



POVERTY AND ECONOMIC VULNERABILITY IN SOUTH ASIA: DOES IT IMPACT GIRLS' EDUCATION?

Eshya Mujahid-Mukhtar



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SERIES FOREWORD

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

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

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

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

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

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

Come, join the debate!

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Eshya Mujahid-Mukhtar

ACRONYMS

DFA	Dakar Framework for Action
ECE	Early Childhood Education
EFA	Education for All
GDI	Gender Development Index
GEM	Gender Empowerment Measure
GPI	Gender Parity Index
HDI	Human Development Index
HDR	Human Development Report
HIV	Human Immunodeficiency Virus
HPI	Human Poverty Index
LTTE	Liberation Tigers of Tamil Eelam
MDG	Millennium Development Goal
NFBE	Non-Formal Basic Education
NGO	Non-Government Organization
NPA	National Plan of Action
PPP	Purchasing Power Parity
SA	South Asia
UNAIDS	(Joint) United Nations Programme on AIDS
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNFPA	United Nations Fund for Population Activities
UNICEF	United Nations Children's Fund
WHO	World Health Organization

SUMMARY

Education is a fundamental human right and the key to sustainable development and peace and stability within, and among, countries. Education as a human right makes it incumbent on each government to ensure the provision of basic education to all citizens, both males and females. In order to emphasize the importance of education as a national, and indeed global, priority, the United Nations has arranged several international conferences and sponsored international conventions which compel signatory governments to give increased attention to education. Despite these conventions, poor governance and resource constraints have hampered governments in low-income countries from providing education for all. On the other hand, poverty and cultural factors have restricted household demand for education, with economic survival and cultural norms taking precedence over educating children.

Besides the rights-based argument, investment in education is also rationalized on economic grounds, i.e. on rates of return and efficient allocation of resources. Also, investment in education entails externalities in terms of social benefits which are not captured by individuals or households, and which therefore justify state intervention either through direct production and provision of education or by subsidizing education. The same argument justifies greater subsidies to female education as social benefits from female education (e.g. reduced fertility, improved health) are greater than those from male education.

International evidence indicates that income has a positive impact on girls' education and vice versa. Countries with higher GDP per capita have higher girls' enrolment.

Families in higher income quintiles have higher levels of girls' enrolments, in both urban and rural areas. Statistical estimates also show that per capita income has a significant and positive impact on girls' enrolments. On the other hand, data also shows that female literacy impacts female incomes positively; and economic returns to female education are higher than those for males. Hence, in most poor countries there prevails a vicious circle:

Low income → low demand for education → low investment → insufficient delivery of education services → low levels of education → low income

This also points to the fact that government intervention in the education sector, i.e. by providing good quality, affordable education to its citizens, especially the poor, can turn this vicious circle into a virtuous cycle.

Statistical information for most of the South Asian countries reflects high levels of poverty and low levels of human development. While budgetary allocations for education are low, poor governance and low absorptive capacity of agencies assigned the task of providing education lead to even poorer outcomes. As a result, enrolment levels, especially of girls, are low. As mentioned above, this problem is further accentuated by widespread poverty, cultural and supply constraints. In summary:

Public expenditures in education, though rising, are still low and utilization of budgetary allocations is also low due to capacity constraints in the system.

As such, increasing education expenditures may be a necessary though not sufficient condition for improvements in education in general, and girls' education in particular. Decentralized school management with better governance and community participation can help the overall functioning of the school system.

Demand-side factors hindering girls' education include household poverty, cultural reasons related to segregation of the sexes and security concern for girls. The latter is accentuated by lack of some basic school amenities like boundary walls and toilets within the school premises.

Education policies should address these issues through awareness campaigns, legislation and community and parents' involvement.

Supply-side factors hindering girls' education include lack of girls' schools, poor quality of education delivered and shortage of qualified female teachers.

Measures to overcome these obstacles would require substantial investments.

Factors which have helped in promoting girls' education include: poverty-alleviating measures such as stipends, free textbooks, school meals; edible oil distribution; and quality-improving steps such as trained female teachers, provision of missing facilities and community participation.

More of such incentives are required to improve girls' education.

In the context of poverty, both macro and micro level data show that income positively affects girls' education. Also, there are higher returns to female than male education.

As such, efforts are required for improving information and analysis to determine potential interactions between macroeconomic policies, employment policies and educational investments in improving female education.

To improve female enrolments in the developing economies of South Asia, it is, therefore recommended that:

Macroeconomic policies: Efforts are required for improving information and analysis to determine the potential interactions between macroeconomic policies, employment policies and educational investments, in overcoming constraints to female education. As poverty is one of the main factors hindering female education, policies for maintaining macroeconomic stability, improving the overall economic conditions, creating an investment friendly environment to accelerate economic growth and direct interventions to reduce poverty can help in promoting education, especially girls' education. Also, as girls' education is a high return investment both for households and for governments, most countries in South Asia need to increase public spending on education. This, however, has to be done by creating additional fiscal space in the national (and sub-national) budgets by improved resource mobilization and reducing low-priority expenditures.

Public expenditure and education sector financing: Increasing education expenditure is a necessary but not sufficient precondition for expanding enrolment and tackling

the gender gap. Poor governance, weak financial management and antiquated budgetary practices lower the effectiveness of public expenditure. Decentralization of school management can help in improving the overall functioning of school systems. Similarly, improving overall governance and capacity of the education delivery system through institutional reforms and amending the modes of service delivery can lead to significant gains in improving educational standards. Serious consideration should be given to private delivery with public financing of education wherever possible.

Education policies: The most successful interventions for promoting female education involve a package of measures such as more flexible schedules, stipends, free textbooks and school feeding programmes that can directly *reduce costs to the parents of sending their daughters to school*. In addition, separate girls' schools, construction of boundary walls, provision of toilets and recruitment of female teachers are measures which can encourage female enrolments.

Legislative measures: Legislation which makes education compulsory up to a certain age could be useful in promoting enrolment generally, and particularly enrolment of females. However, in countries where limited access and economic constraints (on households) to girls' education are outside the control of the parents, enforcing such legislation is neither just nor feasible. Hence, promulgation of such legislation has to be accompanied by remedial measures to improve access to and the quality of girls' schools and removing the demand side constraints through various interventions.

Awareness campaigns: Awareness and enrolment campaigns linked to adult literacy or other non-formal education for adults may be particularly successful. The involvement of community and/or religious leaders in promoting female education may be another potentially successful strategy.

Incentives and subsidies to female education: Subsidies to girls' education are justified on both efficiency (externalities) and equity grounds. Incentives are necessary to overcome the direct and opportunity costs of female education, where these may be higher than those for boys and/or where parents tend to favour educating boys in a situation of scarce resources. For example, flexible school timings may be introduced for girls who have high opportunity costs of attending school in the morning. As, once instituted, it would be politically difficult to roll back these subsidies, utmost care is required in their design. Also, some standards setting and subsidies (especially for girls) may be extended to improve education in small non-state schools set up for vulnerable groups such as the poor, refugees, minorities,

tribal people and excluded groups living in hard-to-reach areas such as desert or high mountains.

Recruiting female teachers: A major strategy to bring girls to school is recruitment of female teachers. However, this strategy, at times, has created its own problems. In most South Asian countries, teacher absenteeism is higher among female teachers. This is partly due to health and maternity reasons and partly due to the scarcity of adequate transport, which affects the mobility of women more than that of men. It is therefore important that teacher recruitment policy gives preference to local teachers, who not only have a stake in the community but also have fewer mobility problems.

Girls' enrolment in South Asia tends to be low due to a host of factors such as tradition and societal constraints, but economic reasons seem to be dominant – be it the poverty of the country or of the households. However, evidence from the same countries indicates that returns to education, particularly girls' education, are high. In addition, there are significant positive social benefits to female education, which implies that the poverty-related vicious circle could be broken or even converted into a virtuous cycle through investment in education. To remedy this vicious circle, countries will have to seriously implement a package of policy measures, comprising enhanced budgetary allocations, legislation for compulsory education, provision of proper school infrastructure and trained female teachers. In these efforts the governments will need the active participation of private and non-government sectors, the local communities and the international development partners.

INTRODUCTION

1.1 The Importance of Education: A Fundamental Human Right

Education is a fundamental human right. It is the key to sustainable development and peace and stability within and among countries and thus an indispensable means for effective participation in the rapidly globalizing societies and economies of the 21st century.

The economic, social and political opportunities available to people are enhanced by education. It empowers them to take control of their lives. Education equips them with tools to combat poverty and provides them with greater choices to improve their lives socially and economically, as well as those of their families.

As education is a human right, it is incumbent on each government to ensure

the provision of basic education to all citizens, both males and females. In order to emphasize the importance of education as a national, and indeed global, priority, the United Nations has taken the lead in arranging several international conferences and sponsoring international conventions which makes it binding on the governments (including those in South Asia) to give increased attention to education.

The key international conventions, endorsed by the South Asian countries, emphasizing an individual's right to education include the following:

- *Universal Declaration of Human Rights (1948)*. Article 26: 'Everyone has the right to education. Education shall be free, at least in the elementary and fundamental stages. Elementary education shall be compulsory.'

- *Convention on the Rights of the Child (1989)*. Article 28: 'The child has a right to education, and the state's duty is to ensure that primary education is free and compulsory, to encourage different forms of secondary education accessible to every child, and to make higher education available to all on the basis of capacity.'
- *World Declaration on Education for All (EFA, 2000)*. 'Basic education should be provided to all children, youth and adult'; and:
 - Article 7: focuses on the attainment by year 2015 of six EFA goals which emphasize: (i) expanding and improving early childhood education; (ii) ensuring access to free and compulsory primary education of good quality, particularly by girls and children in difficult circumstances; (iii) ensuring the learning needs of all young people and adults; (iv) improving adult literacy; (v) eliminating gender disparities in primary and secondary education; and (vi) improving all aspects of the quality of education.
- *Millennium Development Goals (2000)*. All UN member states declared that, by 2005, the following education-related goals will be realized:
 - Goal 2: Achieve universal primary education
 - Target 3: Ensure that all boys and girls complete a full course of primary schooling*
 - Goal 3: Promote gender equality and empowerment of women
 - Target 4: Eliminate gender disparity in primary and secondary education preferably by 2005, and at all levels by 2015.*
- *Worst Forms of Child Labour Convention (1999)*. Article 7 (2c): 'Each member shall, taking into account the importance of education in eliminating child labour, take effective and time-bound measures to ensure access to free basic education, and wherever possible and appropriate, vocational training, for all children removed from the worst forms of child labour ...'

Despite the above conventions, governments, across the globe as well as in South Asia, have been unwilling or unable to discharge this important duty towards their citizens. This is primarily due to shortage of financial or human resources, which have to be allocated to meet various, and usually competing, objectives of the government.

However, given the scarcity of financial resources in developing countries, catering solely to supply-side problems (access and quality) may not yield desired outcomes. Certain demand-side aspects need to be considered, while less than expected or desired returns from public investments can, in fact, lead to lowering of the priority of education in subsequent policies of the government.

