

Socioeconomic Impact of BRAC Schools

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Executive summary

BRAC, one of the largest NGOs in Bangladesh, started the Non-formal Primary Education (NFPE) programme to help achieve its twin objectives of poverty alleviation and empowerment of the poor. BRAC firmly believes that the raising of the education standard is one of the most effective ways to improve the country's human development records. Many children are deprived of education because of poverty and gender. BRAC developed NFPE programme for those children who had no access to schooling or for those who dropped out. It was expected that NFPE will help them participate effectively in their own socio-economic development by increasing their literacy, numeracy and required life skills. The NFPE programme was started in 1985 with 22 non-formal schools for children aged 8-10 and 11-16 years and by the end of 1999, the total number of schools reached 34,000 and children graduating over 1.5 million. This clearly shows the success of the programme. Recent studies have observed that children of BRAC schools perform better than their counterparts in formal schools in attaining basic education in general and life skills knowledge and writing in particular. However, a very limited attempt has been made to explore the socio-economic effects of NFPE. Therefore it was important to assess the extent to which NFPE contributes to such changes in the desired direction.

Methods

In order to address the long term effects the appropriate participants for this study were those who graduated from BRAC schools some years ago since they had a higher likelihood of entering family, social and economic processes. Three groups of respondents were chosen for comparison. They were:

- Children who graduated from BRAC schools
- Graduates of government primary schools, and
- Children who never enrolled in any school.

A census of children in villages where graduates of NFPE schools lived on or before 1992 was carried out. The data was fed into the computer and three lists of participants based on the above three categories were drawn for the sampling frame. A total of 2,412 persons were selected randomly for this study and separate estimates were made for male and female of each school group. There was a clear difference among the three groups of respondents relating to their socio-economic status. The government primary schools

contained students who came the highest rung of the socio-economic hierarchy and the NFPE schools enrolled pupils and never enrolled groups were quite close to each other in the lower end of the same socio-economic scale. It was assumed that this difference in the background of the respondents was likely to have an influence on the overall result of the study. A research frame on the likely impact of education was developed with three broad areas: social, women's empowerment and economic. The variables for our purposes were life skills and knowledge, health and demographic, social and educational, changes in women's lives, and economic. A structured questionnaire was prepared for the assessment of the variables and additional information was collected through face-to-face interviews with respondents and their parents.

Findings

Social impacts of NFPE

Child immunization

The study shows that the NFPE graduates were significantly more knowledgeable about universal immunisation than those who attended the government schools or those who never attended a school. The study also reveals that the women were significantly better informed than their male counterparts in this regard. A larger portion of the sample who are knowledgeable on this issue has immunized their children than who had no knowledge. Analysis also shows that BRAC school graduates as well as those who attended government schools were significantly better informed of the starting and ending time of child immunization than those who never attended schools.

Life skills knowledge

This research shows that 94.8 percent of the NFPE and 94.1 percent of the government school graduates knew at least one water purification option compared to 77.2 percent of those who never went to a school. The difference between school attenders (NFPE and government) and never enrolled respondents was significant. The knowledge of prevention night blindness was very little in any group and only less than 10 percent school going respondents (NFPE=9.1% and government=9.7%) and 7.5 percent never enrolled respondents had any knowledge on this subject. The data reveals that a significant proportion of school going respondents had awareness on AIDS and arsenic than non-attenders. A higher percentage of government school enrolled adults had awareness about AIDS than the NFPE graduates. In both the cases, proportion of male members' knowledge was higher than their female counterparts.

Political awareness and NFPE

The political awareness of the respondents was measured with the help of two questions: voting age for male and female and the names of the President and the Prime Minister of Bangladesh. The political awareness of the study samples was not very encouraging as more than 50 percent of the NFPE and government school graduates failed to mention the right voting age for males and females and only less than one fourth knew the to name of the President of Bangladesh. In this regard, the NFPE graduates were significantly less informed than their government school counterparts. More than 90 percent of the NFPE and government school graduates were able to name the Prime Minister correctly whilst, 76 percent of the never enrolled respondents could name the Prime Minister.

Reproductive health and family planning

It was found that a high percentage of mothers who had completed NFPE school had taken TT dose (90.9%) than the government school graduate mothers (86.9%) or the mothers who never enrolled in school (81.1%) though the difference was only significant between NFPE and never enrolled group. Moreover, the completion rate of TT was found to be inversely related to the level of mother's education for government school graduate mothers. There was a positive relationship between the level of education and completion rate for NFPE graduate mothers. The NFPE graduate mothers took less health-care services (47.7%) than government school attended pregnant mothers (57.3%). Both the groups showed significantly better performance in this regard than never educated mothers (38.9%). Although, a small percentage (4%) of delivery took place in hospitals or health care centres, 40.2 percent of the mothers who attended NFPE and government schools were attended by skilled personnel at the time of delivery which was significantly higher than never enrolled mothers (28.6%).

