illiterate adolescents.

Therefore, it is evident from the above analysis that BRAC's education programme has influenced various aspect of adolescents' lives. The impact was more decidedly evincing through economic achievements of the adolescents. The social impacts of education was found to be less expressed among them. The reason, most probably, is that transformation of education into social impact takes time and it flourishes only in a benign atmosphere. On the other hand, individual impact of education in the form of empowerment of the women was evident among women due to their involvement with the BRAC education programme.

Based on the findings of this study the following recommendations are suggested:

- It would be more useful to introduce a separate curriculum for the older children (*Kishor Kishori*) who are preparing themselves to enter into the adult life immediately after graduation from BRAC schools;
- There can be some curricular changes towards attaining occupational skills by the adolescents which will be more congruent to the girls' employment opportunity;
- To attain basic education and to acquire required life skills, the whole BEOC model could be changed to an integrated five-years curriculum;
- The basic health issues should be more emphasised in the curriculum and in the class room practice; and
- Democracy and human rights-related issues can be introduced in the curriculum so that the learner can practice it immediately after their graduation from BRAC schools.

Annex tables

Annex Table 1: Economic condition of the BRAC graduates and non-program participants

Category of case			Always deficit	Occasionally deficit	Equal	Surplus	Total
BRAC school graduate only	Male	Married	-	-	-	-	-
		Unmarried	-	1	1	1	3
	Female	Married	-	1	5	-	6
		Unmarried	-	-	-	-	-
BRAC school plus formal school	Male	Married	-	-	-	-	-
		Unmarried	-	1	1	1	3
	Female	Married	2	3	1	-	6
		Unmarried	-	-	-	-	-
No schooling	Male	Married	-	-	-	-	-
		Unmarried	-	3	-	-	3
	Female	Married	1	-	3	-	4
		Unmarried	1	-	1	-	2
Total			4	9	12	2	27

Annex Table 2: Occupation of literate and illiterate respondents

Occupation	BRAC graduates and BRAC plus formal school graduates			Illiterates		
	Male	Female	Total	Male	Female	Total
Shop keeper	2		2			
Poultry and livestock rearing		7	7			
Farming	1		1			
Day labour	1		1	1	2	3
Student	2		2			
Bonded labour				1		1
House maid					2	2
Housewife and unemployed		5	5		3	3
Total	6	12	18	2	7	9

Annex Table 3: Involvement with income generating activities

Category of case			Involvement with IGA		
			Yes	No	Total
BRAC school graduates	Male	Married			
		Unmarried	3		3
	Female	Married	5	1	6
		Unmarried			
BRAC graduates plus	Male	Married			
		Unmarried	3		3
	Female	Married	3	3	6
		Unmarried			
No schooling	Male	Married			
		Unmarried	3		3
	Female	Married	3	1	4
		Unmarried		2	2
Total		20	7	27	

Annex Table 4: Involvement with developmental organizations

category of case			Involvement with NGOs				Not involved	Total
			BRAC	ASA	Local club	Grameen		
BRAC school graduates	Male	Married					-	
		Unmarried	1		1		1	3
	Female	Married	2	1		1	2	6
		Unmarried						-
BRAC graduates plus	Male	Married					-	
		Unmarried			2		1	3
	Female	Married					6	6
		Unmarried						
No schooling	Male	Married						
		Unmarried					3	3
	Female	Married					4	4
		Unmarried					2	2
Total		3	1	3	1	19	27	

Annex Table5: Source of loan

Category of case			Source of loan					Total	
			BRAC	ASA	GB	ML	LC		Relatives
BRAC school graduates	Male	Married							
		Unmarried	1			1	1	3	
	Female	Married	2	1	1			4	
		Unmarried							
BRAC graduates plus	Male	Married							
		Unmarried				1	2	3	
	Female	Married				1	1	2	
		Unmarried							
No schooling	Male	Married							
		Unmarried				1		1	
	Female	Married				1		1	
		Unmarried					1	1	
Total			3	1	1	5	3	2	15

Annex Table 6: Savings information of the literate and illiterate adolescents

Category of case			Savings		Total
			Yes	No	
BRAC school graduates	Male	Married			
		Unmarried	3		3
	Female	Married	4	2	6
		Unmarried			
BRAC graduates plus	Male	Married			
		Unmarried	2	1	3
	Female	Married	4	2	6
		Unmarried			
No schooling	Male	Married			
		Unmarried	1	2	3
	Female	Married	2	2	4
		Unmarried		2	2
Total			16	11	27

Annex Table 7: Participants and non-participants' knowledge on dowry

Category of cases			KODASP		KOLAD		KOP		DAM	
			right	wrong	know	don't know	know	don't know	yes	no
BRAC school graduate only	Male	Married	-	-	-	-	-	-	-	-
		Unmarried	3	-	3	-	-	3	-	-
	Female	Married	6	-	6	-	-	6	4	2
		Unmarried	-	-	-	-	-	-	-	-
BRAC school plus formal school	Male	Married	-	-	-	-	-	-	-	-
		Unmarried	3	-	3	-	-	3	-	-
	Female	Married	6	-	4	2	-	6	3	3
		Unmarried	-	-	-	-	-	-	-	3
No schooling	Male	Married	-	-	-	-	-	-	-	-
		Unmarried	2	1	1	2	-	3	-	-
	Female	Married	4	-	-	4	-	4	4	-
		Unmarried	2	-	-	2	-	2	-	-
Total			26	1	17	10	-	27	11	5

Keys:

- KODASP = Knowledge on dowry as social problem
- KOLAD = Knowledge on law against dowry
- KOP = Knowledge on punishment
- DAM = Dowry at marriage

Annex Table 8: Immunisation

Category of cases			Knowledge			Behaviour	
			Correct	Partially correct	incorrect	Bring young children to EPI	Don't
BRAC school graduates	Male	Married					
		Unmarried		3		3	
	Female	Married		6		6	
		Unmarried					
BRAC school graduates and formal school	Male	Married					
		Unmarried	1	2		3	
	Female	Married		6		6	
		Unmarried					
No schooling	Male	Married					
		Unmarried			3		3
	Female	Married		2	2	2	2
		Unmarried		2		1	1
Total			1	21	5	21	6

Annex Table 9: Use of latrine by literate and illiterate adolescents

Category of cases			Type of latrine used					Total	
			Open air	Fixed whole surrounded	pit latrine	Fixed with slab latrine	Slab and pacca		Other
BRAC school graduate only	Male	Married	-	-	-	-	-	-	
		Unmarried	-	1	-	1	1	-	3
	Female	Married	-	4	-	1	1	-	6
		Unmarried	-	-	-	-	-	-	-
BRAC school plus formal school	Male	Married	-	-	-	-	-	-	
		Unmarried	-	1	-	2	-	-	3
	Female	Married	-	5	-	-	1	-	6
		Unmarried	-	-	-	-	-	-	-
No schooling	Male	Married	-	-	-	-	-	-	
		Unmarried	2	1	-	-	-	-	3
	Female	Married	-	3	-	1	-	-	4
		Unmarried	-	2	-	-	-	-	2
Total			2	17	-	5	3	27	

Annex Table 10: Hand washing after defecation

Category of cases			Hand washing after defecation				Total	
			Only water	earth/ash/soap	Soap	Other		
BRAC school graduate only	Male	Married	-	-	-	-	-	
		Unmarried	-	2	1	-	-	3
	Female	Married	-	6	-	-	-	6
		Unmarried	-	-	-	-	-	-
BRAC school plus formal school	Male	Married	-	-	-	-	-	
		Unmarried	-	2	1	-	-	3
	Female	Married	-	4	2	-	-	6
		Unmarried	-	-	-	-	-	-
No schooling	Male	Married	-	-	-	-	-	

Annex Table 13: Distribution of cases of Nonni area by category and basic competency

Category of case			Basic competency			
			Basic competency	partial competency	no competency	Total
BRAC school graduates only	Male	Married	-	-	-	-
		Unmarried	1	-	-	1
	Female	Married	-	-	-	-
		Unmarried	-	-	-	-
BRAC graduates and formal schooling	Male	Married	-	-	-	-
		Unmarried	1	-	-	1
	Female	Married	3	1	-	4
		Unmarried	-	-	-	-
No schooling	Male	Married	-	-	-	-
		Unmarried	-	-	1	1
	Female	Married	-	1	-	1
		Unmarried	-	-	1	1
Total			5	2	2	9

Annex Table 14: Distribution of cases of Ahladipur area by category and basic competency

Category of case			Basic competency			
			Basic competency	partial competency	no competency	Total
BRAC school graduates only	Male	Married	-	-	-	-
		Unmarried	1	1	-	2
	Female	Married	-	4	-	4
		Unmarried	-	-	-	-
BRAC graduates and formal schooling	Male	Married	-	-	-	-
		Unmarried	-	-	-	-
	Female	Married	-	-	-	-
		Unmarried	-	-	-	-
No schooling	Male	Married	-	-	-	-
		Unmarried	-	1	-	1
	Female	Married	-	1	-	1
		Unmarried	-	-	1	1
Total			1	7	1	9

Annex Table 11: Contribution to the family income by literate and illiterate adolescents

Category of cases			Contribution to the family income	
			Yes	No
BRAC school graduates	Male	Married		
		Unmarried	3	
	Female	Married	5	1
		Unmarried		
BRAC graduates plus	Male	Married		
		Unmarried	3	
	Female	Married	3	3
		Unmarried		
No schooling	Male	Married		
		Unmarried	3	
	Female	Married	3	1
		Unmarried		2
Total			20	7

Annex Table 12: Distribution of the respondents by category and basic competency

Category of cases			Basic competency			
			Basic competency	partial competency	no competency	Total
BRAC school graduates only	Male	Married	-	-	-	-
		Unmarried	2	1	-	3
	Female	Married	1	5	-	6
		Unmarried	-	-	-	-
BRAC graduates and formal schooling	Male	Married	-	-	-	-
		Unmarried	3	-	-	3
	Female	Married	5	1	-	6
		Unmarried	-	-	-	-
No schooling	Male	Married	-	-	-	-
		Unmarried	-	2	1	3
	Female	Married	-	4	-	4
		Unmarried	-	-	2	2
Total			11	13	3	27

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Annex Table 15: Distribution of cases of Nazirhat area by category and basic competency

Category of cases			Basic competency			
			Basic competency	partial competency	no competency	Total
BRAC school graduates only	Male	Married	-	-	-	-
		Unmarried	-	-	-	-
	Female	Married	1	1	-	2
		Unmarried	-	-	-	-
BRAC graduates and formal schooling	Male	Married	-	-	-	-
		Unmarried	2	-	-	2
	Female	Married	2	-	-	2
		Unmarried	-	-	-	-
No schooling	Male	Married	-	-	-	-
		Unmarried	-	1	-	1
	Female	Married	-	2	-	2
		Unmarried	-	-	-	-
Total			5	1	-	6