Besides the rights-based argument, another dimension to the current development policy emphasis on human resource development in general, and female education in particular, stems primarily from economic efficiency and social welfare arguments. Investment in education is rationalized on economic grounds, i.e. on rates of return and efficient allocation of resources, using neo-classical models of household decision-making.¹ An extension of this argument, but still from a mainstream economic perspective, is that investment in education entails externalities in terms of social benefits which are not captured by individuals or households, and which therefore justify state subsidies to education. More specifically, this argument is used to justify greater subsidies to female education as social benefits to female education (e.g. reduced fertility, improved health) are greater than those to male education. (Herz *et al.*, 1991; King and Hill, 1993).

In this context, this paper attempts to highlight the impact of key economic factors contributing towards the promotion of, or inhibiting, female education in South Asia. More specifically, it:

- identifies the key factors, with special focus on the role of poverty, influencing female education in the region; and assesses, using statistical tools, the impact of poverty on female enrolments;
- assesses the role of female education on female employment and earnings, with implications for poverty reduction; and
- formulates a set of recommendations for promoting female education and, thereby, alleviating poverty.

1.2 Female Education and EFA & MDGs

During the World Educational Forum in Dakar (April 2000), the Secretary General of the United Nations launched the decade of 'education for girls', with UNICEF as the lead agency. The Forum noted that although the Education for All (EFA) 2000 Assessment demonstrated that there had been significant progress in many countries, it was unacceptable in the year 2000 that more than 113 million children had no access to primary education, 880 million adults were illiterate and gender discrimination continued to permeate education systems. The assessment also indicated the need to look at girls' education as a component of the global and national drive for Education for All; it was stated that the education of girls must be considered in the general context of 'gender equality', including education for women. The major goals adopted in the Dakar Framework for Action

- reviews the present situation of education, with particular reference to female education, in the eight South Asian countries: Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka;

therefore included the elimination of gender discrimination in education by 2015:

- ensuring that the learning needs of all young people and adults are met through equitable access to appropriate learning and life skills programmes; and
- achieving a 50 per cent improvement in levels of adult literacy by 2015, especially for women, and equitable access to basic and continuing education for all adults.

(Articles 7 (iii) and (iv), The Dakar Framework for Action)

The United Nations Millennium Summit, held in September 2000, adopted the Millennium Declaration which highlights a set of targets with corresponding indicators known as the Millennium Development Goals (MDGs) to be accomplished by 2015.

The MDGs set out a powerful agenda for a global partnership to fight poverty, offering a shared vision of a better world by the year 2015. They aim to cut extreme poverty by half, ensure that every child has the chance to go to school and live a long, healthy and productive life, and bring discrimination against women to an end. The risks of dying as a result of childbirth are to be dramatically reduced, deadly diseases brought under control, the environment better managed, and the benefits of progress more equally shared by all the nations of the world. Together, the aspirations set out in the MDGs and their

associated targets and indicators represent a powerful framework for action.

More specifically, Millennium Development Goal 3: 'Promoting Gender Equality and Women Empowerment' challenges discrimination against women, and seeks to ensure that girls as well as boys have the chance to go to school. Its target is to 'eliminate gender disparity in primary and secondary education by 2005 and to all levels of education no later than 2015'. Indicators linked to this goal/target aim to measure progress towards ensuring that more women become literate, have more voice and representation in public policy and decision making, and have improved job prospects.

However, the issue of gender equality is not limited to a single goal – it applies to all of them. Without progress towards gender equality and the empowerment of women, none of the MDGs will be achieved. Subsequent to the Dakar Framework for Action and the MDGs, countries in South Asia developed their respective strategies and action plans to achieve these goals.

1.3 Cost–Benefits of Female Education

1.3.1 Private returns to female education

Private returns accrue to individuals or households from investment in education. These are generally believed to be similar for boys and girls, and are usually measured by increased earnings as a result of higher levels of education.

Female education leads to direct economic benefits in the form of higher lifetime earnings for women while the society and community also benefit from lower incidence of poverty and higher productivity of its labour force. In Bangladesh, it was found that the average salary of a secondary-school educated woman is as much as seven times higher than that of a woman with no education (Haq and Haq, 1998). Studies reveal that for each additional year of schooling, women's wages increase by 10 to 20 per cent. In South Asia, where literacy and enrolment rates are low, the returns to education are particularly high. In India, it was found that women who had completed high school earned one and a half times more than those without education and women with technical training earned three times more than women with no education. In Pakistan, it was found that women with a primary education earned 24 per cent more than those with no education, while men with the same level of education earned only 17 per cent more than those with no education (Ashraf and Ashraf, 1996).

If rates of return to education are similar for boys and girls or more for girls, then under-investment by parents in girls' education requires an explanation. Several rationalizations have been forwarded in this regard:

- The overall costs of educating girls are higher vis-à-vis boys. These include direct costs both to the society (separate schools and/or

expensive schools, i.e. being closer to settlements and therefore requiring more expensive land, requiring boundary walls, etc.) and the households (e.g. for uniforms – especially where seclusion is required – or provision for safe transport), or indirect or opportunity costs because girls do more labour in the household than boys (Herz *et al.*, 1991).

- Boys can share their education costs because of their better earning abilities.
- The returns to investment in a girl's education do not accrue directly to her parents, who make this investment decision,² but to the girl's husband and in-laws. On the other hand, in developing countries, where patriarchal family system is a norm, the boys are more likely to support their parents in old age or contribute to the household's future sustenance.
- Parents generally do not have perfect information about the returns to female education, and/or regard the risks associated with investment in female education as greater than those with boys.
- There are other, non-economic, religious or cultural, constraints which prevent parents from investing in female education.

Many studies (e.g. Schultz, 1991) have argued that, when appropriate methodology is used, private returns to

girls' education are at least as high as they are for men, varying from 30 per cent in developed countries to 10 per cent in less developed countries. The returns to low levels of education are high especially for women in South Asia,³ and there is a large premium to women for possession of middle and secondary levels of education – and the premium is greater than that for men. Schultz gives the following reasons to explain why, given these high returns, investment in female education is low:

... the structure of aggregated demand for labour ... economic constraints such as per capita income, the costs of delivering school services and the structure of regulations and incentives in public (and private) education systems, and the preferences of parents who may fail to value increased productivity of females as highly as that of males, or to appreciate the enhanced non-market productivity of better educated women. (Schultz, 1991)

This implies that the policy has to focus on reducing the costs of and changing the structures of delivery of schooling services, on the one hand, and interventions to change parental attitudes and household behaviour on the other.

Herz *et al.* (1991), though using the same basic framework, have a somewhat different emphasis: they argue that the returns to female education may be lower than those to male education for reasons which have not been accounted for in many estimates to date, i.e. because of labour market conditions, biases in

allocations of resources, macroeconomic policy distortions, or higher direct costs of girls' schooling or opportunity costs of girls' labour. They argue that a vicious circle ensues whereby:

men earn more, making the returns to male schooling higher, so boys are sent to school more often than girls. Girls then grow up lacking the education they need to compete. Cultural traditions may reflect and reinforce economics, especially in poor rural settings. (Herz et al., 1991)

This suggests the need for action at the level of macroeconomic policy and the labour market, as well as directly in education policy.

1.3.2 Social returns to female education

Apart from the private returns to education, there are social benefits to female education, which are believed to be higher than those for male education. Social rates of return to female education are generally thought to be highest at primary level, and lower at secondary and particularly tertiary levels (Schultz, 1991). There is some evidence, however, that shows that social rates of return at secondary level may be higher than previously thought (Herz *et al.*, 1991). Herz *et al.* (1991) present considerable evidence of the links between female education and, for example, child health, child education and family size, to support their claim of higher social returns to female education. However, the difficulty of quantifying health and

other social benefits means that these wider externalities are often not included in calculations, thus tending to lower estimates of social rates of return to female education.⁴

Female education is also the key to overcoming oppressive customs and traditions that have neglected the needs of girls and women. Besides, women's education greatly improves their ability to manage basic childcare, increase the nutritional content of the household's diet, ensure more effective diagnosis of diseases, and improve elementary healthcare. Educated mothers are also more likely to send both girls and boys to school and to keep them in school longer. The level of mothers' education is a vital factor in determining infant and child mortality. Empirical evidence suggests that after controlling for other socio-economic differences, the children of educated mothers have higher survival rates through infancy and childhood. Educated women are likely to be more aware about nutrition, hygiene and healthcare. Education increases women's knowledge about controlling fertility and access to family planning services, and often encourages them to delay the age at which they marry. Educated women enjoy an improved status in family, community and society.

In view of these benefits, the World Education Forum held in Dakar 2000 agreed on the Dakar Framework for Action which calls for an end to gender discrimination in education by the year 2015. Also held in 2000, the United

Nations Millennium Summit formulated the Millennium Development Goals (MDGs) which are based on a powerful agenda for a global partnership to fight poverty. The MDGs aim to cut extreme poverty by half, ensure that every child has the chance to go to school and live a long and healthy life, and bring discrimination against women to an end.

1.4 The Key Issue in South Asia: Poverty, Society and Education

In South Asia, education in general, and female education in particular, has suffered immensely due to rampant poverty and regressive social values and traditions. This is compounded by the relatively low priority it is accorded in governments' policies and budgets. Thus, an explosive vicious circle is created.

Overall, literacy in South Asia is only 48 per cent for females, though it is 72 per cent for males. Social systems discriminate against females from birth in matters of health, nutrition, education and employment. Besides devastation caused by wars and natural disasters, there are large proportions of the population, i.e. women, remain malnourished, illiterate with no or negligible income-earning ability. Although over the last few decades the incidence of poverty (i.e. the proportion of poor in the population) in the South Asia region has declined, in absolute terms the number people living below the poverty line has increased, thus perpetuating the vicious circle of female

discrimination, illiteracy and even more poverty. International evidence suggests that the best mode of breaking this vicious circle is through education. Governments, therefore, need to intervene through appropriate and clear sets of policies and committed resources, particularly targeted towards low income households, to ensure provision of good quality education to all citizens, especially the poor.

In order to achieve this provision, the South Asian governments have developed strategies and action plans to promote girls' education through formal and non-formal means, provision of school infrastructure and recruitment of female teachers to encourage girls' enrolment. Special incentives such as free textbooks, stipends and school feeding programmes have been introduced, with varied levels of effectiveness across the region.

SOCIO-ECONOMIC PROFILE OF SOUTH ASIAN COUNTRIES

In cross-country/regional studies, reference to some international indices of development is useful. One such index is the **Human Development Index** (HDI), which provides a composite measure of three dimensions of human development: (i) living a long and healthy life (measured by life expectancy); (ii) being educated (measured by adult literacy and enrolment at the primary, secondary and tertiary level); and (iii) having a decent standard of living (measured by purchasing power parity, PPP, income). The index is not in any sense a comprehensive measure of human development. It does not, for example, include important indicators such as respect for human rights, democracy, inequality and status of women in the society. However, what it does provide is a broad prism for viewing human progress and the

complex relationship between income and well-being.

A related index is the **Gender Development Index** (GDI). This is not a measure of *gender inequality*; rather, it is a measure of *human development* that adjusts the human development index (HDI) to penalize for disparities between women and men in the three dimensions of the HDI: a long and healthy life, knowledge and a decent standard of living (as measured by estimated earned income).⁵

Another index, the **Gender Empowerment Measure** (GEM), is intended to measure women's and men's abilities to participate actively in economic and political life and their command over economic resources. In contrast to the GDI, which is concerned with well-being, the GEM focuses on

agency. It measures three dimensions in this area: political participation and decision-making power; economic participation and decision-making power; and command over economic resources.

2.1 Development Profile

In the context of the HDI, recent evidence (UNDP, 2006) indicates that South Asian countries, except for Sri Lanka and the Maldives, rank in the bottom 30 per cent of the countries, i.e. below the rank of 125 out of a total 177 countries ranked (Table 1). The GDI values, though lower than HDI values, reflect a somewhat better rank. Interestingly, the GEM ranks available for the three countries show improvement, mainly due to the increase in the political participation of women in these countries.

2.2 Education and Health Profile

South Asia lags behind every other region except for sub-Saharan Africa in most social indicators (Table 2). In the majority of South Asian countries,⁶ over half of the adult female population is illiterate, with female adult literacy rates ranging between 13 per cent in Afghanistan and 48 per cent in India. Infant mortality rates, though much improved in the past three decades, remain generally high. Maternal mortality rates are still very high, especially in India, Pakistan and Nepal.⁷

In the context of nutrition, the percentage of malnourished population in all South Asian countries has declined over the past decade, though marginally especially in Pakistan where the under-nourished population percentage remains almost the same.

Table 1 South Asia: Human Development and Gender Empowerment Profiles

	Human Development Index (HDI)		Gender Development Index (GDI)		Gender Empowerment Measure (GEM)	
	Value	Rank	Value	Rank	Value	Rank
Afghanistan*	0.340	173	0.300	143		
Bangladesh	0.530	137	0.524	102	0.374	67
Bhutan	0.538	135	–	–	–	–
India	0.611	126	0.591	96	–	–
Maldives	0.739	98	–	–	–	–
Nepal	0.527	138	0.513	106	–	–
Pakistan	0.539	134	0.513	105	0.377	66
Sri Lanka	0.755	93	0.749	68	0.372	69

Source: UNDP (2006)

* Source: UNDP (2004): data available for 2002

Table 2 South Asia: Education and Health Profiles

	Adult literacy* (2000-04)			Infant mortality rate (per 1,000 live births)		Maternal mortality ratio (per 100,000 live births) 1990–		Population undernourished (% of total)	
	Both	Females	Male	1970	2004	2004	2000*	1990/92	2001/03
Afghanistan	28	13.0	43.0		115**		1600**		70**
Bangladesh	43	33.0	52.0	145	56	380	380	35	30
Bhutan	–	–	–	156	67	260	420	–	–
India	61	48.0	73.0	127	62	540	540	25	20
Maldives	96	96.0	96.0	157	35	140	110	17	11
Nepal	49	35.0	63.0	165	59	540	740	20	17
Pakistan	50	36.0	63.0	120	80	530	500	24	23
Sri Lanka	91	89.0	92.0	65	12	92	92	28	22

Source: UNESCO (2007); UNDP (2006)

* Statistic for 2000, adjusted by UNICEF, WHO and UNFPA

** Source: UNDP (2004): data available for 2002; data for undernourished population is for 2001

2.3 Economic Profile

Economically, South Asian countries are a group of low income⁸ countries (Table 3a). Per capita incomes in South Asia

vary from \$1,490 in Nepal to \$4,390 in Sri Lanka. In most countries, the percentage of women involved in economic activity is below 50 per cent, ranging between 32 per cent in Pakistan

Table 3a South Asia: Income and Economic Activity

	GDP per capita (PPP US\$) 2004	% in economic activity (15+ years) 2004		Estimated earnings (PPP US\$)		Ratio of estimated earnings female/male
		Female	Female as % of male	Female	Male	
Afghanistan*	822	48.1	57	402	1,182	0.34
Bangladesh	1,870	52.9	61	1,170	2,540	0.46
Bhutan	1,969	44.3	55	–	–	–
India	3,139	34.0	41	1,471	4,723	0.31
Maldives	–	46.1	64	–	–	–
Nepal	1,490	49.7	63	995	1,993	0.50
Pakistan	2,225	32.0	38	977	3,403	0.29
Sri Lanka	4,390	35.0	45	2,561	6,158	0.42

Source: UNDP (2006)

* Source: UNDP (2004): data available for 2002

and 52.9 per cent in Bangladesh. Estimated earnings of males are higher than those for women, with the gap widest in Pakistan (female earnings are only 29% of male earnings) and India (female earnings are 31% of male earnings).

2.4 Poverty and Vulnerability

With almost half of their population, i.e. women, being mostly illiterate and economically inactive with low earnings, most South Asian countries have, not surprisingly, a high incidence of poverty (Table 3b). The **Human Poverty Index (HPI)**,⁹ which shows *deprivation* in the three dimensions of the HDI, reveals that, except for the Maldives and Sri Lanka, South Asian countries are placed very

low in the poverty ranking. With reference to the national poverty lines, all countries display a high percentage of poor population, from one-quarter of the people in Sri Lanka to half of the people in Bangladesh. In India, Pakistan and Nepal, almost one-third of the people are poor by national standards of poverty.

If the \$2-a-day poverty standard is considered, the percentages of poor population rise drastically in South Asia: Nepal (69%), Pakistan (74%), India (80%) and Bangladesh (83%). Income inequality, based on the ratio of the share of income of the richest 10 per cent to that of the poorest 10 per cent, is fairly high in South Asian countries, ranging between 7 in Pakistan and Bangladesh and 16 in Nepal.

Table 3b South Asia: Poverty Profile

	Human Poverty Index (HPI-1)		% population below income poverty line			Ratio of richest 10% to poorest 10%
	Value	Rank	\$1 a day 1990–2004	\$2 a day 1990–2004	National poverty line 1990–2003	
Afghanistan*	59.3	94	–	70.0	–	7.17**
Bangladesh	44.2	85	36.0	82.8	49.8	6.8
Bhutan	39.0	71	–	–	–	–
India	31.3	55	34.7	79.9	28.6	7.3
Maldives	16.9	36	–	–	–	–
Nepal	38.1	68	24.1	68.5	30.9	15.8
Pakistan	36.3	65	17.0	73.6	32.6	6.5
Sri Lanka	17.7	38	5.6	41.6	25.0	8.1

Source: UNDP (2006)

* Source: UNDP (2004): data available for 2002

** Estimated for richest 20% to poorest 20%

Vulnerability, generally, relates to a population's exposure to drastic livelihood shocks, environmental degradation, natural disasters, absence of safety nets, low levels of health (due to high incidence of epidemic diseases) and nutrition, and state of political strife or conflict in the country.

Few quantitative indicators are available to depict the 'vulnerability' of a population directly. Variables generally used to assess the magnitude and extent of vulnerability are: (i) the percentage of population dependent on subsistence agriculture; (ii) the percentage of population covered by safety nets (public or private); (iii) the extent and outreach of philanthropy in the country; (iv) the frequency and percentage of population likely to be affected by conflicts (both

external and internal), natural disasters and epidemics, etc. As data on most of these variables is not available in developing countries, region-specific proxy variables are used instead. For example, in South Asia, percentage of rural population could be used as proxy for population dependent on subsistence agriculture; other indicators could be share of agriculture in GDP, sustainable access to improved water and sanitation, and prevalence of HIV.

Available quantitative data reflect that South Asian countries represent a 'vulnerable' population (Table 4). These countries are predominantly rural economies with a large percentage of population residing and working in the primary sector. This increases the vulnerability of its people, whose

Table 4 South Asia: Vulnerability in the Region

	% of rural population (2004)	Value added by agriculture (% of GDP)*	% of population without sustainable access to improved sanitation and water source 2004		Prevalence of HIV
			Water	Sanitation	
Afghanistan**	71.2	2005	60	33	<0.01
Bangladesh	75.3	21.0	26	61	<0.1
Bhutan	89.2	–	38	30	<0.1
India	71.5	19.0	14	67	0.9
Maldives	70.8	–	17	41	<0.2
Nepal	84.7	40.0	10	65	0.5
Pakistan	65.5	22.0	9	41	0.1
Sri Lanka	84.8	17.0	21	9	<0.1

Source: UNDP (2006)

* Source: World Bank (2007)

** Source: UNDP (2004): data available for 2003

livelihood is adversely affected drastically by any natural disaster. Box 1 summarizes some conflict and natural disasters that have been faced by South Asia.

Except for Nepal, where agriculture is the single largest sector, South Asian economies are most dependent on the services sector and not on the

'reliable' manufacturing sector, unlike the developed nations. With the exception of Sri Lanka, the percentages of population without sustainable access to improved sanitation are high, ranging from 30 per cent in Bhutan to 67 per cent in India. Exposure to deadly disease, e.g. HIV, is less than 0.1 per cent except in India (0.9%) and Nepal (0.5%).

BOX 1: VULNERABILITY OF SOUTH ASIA CONFLICT AND NATURAL DISASTERS

External Conflict

India and Pakistan have witnessed severe hostilities in the past six decades and fought three wars during this period. Military expenditures in both countries have been abnormally high with few resources diverted towards improving social sectors such as education, health, water and other social services.

In March 2002, Afghanistan was attacked by the Allied forces which ousted the extremist Taliban government. Taliban had been in control of the country after a long period of civil war which followed the Russian occupation of, and its subsequent withdrawal from, Afghanistan. Though rebuilding of the country has been slow as incidents of combat with NATO forces are still reported frequently, most of the Afghan refugees from neighbouring Pakistan and Iran have returned home. Schools, especially for girls, which had closed down during the Taliban regime have now begun to function normally.

Internal Conflict

For several years now, both Sri Lanka and Nepal have been facing internal conflict. The struggle of the Liberation Tigers of Tamil Eelam (LTTE) and the Maoist rebel uprising in Nepal have put severe pressures on their economies.

Natural Disasters

The human devastation of the tsunami in India and Sri Lanka has been severe. The Indian areas hit hardest by the tsunami are the southern coastal states of Tamil Nadu, Pondicherry, Andhra Pradesh and Kerala, and the Andaman and Nicobar Islands. Of these, the more industrially developed Tamil Nadu and Andhra Pradesh

are the most important in economic terms, particularly Chennai, a large port and the capital of Tamil Nadu. It has been hit the hardest financially, though the tsunami caused the most damage in the Andaman and Nicobar Islands.

In Sri Lanka, it rendered a large number of people homeless, displacing adults and children in a country which is already troubled by a decade-long civil war involving the Liberation Tigers of Tamil Eelam (LTTE). The maximum damage seems to be in the Batticaloa area, though there are very few reports of the actual damage in the areas controlled by the Tigers such as Kilinochchi and Mullaitivu.

The Sri Lankan government declared a state of emergency and, along with the government of the Maldives, requested international aid and assistance. The United Nations' Office for the Coordination of Humanitarian Affairs, which is involved in the relief coordination process, helped sensitize the rich nations to the plight of Sri Lanka while the other Group of Seven (G7) nations debated the waiving of outstanding loans to developing countries.

On October 8, 2005 Pakistan suffered an earthquake measuring 7.6 on the Richter scale which killed over 73,000 people, injured over 150,000 and rendered millions homeless. The earthquake devastated almost all schools in the affected areas and thousands of other official and private buildings in the northern areas of the country, including several districts of NWFP and a large part of Azad Jammu and Kashmir. A large number of international and national organizations rushed to assist with rescue and rehabilitation.

Earlier, in January 2001, a strong earthquake took a particularly damaging toll on many high-rise buildings in the Indian state of Gujarat. More than 300 aftershocks above magnitude 3 struck Gujarat later, claiming 18,000 lives and injuring another 147,000 people.

The summer of 2007 witnessed severe floods in India, Bangladesh and Pakistan with devastating impact on their people, infrastructure and economies.

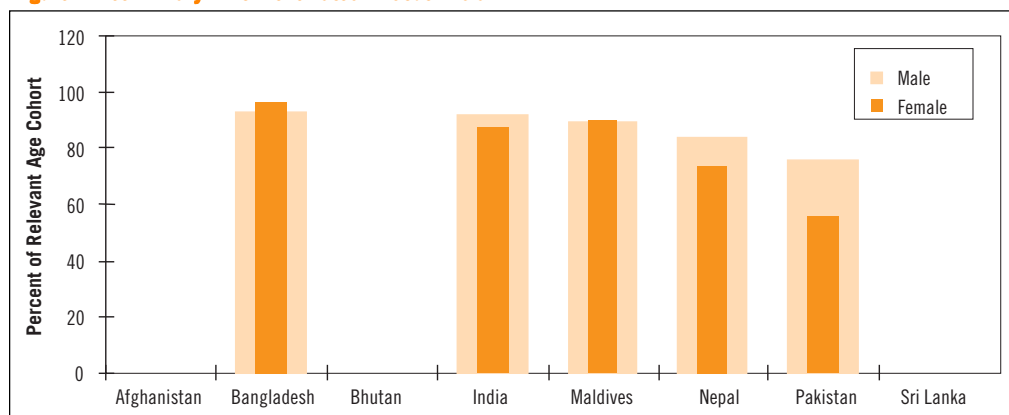
GIRLS' PRIMARY EDUCATION IN SOUTH ASIA

3.1 Primary Enrolment Rates

With the exception of Bangladesh which has a higher net primary enrolment rate for girls than boys, and the Maldives which has an almost equal enrolment for both boys and girls, South Asian countries have a higher enrolment rate

for boys than girls, with the gap being widest in Pakistan (Figure 1) of those countries for which figures are available. For Afghanistan, available statistics show a 27 per cent net primary enrolment for year 1990/91; and a gross primary enrolment of 54.4 per cent for year 2003.

Figure 1 Net Primary Enrolment Rates in South Asia



Source: EFA Global Monitoring Report 2007

However, even where there are high enrolment rates, in some countries the quality of education in most public sector institutions is lacking – generally due to shortage of teaching and learning aids, teacher shortages and teacher absenteeism, and absence of physical facilities. For example, in Pakistan, 7 per cent of schools are without a building, 38 per cent without a boundary wall, 56 per cent without electricity, 32 per cent without drinking water and 41 per cent without a toilet (National Education Census, 2005).

Also, in recent years, there has been a mushrooming of non-state schools, including religious-based schools, rural community schools, and foundation schools with public–private partnerships. These provide educational services mostly to vulnerable groups, e.g. the poor, refugees and indigenous minority groups.

Gender Parity Index (GPI)

The Gender Parity Index (GPI), i.e. female/male ratios for gross and net primary enrolments, range between 1.03

in Bangladesh and 0.73 in Pakistan (Table 5).¹⁰ In relation to other countries in the region, the Pakistan ratio remains very low mainly due to cultural constraints, lack of girls' schools, shortage of female teachers and low value attached to girls education by parents.

3.2 Primary Completion Rates

Available evidence indicates high dropout rates from primary school, ranging between 20 per cent for India to above 30 per cent for Bangladesh and Nepal. Interestingly, the primary school completion rates for girls are higher than for boys in Bangladesh and Nepal (Figure 2). In India, the completion rates are marginally lower for girls than boys.

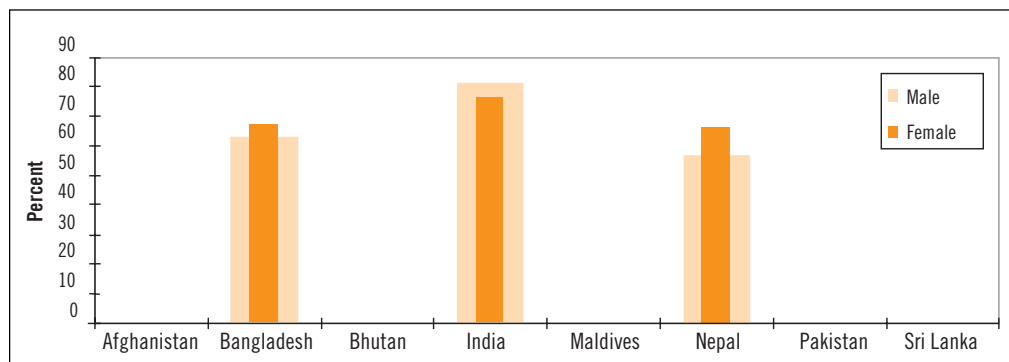
For Pakistan, there are a variety of national statistics quoted for primary survival rate: the MDG Report 2006 reports survival rate of 76 per cent while according to the Pakistan Social and Living Standards Measurement Survey (2005/06), the survival rate is 80 per cent.

Table 5 Gender Parity Index (GPI) in Primary Education in South Asia: 2004

Country	Gross Primary Enrolment GPI	Net Primary Enrolment GPI
Afghanistan	0.44	–
Bangladesh	1.03	1.03
Bhutan	–	–
India	0.93	0.94
Maldives	0.97	1.01
Nepal	0.91	0.87
Pakistan	0.73	0.73
Sri Lanka	–	–

Source: UNESCO (2007)

Figure 2 Primary School Completion Rates in South Asia



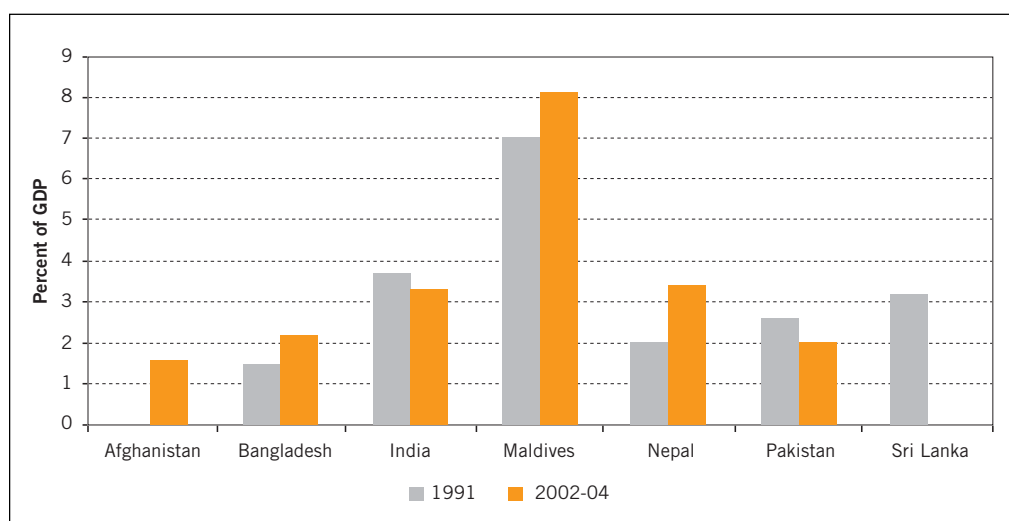
Source: EFA Global Monitoring Report 2007

3.3 Public Expenditure on Education

A key factor influencing primary enrolments is the public expenditure invested in education. In South Asian countries, except in India and

Pakistan, public expenditure on education as a percentage of GDP has increased during the past decade (Figure 3). For Afghanistan, 1.6 per cent of GDP was spent on education in the year 2003.

Figure 3 Public Expenditure on Education as a Percentage of GDP



Source: EFA Global Monitoring Report 2007

Another issue of concern related to public expenditures is their low levels of utilization. For instance, in Pakistan, even low budgetary allocations are not fully utilized as there is a lack of absorptive capacity in the system. According to rough estimates, almost 33 per cent of the development budget allocated to the education sector in Pakistan for the year 2005/06 lapsed

due to lack of capacity among education staff to prepare projects, inability to recruit qualified staff for timely project implementation, delays in releases of funds by the relevant department, and other similar issues. In such a situation, even if budgetary allocations rise, these will be ineffective in improving access to, or quality of, education.

ECONOMIC POLICY, POVERTY AND CHILDREN

Economic policies matter for girls' education. Although, on the surface, economic policies may seem far removed from children's everyday lives, they are the root cause of much of the poverty that children face. Opportunities missed in childhood, such as good nutrition and education, can cause irreversible harm to children, and trap them in long-term poverty, while poverty still underpins early death for 10 million children every year (Chopra and Sanders, 2004). Pro-poor, pro-child economic policies underpin action to tackle poverty among children, and are critical

for breaking intergenerational poverty cycles. Thus they can play an essential role in meeting the Millennium Development Goals.

Economic policies affect children via two main routes: (i) their impact on household livelihoods; and (ii) their impact on financing key public services essential for child development and wellbeing, such as health and education (Diagram 1).

The relationship between economic growth and poverty reduction is controversial – most research suggests that it is difficult to sustain the reduction of income and non-income poverty without growth. However, the extent to which economic growth can reduce poverty depends largely on levels of inequality – growth can be three times more effective in reducing poverty where

'An incompetent Ministry of Finance can do more damage to children than an incompetent Ministry of Education' (De Vylder, 1998).

inequality is low than if it is high. Given the dramatic rise in global inequality since the mid-1980s, this implies that substantially greater redistribution of income and assets is needed to reduce poverty.

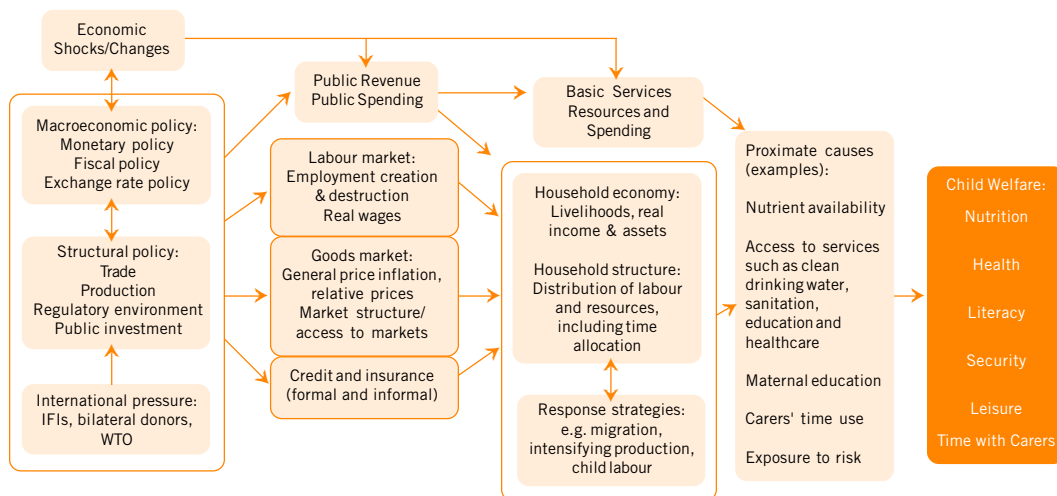
Three kinds of redistribution may have particularly strong impacts on families and thus children in poverty:

- **Redistribution of productive assets**, such as land, and of income. Countries with equitable distribution of land and access to education grow faster and convert growth into poverty reduction faster because poor people are the drivers of growth, rather than the eventual beneficiaries. Adequately sized cash transfers can also help poor people build up productive assets.

- **Ensuring pro-poor growth.** Growth will reduce poverty most when it is concentrated in labour-intensive sectors with the potential to employ unskilled or low-skilled people. In many contexts this means agriculture and microenterprise. As growth in these sectors may also increase children's workloads, they may need to be combined with policy and programmatic measures to ensure children's education.

- **Investing in basic services to promote human development**, in particular health, education and water and sanitation. As well as its intrinsic benefits, and contribution to improved health, education is particularly critical in enabling poor people to benefit from and drive economic growth.

Diagram 1 Linking Economic Policy to Children



Sources: Elaborated from Winters (2000) and UNICEF (1990)

MEASURES FOR PROMOTION OF GIRLS' SCHOOLING

In South Asia, education policy setting remains predominantly a government-centred and male-dominated process. Collaboration is not maximized between departments within education ministries or between government and non-government stakeholders in education, thus limiting the effectiveness of policies. Barriers in education exist between formal and non-formal education. Despite this, all countries of the region have formulated plans and programmes to achieve Education for All (EFA).

In line with their international commitments, especially after the World Education Forum at Dakar in April 2000, most South Asian countries have prepared national Plans of Action for EFA and have tried to introduce new strategies and programmes in the basic education sector, with decentralized

planning and management as the key strategy for improved governance and improved service delivery. Other current strategies, mostly addressing girls' education and pro-poor in nature, include:

- *Compulsory Primary Education:* Promulgation of ordinances for compulsory primary education for all children, both boys and girls, through formal as well as non-formal schools, have been adopted in some countries of the region though their implementation has been weak.
- *Recruitment of Female Teachers:* Recruitment and training of female teachers to encourage girls' enrolment.
- *Improved School Infrastructure:* Provision of missing facilities (such

as boundary walls and toilets especially in girls' schools) to overcome cultural obstacles to girls' participation.

- *Pro-Poor Measures:* To address poverty constraints to female education, several measures have been introduced. For instance, there has been an introduction of non-formal 'home school' systems especially for girls in far and remote backward areas, offering free primary education. Other measures include special incentives such as edible oil,¹¹ free textbooks, stipends and school feeding programmes. These have, however, been undertaken with varied levels of effectiveness across the region. Another key measure in this regard is the improvement in vocational and technical education, but this area still needs more attention.
- *Institutional Capacity Building:* Other measures promoting girls' education are gender sensitiveness in development programmes; quality improvement through teacher empowerment and innovative classroom practices; empowering communities; mobilization and better management of domestic resources; networking and building partnerships with private and NGO sectors; and improving quality of educational statistics (Table 6).
- *Advocacy:* To counter social constraints, advocacy measures propagating awareness about the benefits of education, for both boys and girls, to the parents and communities have also been undertaken.

Table 6 South Asia: Key Features of Plans/Reform Programmes to Achieve EFA

Country	Plans/ Programme	Areas of Focus					Improvement of Quality Features			Remarks
		Primary Educ.	Adult Literacy	ECE	NFBE	Special Educ.	Teacher Training	Infrastructure & Missing Facilities	Comm. Particip.	
Afghanistan	12-year Education Plan	X	X				X	X		Not enough qualified teachers is a serious concern
Bangladesh	NPA I & NPA II	X	X		X		X	X		
Bhutan	'Realizing Vision 2020'	X	X			X			X	Special efforts to improve girls' participation
India	Sarva Shiksha Abhiyan (SSA) and National Literacy Mission (NLM)	X	X	X					X	SSA provides for special components for girls, children of marginalized groups and backward communities
Maldives	Vision 2020	UPE nearly achieved	X	X			X			Limited number of secondary schools
Nepal	5-year Programme based on Sector-Wide Approach	X	X				X		X	Education statistics and monitoring systems being strengthened
Pakistan	NPA for EFA 2001–15	X	X	X	X		X	X	X	Enforcement of Compulsory Education Act
Sri Lanka	Reform Programme	X					X			

Source: Based on Govinda and Biswa (May 2005)

BOX 2: INCENTIVES TO GIRLS' EDUCATION

The Female Stipend Programmes in Bangladesh and Pakistan

The pilot Female Stipend Programme (FSP) for secondary school girls in Bangladesh yielded positive results: girls' secondary enrolments increased from an average of 7.9 per cent to 14 per cent in some project areas and dropout rates fell from 14.7 per cent to 3.5 per cent (Haq and Haq, 1998, p.93). This success of the pilot projects was the basis for launching the nationwide FSP in 1994, planned initially to last for five years, and which was funded by various donors and the government in projects that covered the nation.

Under the programme, all girls in rural areas who enter secondary school – about 50 per cent of possible enrolments – are eligible for a monthly sum ranging from Taka 25 in Class 6 to Taka 60 in Class 10 (US\$0.37–\$0.88 in July 2006). Girls receive additional payments in Class 9 for new books and in Class 10 for exam fees. The conditions are a minimum of 75 per cent attendance rate, at least a 45 per cent score in annual school exams, and staying unmarried until sitting for the Secondary School Certificate (SSC) or turning 18. The three criteria have remained constant during the lifetime of the FSP.

In Pakistan, too, the Government of Punjab has launched a similar female stipend programme, which pays Rs 200 (US \$3.30) per month to female secondary students in selected poor districts.

While the programme in Pakistan has only been implemented for the past three years and as such any evaluation of its impact on fertility rates or poverty would be almost impossible, even in Bangladesh there is not yet sufficient evidence of FSP's impact in terms of fertility control or delayed marriage, or of 'being schooled' leading to 'being employed' or 'being self-sufficient', or of equality and empowerment. While the FSP had objectives for lifting people out of poverty by making them more employable, or more likely to be involved in income-generating activities, it was not designed to deal with *existing* poverty issues. FSP targeted families who could afford to allow their girls to complete primary education, was available to all families with girls in secondary school – poor or otherwise – and made no realistic provision to make up for the inbuilt disadvantages that poor people have.

Stipends can help reduce disparities in enrolment. They may be useful or necessary in the short term to help change attitudes and will probably be politically popular, but may create 'dependence' and be hard to stop, thus raising issues of sustainability. Parents should have more than just financial motivation for sending girls to school – there should be strong advocacy campaigns raising awareness of the potential benefits of sending girls to school.

The Teachers' Mobility Support Programme in NWFP, Pakistan

The UNICEF-supported Mobility Support Scheme started in 2003 in Pakistan's NWFP province's three rural districts, Hangu, Swabi and Upper Dir. It is a conservative area where less than 40 per cent of the population (aged 15 years and over) is literate and where there is striking disparity between male and female literacy (59% and 21% respectively). In such tribal areas cultural norms exist, such as *purdah* (literal translation 'curtain') which means women cannot leave their homes without permission and can be seen only by close family members, and *izzat* (honour) which entrusts the reputation of the family to its women. With mobility restrictions, there are often no qualified women in rural areas to fill teaching posts. Unfilled posts and constant absenteeism due to mobility constraints mean parents stop sending their children, and especially their girls, to school.

To break this vicious circle and begin the process of creating a generation of educated girls who might one day become teachers in their own community, UNICEF, in partnership with the NWFP Directorate of Schools and Literacy, local teachers and parents, proposed a simple solution. Local vehicles were hired and trusted drivers chosen from the community to take the women to and from their schools. The scheme has been a resounding success with 300 female teachers currently benefiting and approximately 150 new teachers appointed in the three districts. The monthly cost per teacher works out at approximately 1,600 rupees (US\$26.60) but with UNICEF support the teachers have only to find 200 rupees a month. In Hangu district 21 closed primary schools have been reopened and the scheme, in conjunction with UNICEF-supported Community Feeder Schools, has seen girls' enrolment increase from 800 to 14,000. In Upper Dir an 85 per cent drop in absenteeism was recorded.

FACTORS HINDERING GIRLS' SCHOOLING

As discussed previously, the actual, social or perceived costs and benefits have a direct impact on education. However, in addition to the economic factors, there are other factors which directly or indirectly impact (negatively) girls' education. These factors include tradition, the distance of the school from the locality and the concern for girls' safety and security, lack of facilities at school, and shortage and absence of female teachers.

In South Asia, not only are the costs¹² of schooling girls greater but the private returns to the household are often perceived to be less because of wage differentials between educated women and men and since daughters are expected to leave the household upon marriage. In most South Asian countries, tradition favours female seclusion, preferring women to remain within the four walls of the home.

Where separate schools are the norm, shortage of places and distance of female facilities may be a particular issue. However, costs of duplicating facilities may be very high and may lead to second-rate institutions for girls. Distance is more of a problem at secondary level, partly for reasons given above, and partly because facilities tend to be further away; moreover, enrolment at primary level may be affected if there is no nearby secondary school, or if the primary school facility is not complete.

It is often argued that the greater the distance of the school, the more the gender gap in participation will be increased, because, for example, of parents' concern about girls' safety, or moral reputation (particularly in communities where female seclusion is the norm). Decline in attendance tends to occur especially as girls' approach puberty, when family honour (*izzat*) in

some predominantly Muslim societies (such as Afghanistan and Pakistan) becomes linked to concerns over daughters' sexual modesty. Lack of transport is a much greater issue for female students than male and may introduce other 'hidden' costs of female education. Similarly, the need to provide girls with suitable clothing, where questions of moral reputation and seclusion are at stake, can prove a disincentive to female education.

Young girls, particularly after puberty, are also less likely to attend classes if the school does not have suitable hygiene facilities. Parents often withdraw girls from a school that does not offer adequate and separate toilets for girls because of concerns over security and privacy.

Low representation of female teachers is thought to be a constraint on improving access of girls to education and quality of girls' education, due to: (a) parental worries about contact of adolescent girls with male teachers, particularly in highly

sex-segregated societies; (b) conversely, the lack of attention given by male teachers to female students; and (c) the need for a female teacher as a role model for girls.

Also, for young girls the lack of basic water and sanitation services translates into lost opportunities for education and associated opportunities for empowerment (UNDP, 2006). Water and sanitation deficits threaten all children, but young girls and women shoulder a disproportionate share of the costs borne by the household. The time burden of collecting and carrying water is one explanation for the very large gender gaps in school attendance in many countries. (In Tanzania school attendance levels are 12% higher for girls in homes 15 minutes or less from a water source than in homes an hour or more away.) Attendance rates for boys are far less sensitive to distance to water sources. For millions of poor households, there is a straight trade-off between time spent in school and time spent collecting water.

'Of course I wish I were in school. I want to learn to read and to write – and I want to be there with my friends. But how can I? My mother needs me to get water, and the standpipe here is only open from 10–12. You have to get in line early because so many people come here.'

10-year-old girl queuing for water by a standpipe in El Alto, Bolivia

Source: UNDP (2006). Human Development Report 2006

FEMALE EDUCATION, POVERTY AND EMPLOYMENT

The linkages between education and poverty are two-fold:

- Poverty as a constraint to educational achievement both at the macro level (poor countries generally have lower levels of enrolment) and the micro level (children of poor households receive less education).
- Investment in education as a poverty reduction strategy which can enhance the skills and productivity among poor households.

In developing countries generally, females receive less education than males. Although it is observed that countries with high GNP have greater educational opportunities and equality for males and females, poor countries display considerable variation, both in

overall levels of enrolment and in female/male enrolment ratios.

The persistence of gender gaps reflects how the combined effects of household poverty and gender reduce educational opportunity for girls. The opportunity costs of girls' schooling are most significant for poor households. Girls' labour is used to substitute for their mothers', e.g. involvement in domestic chores and caring for siblings. The loss of girls' labour during school hours thus has an impact on women's ability to raise household income either through food production or wage labour.

7.1 Does Income Impact Education?

Providing education to children requires resources, both from the society and/or the parents of these children. Because of

scarcity of financial (and other) resources, low income countries are more likely than richer countries to have low overall enrolment ratios and also low gender parity in enrolments. Poor households are not able to afford education for their children, either due to lack of financial resources to meet school needs or the opportunity cost of sending a 'little earning hand' to school. In Pakistan, the net primary enrolment rate of 36.6 per cent for poor households is much lower than the 59.3 per cent for non-poor households; for female education, these rates are 30.2 per cent and 52.3 per cent, respectively (World Bank, 2002).

Schultz (1991), using cross-national data, found that the income elasticity of girls' education is higher than that of boys'. However, when the association between per capita income and enrolment ratios is explored through regression analysis for a range of countries, the relationship appears not as strong. For example, Herz *et al.* (1991) concluded that:

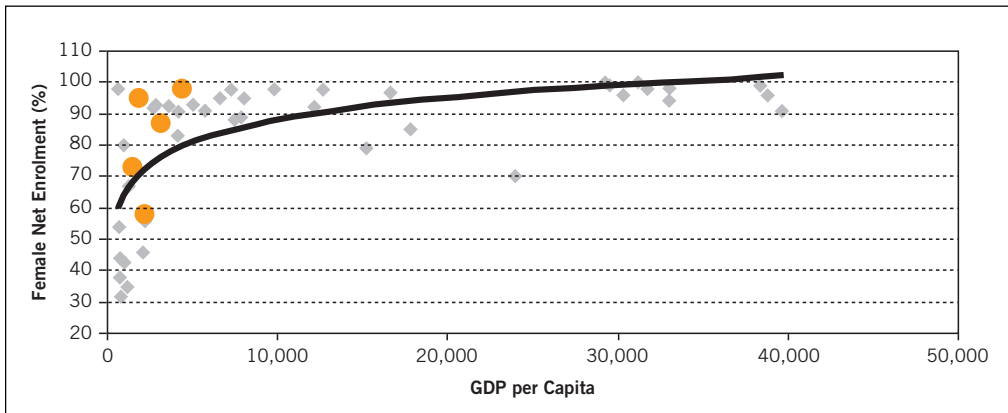
Firstly, neither high levels of per capita GNI [gross national income] nor economic growth ensures improved female enrolment with gender parity. Higher female enrolment and gender parity do not occur automatically as development proceeds. So waiting for per capita GNI to grow enough to 'fix' the gender gap in education and raise female enrolment is not a promising strategy for most poor countries. Second, several countries with low per capita income and limited economic

growth achieved remarkable improvements in female education with gender parity. In these countries, deliberate public policy choices evidently made a difference, and it was not simply a matter of increasing public spending on education.

On a macro level, trends based on evidence from the *Human Development Report 2006* (UNDP, 2006) indicate that, for all countries, there is a positive relationship between per capita incomes and enrolment rates (Figure 4). Countries with higher GDP per capita have higher rates of female enrolment while poorer countries have lower levels of enrolment. The relationship is intuitively obvious both at the national and household levels. With higher income, even a small proportion spent on education would imply relatively large amounts invested, leading to higher educational outputs and outcomes. Conversely, at low levels of income, both at national and household levels, other priority expenditures drive down investment in education, leading to lower educational attainment.

Data available for five South Asian countries (Bangladesh, India, Pakistan, Nepal and Sri Lanka) show that with the exception of Pakistan, the remaining four countries have higher girls' enrolment rates than the average trend for countries with comparable per capita income levels. This clearly implies that most countries in South Asia, despite lower incomes, have performed relatively better in the context of female primary

Figure 4 Impact of Income on Enrolment



Source: Country data derived from UNDP (2006)

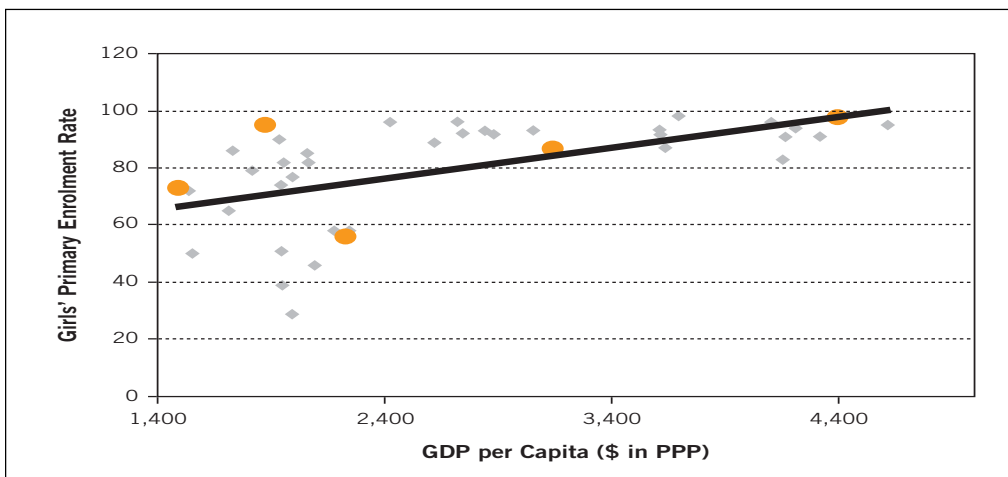
• South Asian countries

enrolments. This may be due to policies and other special measures and incentives implemented specifically for this purpose in these countries.

The problem is compounded by the perception of lower returns to girls' education (vis-à-vis returns to boys' education) in most poor countries. As

educational achievements are exceedingly low at lower levels of income, any improvement in income leads to a disproportionate increase in educational indicators (Figure 5). In other words, while the productivity of expenditure is highest at lower income levels, the low investment in education leads to low enrolment rates, especially of girls.

Figure 5 Relationship Between GDP Per Capita and Girls' Primary Enrolment



Source: Country data derived from UNDP (2006)

• South Asian countries

At the micro level, poverty may be critical in decisions on female education. Income (or other measures of wealth, such as land-holding) has a higher effect on girls' than on boys' education. In higher income strata, girls are considerably more likely to be enrolled in school than in low income groups. This may reflect a strategy favouring boys where parents cannot finance all children to attend school, and also higher opportunity costs of girls' labour in poorer households (Tilak, 1991). Opportunity costs of child labour may be particularly hard for low income households to bear – in poorer households, girls are less likely to attend school, since their labour is more essential to the household, where mothers are more likely to be working.¹³

The percentage of direct costs of education in average household income varies across countries but is similar for boys and girls, reaching as much as ten per cent of household income (Herz *et*

al., 1991). Poorer households in particular will find it harder to meet the direct costs, as these will represent a higher proportion of household income. Data on the proportion of household expenditure spent on education does not, however, reveal the division of responsibility *within* the household for paying for schooling costs for different children. If, for example, mothers are generally responsible for school fees, then there is little basis for assessing affordability on total household income.

For Pakistan and India, evidence relating household income to gross and net primary enrolments shows a strong positive correlation between them. In Pakistan, in both urban and rural areas, male and female enrolments increase as household income increases (Table 7a). Similarly, in India, statistics on enrolments of children aged 11–14 years show a positive relationship with household income (Table 7b).

Table 7a Pakistan: Primary Enrolment Rates (%) by Income Quintiles

	URBAN			RURAL		
	Male	Female	Both	Male	Female	Both
Gross Enrolment						
1st Quintile	66	56	61	59	34	47
2nd Quintile	85	67	75	71	47	60
3rd Quintile	100	84	92	89	56	73
4th Quintile	105	102	103	99	66	83
5th Quintile	110	110	110	106	81	94
Net Enrolment						
1st Quintile	38	29	34	31	22	27
2nd Quintile	51	45	48	39	30	35
3rd Quintile	57	48	52	47	34	41
4th Quintile	61	64	62	52	40	46
5th Quintile	72	73	72	59	53	56

Source: Government of Pakistan Federal Bureau of Statistics (2002)

Table 7b India: Enrolment by Income Quintile (Percentage of Children aged 11–14)

Quintiles	URBAN			RURAL			ALL AREAS		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
1	85.8	87.5	83.9	75.8	79.6	72.5	76.3	79.6	73.1
2	79.7	77.6	81.4	75.6	80.8	69.8	83.3	86.7	79.4
3	88.3	85.3	91.0	86.4	88.8	83.8	84.8	86.4	83.3
4	93.0	90.1	95.7	85.1	87.8	81.6	85.4	84.5	86.2
5	98.2	97.3	99.1	92.3	90.9	93.8	96.2	94.9	97.6
Overall	88.1	87.2	89.0	82.0	85.0	78.8	84.2	85.8	82.6

Source: Sundararaman (2005)

7.2 Poverty and its Influence on Female Education: A Statistical Assessment

To assess the impact of poverty on female education, this paper uses cross-sectional national level data of Asian countries to estimate the following relationship:

$$\text{NERF} = \beta_0 + \beta_1 \cdot \text{GDPPC} + \beta_2 \cdot \text{PFT} + \beta_3 \cdot \text{EXP} + \beta_4 \cdot \text{POPR} + \beta_5 \cdot \text{SSA}$$

where:

- NERF = Net female primary school enrolment
- GDPPC = GDP per capita (as a measure of aggregate poverty)
- PFT = Percentage of female primary teachers
- EXP = Education expenditure as percentage of GDP (a measure of priority which education is given in the government policy)
- POPR = Percentage of rural population (a measure of vulnerability)

SSA = Dummy variable for sub-Saharan Africa

The regression, using Ordinary Least Squares, used data for 95 countries (which had information for all variables) for the year 2004.¹⁴

Results of Estimation

Estimates show that per capita income and female teachers play a significant positive role in determining female net enrolment in primary school. Expenditure on education as a share of GDP affects female enrolment positively but insignificantly. For this sample, the variable, 'percentage of rural population' had no significant impact on female enrolments. The dummy variable for sub-Saharan Africa is negative and significant, implying that it is a region which has significantly lower net female enrolments than the rest of the world. (A similar specification was estimated using a dummy variable for South Asia, but it did not yield a significant coefficient.)

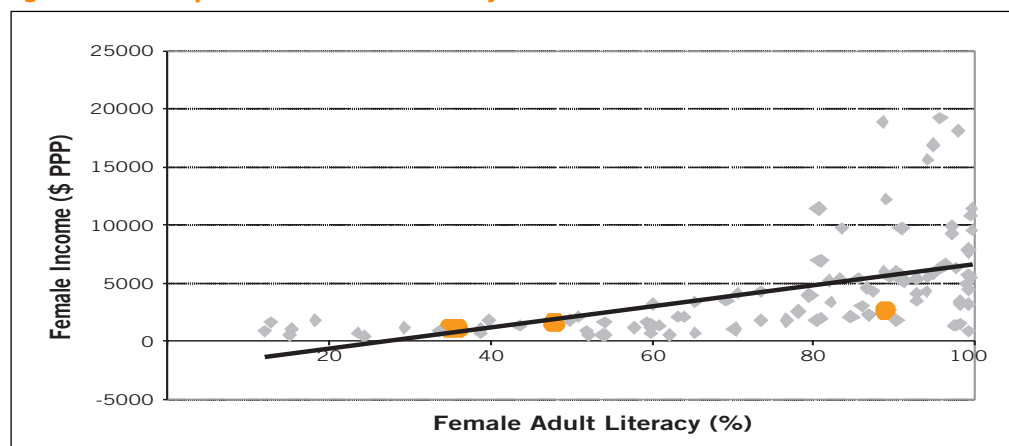
Dependent Variable	NERF
C	62.25851
(t-Statistic)	(8.57832)
GDPPC	0.000289
(t-Statistic)	(1.87954)
EEXPG	0.816249
(t-Statistic)	(1.24300)
PFT	0.256664
(t-Statistic)	(3.68607)
POPR	0.050771
(t-Statistic)	(0.71158)
SSA	-9.889814
(t-Statistic)	(-2.81987)
R-squared	0.429547
Adj. R-squared	0.397499
Number of observations	95
Sum sq. residuals	11740.74
S.E. equation	11.48557
F-statistic	13.40328
Log likelihood	-363.6040
Schwarz SC	7.942433
Mean dependent	87.44211
S.D. dependent	14.79701

7.3 Does Female Education Help Alleviate Poverty?

Poverty is also manifested in terms of access to basic social and economic infrastructure that help improve the quality of life at various levels of income. Amongst these, education is the most important as it enables the poor to get out of poverty over time. Empirical evidence suggests that poverty declines as the education level of the head of the household increases. In Pakistan, of the illiterate heads, 42 per cent of households are poor, while in those with literate heads only 21 per cent are poor. A key issue relates to the relationship between female education and poverty alleviation.

Education enhances not only women's chances of contributing positively in the economic activities, but also enhances their productivity and income (Figure 6).

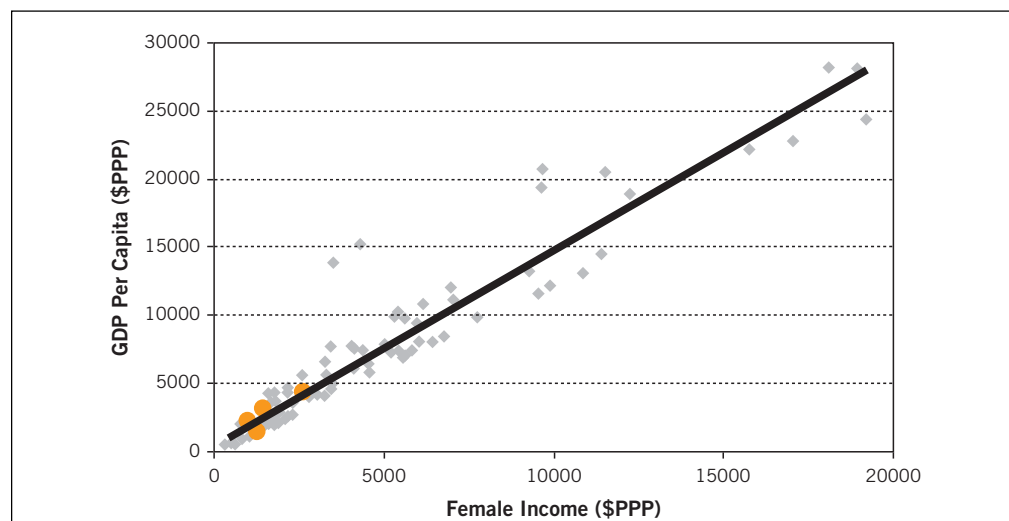
Figure 6 Relationship Between Female Adult Literacy and Female Income



Source: Country data derived from UNDP (2006)

• South Asian countries

Figure 7: Relationship Between Female Income and National Income



Source: Country data derived from UNDP (2006)

• South Asian countries

It is sometimes argued that the impact of girls' education on overall household, but especially national, income is overstated, particularly in poor countries. In poor countries, the employment opportunities are limited. The strong competition in the labour market implies that a job given to a woman is usually taken from a man. On the aggregate, therefore, the impact of female employment and income on households on national well-being is

marginal, if any. This however ignores the fact that increased education leads to increased productivity, which, in turn, will lead to higher national (or household) income (Figure 7).

Micro level studies show that returns to education for women in South Asia are higher than those for males (Tables 8a and 8b and Figure 8). The returns to low levels of education are high especially

Table 8a Rates of Returns to Additional Years of Education (Males and Females) at Various Levels

Level of Education	Males	Females
Primary	2.7	6.8
Middle	4.5	20.5
Matriculation	13.2	27.4
Intermediate	11.14	16.9
Bachelors	15.4	22.6
Master's or more	15.1	30.7

Source: Aslam (2007)

Table 8b Estimates of Returns to Education for South Asian Countries

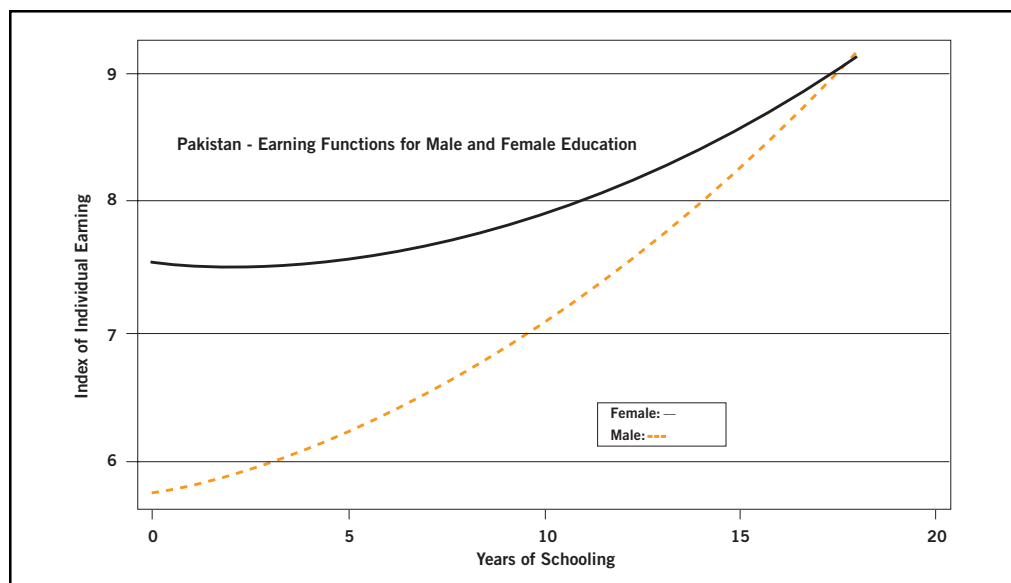
	Full Sample	Male	Female	Primary	Secondary	Higher
India	10.6 (1995)	5.3 (1978)	3.6 (1978)	2.6	17.6	18.2
Pakistan	15.4 (1991)	–	–	8.4	13.7	31.2
Sri Lanka	7.0 (1981)	6.9 (1981)	7.9 (1981)	–	12.6	16.1
Nepal	9.7 (1999)	–	–	16.6	8.5	12
Bangladesh	7.1	6.2	13.2	4.1	4.0	12.8

Source: Estimates for Bangladesh are from Niaz (2005); for other countries from Psacharopoulos and Patrinos (2002)

for women and there is a large premium to women for possession of middle and secondary levels of education – and the premium is greater than that for men. This may be due to women's higher economic benefits from education being realized through better occupational attainment or better industry attachment.

Evidence from Pakistan shows that educated women tend to get better-paying jobs than illiterate women (Table 9). Based on calculations from the Labour Force Survey (2005/06) for currently unemployed women (of whom 29% were illiterate and 70.1% were formally educated) but with previous work experience, it shows that the majority

Figure 8 Returns to Education in South Asia for Males and Females



(47%) of illiterate women are in unskilled occupations while 62.5 per cent of the formally educated women work as technicians and associated professionals.

Of the formally educated women, 2 per cent are in top-level decision-making and professional jobs.

Table 9 Pakistan: Percentage Distribution of Working Women by Major Occupation Groups and Level of Education

Level of Education	Legislators, Senior Officials & Managers	Professionals	Technicians & Assoc. Professionals	Clerks	Service Workers	Skilled Agric Workers	Craft & Trade Workers	Unskilled
Illiterate	0.0	0.0	0.0	0.0	7.8	8.0	37.8	46.6
Formal Education	1.3	0.4	62.5	1.3	4.9	0.0	28.0	1.3

Source: Calculated from Government of Pakistan Federal Bureau of Statistics (2006)

RECOMMENDATIONS

In the context of education in South Asia, the situation analysis highlights the following aspects (related to finance and governance of education; demand and supply constraints to girls' education; poverty-alleviating incentives promoting girls' education; and the overall macroeconomic environment), and helps in identifying certain corresponding measures to improve girls' education:

- Public expenditures in education, though rising, are still low and utilization of budgetary allocations is also low due to capacity constraints in the system. *As such, increasing education expenditures may be a necessary though not sufficient condition for improvements in education in general, and girls' education in particular. Decentralized school management with better governance and community participation can help the overall functioning of the school system.*
- Demand-side factors hindering girls' education include household poverty, cultural reasons related to segregation of the sexes and security concern for girls. The latter is accentuated by lack of some basic school amenities like boundary walls and toilets within the school premises. *Education policies should address these issues through awareness campaigns, legislation and community and parents' involvement.*
- Supply-side factors hindering girls' education include lack of girls' schools, poor quality of education delivered and shortage of qualified female teachers. *Measures to overcome these obstacles would require substantial investments.*

- Factors which have helped in promoting girls' education include: poverty-alleviating measures such as stipends, free textbooks and school meals; edible oil distribution; and quality-improving steps such as trained female teachers, provision of missing facilities and community participation. *More of such incentives are required to improve girls' education.*
- In the context of poverty, both macro and micro level data show that income positively affects girls' education. Also, there are higher returns to female than male education. *As such, efforts are required for improving information and analysis to determine potential interactions between macroeconomic policies, employment policies and educational investments in improving female education.*

In light of the above linkages, following are some key recommendations to improve female enrolments in the developing economies of South Asia:

Macroeconomic policies: As is evident from the discussions above, policies and interventions to improve girls' education are not limited solely to the education sector. As mentioned earlier, macroeconomic and employment policies can directly influence returns to girls' education by impacting female participation in the labour market, and/or determining conditions for self-

employment and returns to economic activity. Macroeconomic policies can also impact incentives for girls' education by promoting or obstructing the growth of sector(s) having greater concentration of women workers. Also, for example, improvement in the household access to safe water can enable many girls to attend school.

Efforts are therefore required for improving information and analysis to determine the potential interactions between macroeconomic policies, employment policies and educational investments in overcoming constraints to female education.

As shown above, poverty remains a major obstacle for girls' education. For maintaining macroeconomic stability, improving the overall economic conditions, creating an investment friendly environment to accelerate economic growth and direct interventions to reduce poverty can also help in promoting education, especially girls' education. Girls' education is a high return investment both for households and for the government. This makes it evident that most countries in the South Asia region need to increase public spending on education. This, however, has to be done by creating additional fiscal space in the national (and sub-national) budgets by improved resource mobilization and reducing low-priority expenditures. Improving access to and/or quality of education through larger fiscal deficits runs the risk of plunging the

country into a debt trap which can jeopardize the future sustainability of these initiatives.

Public expenditure and education sector financing: Compared with other low income countries, public expenditure on education as a percentage of GDP is low in South Asia, particularly in Bangladesh and Pakistan. Even in Sri Lanka, which has a previous record of high public spending on social programmes, expenditure on education has been shrinking since the 1970s, particularly since 1987.

Increasing education expenditure is a necessary but not sufficient precondition for expanding enrolment and tackling the gender gap. Poor governance, weak financial management and antiquated budgetary practices imply that the effectiveness of public expenditure is low in most, if not all, South Asian countries. This is compounded by poor management and other constraints, especially gender-based constraints, which impact the delivery of social services.

Decentralization of school management can help in improving the overall functioning of school systems. However, it may be kept in mind that as the capacities of the district level officials and communities are limited, this could lead to corruption. Therefore, decentralized school management needs strong leadership, effective monitoring and support. Almost all national plans of

action developed to achieve EFA address decentralization and community participation, but implementation of these plans is very weak. Also, to induce some realism in education sector budgeting, the countries of South Asia need to introduce school-based budgeting.¹⁵ This needs to be formulated in a broader multi-year output focused budget framework. Serious consideration should be given to private delivery with public financing of education wherever possible.

There is no dearth of policies and measures to improve female enrolments but the basic obstacles in all developing countries are the political will, governance and inadequate financial resources. While some measures could be cost-free, e.g. legislation for compulsory education and improved community participation in school supervision, other measures such as improvement of schools, especially creating separate girls' schools as required in certain countries, extension of free education, provision of free textbooks, stipends, and feeding programmes require substantial investments.

Some possible options for improved resource mobilization are as follows:

1. *Percentage of GDP allocated to Education:* The most important source of funds for the education sector would be higher allocations by the South Asian governments. At present,

except for the Maldives, none of the countries allocate more than 2–3 per cent of GDP to education. This share should be enhanced to 4–6 per cent, which would be equivalent to almost doubling their present funds for education.

2. *Tax for Education:* Governments should consider imposing a nominal (say 1%) tax on luxury items to be spent on education. This is being considered in India and was also imposed in Pakistan (termed *Iqra* tax) about a decade ago but was discontinued after a change of government.

Nonetheless, to increase resources for education, governments need to improve the collection of general purpose revenue. Tax policy and administration need to improve and more effort should be diverted towards collection of non-tax revenue, including user charges on public utilities and services (especially on tertiary level services).¹⁶

3. *Public–Private Partnerships in Education:* As most South Asian countries are poor, public resources are not likely to be sufficient to improve girls' access to education of some minimum quality. In addition, due to poor public sector management, the efficiency of public expenditure is low. Hence, disproportionately higher resources would be required if girls' education

has to be provided solely by the government. The public sector, therefore, needs to forge partnerships with the private and non-government sectors so as to increase the outreach and quality of girls' education. This may involve public financing of private delivery of education, for which necessary legal and regulatory frameworks and institutions need to be put in place.

4. *External Assistance:* All South Asian countries receive substantial bilateral and multilateral assistance from several international development partners. At the World Education Forum 2000, donors pledged to support developing countries, especially in sub-Saharan Africa and South Asia:

The EFA 2000 Assessment highlights that the challenge of education for all is greatest in sub-Saharan Africa, in South Asia, and in the least developed countries. Accordingly, while no country in need should be denied international assistance, priority should be given to these regions and countries. Countries in conflict or undergoing reconstruction should also be given special attention in building up their education systems to meet the needs of all learners. (Dakar Framework for Action: Clause 14)

Education policies: A wide variety of measures have been tried within the education sector to address gender constraints, with varying degrees of success. These include: awareness

campaigns; recruitment of female teachers; improving security (e.g. by providing boundary walls for the schools); protection of girls' privacy (sanitation facilities, etc.); separate schools for girls; more flexible schedules; stipends, free textbooks and school feeding programmes.

Other educational measures are not gender-specific, but may help girls more than boys where parents are reluctant to send daughters to school. For example: smaller, closer schools; free education; improved quality of schooling; deepening community involvement; making school compulsory.

The most successful interventions involve a package of measures which can directly *reduce costs to the parents of sending their daughters to school*. Increasing the internal efficiency of the education sector can reduce the subsidy cost for improved provision and special incentives for girls' education.

Legislative measures: Legislation which makes education compulsory up to a certain age could be useful in promoting enrolment generally, and particularly enrolment of females. Some countries in Asia have a long history of compulsory education at primary level and/or of legislation providing for equal access to education by sex. Thailand has such legislation dating back to 1921, the Philippines to 1901 (Tilak, 1991). However, in countries where limited access and economic constraints (on

households) to girls' education are outside the control of the parents, enforcing such legislation is neither just nor feasible. Hence, promulgation of such legislation has to be accompanied by remedial measures to improve access to and the quality of girls' schools and removing the demand side constraints through various interventions.

Awareness campaigns: Awareness and enrolment campaigns linked to adult literacy or other non-formal education for adults may be particularly successful. The involvement of community and/or religious leaders in promoting female education may be another potentially successful strategy.

Incentives and subsidies to female education: Subsidies to girls' education are justified on both efficiency (externalities) and equity grounds. Incentives are necessary to overcome the direct and opportunity costs of female education, where these may be higher than those for boys and/or where parents tend to favour educating boys in a situation of scarce resources. For example, flexible school timings for girls who have high opportunity costs of attending school in the morning. As, once instituted, it would be politically difficult to roll back these subsidies, utmost care is required to design these subsidies so as to avoid creating perverse incentives and regional inequities, and on the basis of fiscal and prevailing local conditions of the country. Also, some standards setting

and subsidies (especially for girls) may be extended to improve education in the small non-state schools set up for the vulnerable groups such as the poor, refugees, minorities, tribal people and excluded groups living in hard-to-reach areas such as desert or high mountains.

Recruiting female teachers: A major strategy to bring girls to school is recruitment of female teachers. However, this strategy, at times, has created its own problems. In the South Asian culture, while women are known to be better self-managed, nevertheless, their management by public school systems is not free of problems. In most South Asian countries, teacher absenteeism is higher among female teachers. This is partly due to health and maternity reasons and partly due the scarcity of adequate transport, which affects the mobility of women more than that of men. It is therefore important that teacher recruitment policy gives preference to local teachers, who not only have a stake in the community but also have fewer mobility problems.

Girls' enrolment in South Asia tends to be low due to a host of factors such as tradition and societal constraints, but economic reasons seem to be dominant – be it the poverty of the country or of the households. However, evidence from the same countries indicates that returns to education, particularly girls' education, are high. In addition, there are significant positive social benefits to female education, which implies that the poverty-related vicious circle could be broken or even converted into a virtuous cycle through investment in education. To remedy this vicious circle, countries will have to seriously implement a package of policy measures, comprising enhanced budgetary allocations, legislation for compulsory education, provision of proper school infrastructure and trained female teachers. In these efforts the governments will need the active participation of private and non-government sectors, the local communities and the international development partners.

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NOTES

1. A critique of neo-classical household models is beyond the scope of this paper. However, their underlying assumptions, including the assumption that household decisions are made by a benevolent household head acting in the interests of the household as a whole, have come under much criticism (see e.g. Kabeer, 1991).
2. There is an assumption here that it is the parents who do this. In fact, the children themselves, older siblings or other relatives or friends could be financing children's education. In many Asian countries, daughters' earnings are known to be used for paying for sons' education, as shown in Greenhalgh's (1985) work on Taiwan.
3. In Pakistan and India: refer to Tables 8a and 8b.
4. Various criticisms have been raised about the methodologies used to impute these social returns – increased revenues from taxation (where private returns are calculated net of tax) are often not included, for example (Herz *et al.*, 1991).
5. A low GDI value can result from disparities in achievements of women and men as well as from low average achievement in any of the dimensions considered in the index despite high levels of *gender equity*. Conversely, a country can have a relatively high GDI value despite large inequalities between men and women as long as its level of human development is high.
6. Except Maldives and Nepal.
7. Figures are available for 1990–2004 (average) and 2000 (adjusted).
8. Middle income countries have an average per capita income of US\$ 6,756.
9. Calculated on the basis of: (i) probability at birth of not surviving up to 40 years of age; (ii) adult illiteracy rate; and (iii) population without sustainable access to improved water source.
10. Afghanistan not included.
11. Sponsored by World Food Programme.
12. Poverty/income constraints as determinants of female education is discussed in the next section.
13. This does not, however, explain the persistence of a gender bias in education even in higher income households. (See, for example, World Bank (1990). The impact of adjustment on women, Chapter 8 in *Analysis Plans for Understanding the Social Dimensions of Adjustment*, which shows that, in Côte d'Ivoire, even when incomes rise, up to one quarter of girls remain uneducated.)
14. Data sources included: (i) UNDP Human Development Report 2006; and (ii) UNESCO EFA Global Monitoring Report 2007.
15. This entails financial planning/allocation in accordance with the needs of each school.
16. Evidence from other countries has shown that appropriately designed user charges are not only easier to collect, as they invoke lower resistance from the users than general purpose taxes, but through cross-subsidization and demand regulation can lead to a more equitable provision of these services.

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