Family planning practice and NFPE

A greater percentage of government school attended eligible couples adopted family planning methods than either NFPE or never enrolled eligible couples. It was found that a higher percentage of the NFPE graduate couples (37.4%) collected (and used) birth control pills and condoms from government or NGO-operated health centres as compared to the government school graduates (32.1%) and never enrolled (26.9%) couples.

NFPE and health-seeking behaviour

A lower rate of morbidity was found in NFPE graduates' households (61.8%) than the government school graduates (65.1%) and never enrolled (64.9%) households (any single event of illness of any member is considered as morbidity). The female samples of all groups were found to be more vulnerable to diseases than their male counterparts, and the difference was significant. Washing hand after defaecation was practiced more often by the government school attended respondents followed by NFPE graduates and the never enrolled households.

Social status and NFPE

Self-perceived social status is important for critical understanding and determining self esteem of people. The respondents were asked to determine their own status in the society compared to other people. It was found that a higher percentage of the government school attended respondents (47.9%) perceived their social status higher than the NFPE school graduates (40.4%) and both the groups attributed higher value to their position in the society than the never enrolled group (22.7%).

Children's education

It was found that a higher percentage of those (71.1%) who attended the government schools were sending their children to school than the NFPE graduates' households (63.0%). However, the performance of NFPE educated households was significantly better than the never enrolled households (52.2%). The gender dimension in the schooling of children revealed that the female are more likely to send their children to the government primary schools or NGO schools, and less to the religious schools in general.

Impact on women's lives

NFPE and women's employment

It was found that most of the women respondents were not involved in any income generating activities (IGA). A higher percentage of NFPE graduates were involved in income earning activities as compared to women who attended government schools and who never enrolled.

Women's income and NFPE

It was not expected that there would be any impact on the income indicator as most of the participants in this study had only a little time to make such an impact. The results also showed that the income of the sample ranged from TK. 603 to 707 per month. There was no significant difference between the groups with regard to their income. However, it was found that the income of the NFPE school graduate women tended to increase with their age (TK. 545 to 1190 from 16 to 26+ years age group women) unlike the other two comparison groups.

Husband's income and involvement in income generating activities were taken as the proxy indicator for 'good' marriage. It was found that 15.4% of the never enrolled women's husbands were involved in some self employment activities. The percentage for NFPE graduates husbands and those who attended the government school were 17.4% and 26.7% respectively.

Decision making power and NFPE

The results show that 66.7 percent of the never enrolled women were free to spend their own income and this percentage was 61.2 for NFPE and 50.0 for the government school attended women.

Savings of the women

The ever schooled groups had higher amount of savings (NFPE graduates= Tk.964 and government school attended group= Tk.1580) than the never enrolled comparison groups (Tk.599).

Social practice, attitudes and empowerment

The study revealed that the age of marriage was higher for ever schooled girls than never schooled girls and this difference was statistically significant. However, there was no significant difference between NFPE and government school attended graduates. A higher proportion of the ever schooled women gave their consent to women's mobility, but this difference was not significant between NFPE and government school attended women.

Economic impact of NFPE

Economic status

Self perceived economic condition is regarded as a proxy for the overall economic status of the household. It also is a composite index in terms of income, expenditure and yearly food security of the household. It was found in the study that the overall economic condition of the never enrolled group was comparatively worse off as compared to NFPE graduates and those who attended the government schools. There was no significant difference in any stratum pertaining to the economic condition of male and female households who were 'poor'.

Asset accumulation

Land: It was found that a higher number of the non-schooled respondents (25) contributed to the purchase of homestead land as compared to NFPE graduates (16) and respondents who attended government school (14). The mean value of the contribution was higher for the NFPE graduates (Tk.8, 875) as compared to government school graduates (Tk.4, 250) and the never enrolled (Tk.7, 764) group.

Housing: The contribution of the government school attended respondents in constructing and renovating houses was greater (Tk. 8,522) than the other two groups (NFPE TK. 5,819 and never enrolled group Tk.4, 439) and in all cases the difference was statistically significant.

Mmicro-credit and NFPE

The study reveals that most of the households took loan from institutional sources irrespective of enrolment. But a slightly higher percentage of never enrolled group took loan from the *Mohajons* (money lender) as compared to NFPE graduates and those who attended government schools. There was no significant gender difference between any groups. It was found that a little more than 40 percent of all households used their loan for unproductive purposes. Data also showed that comparatively higher proportion of the ever-enrolled group used their loan for productive purposes (government=61.9% and NFPE=60.1%) compared to never enrolled group (55.8%).

Employment, income and NFPE

The study reveals that about half of the sample in each group were not involved in any income earning activity and this proportion was highest among those who attended

government schools and lowest among the never enrolled group. It was also found that the government school attended respondents earned higher monthly income (Tk.1, 900) as compared to those who attended NFPE schools (Tk.1, 689) and those who never enrolled a school (Tk.1, 532).

It is quite evident from the above findings that the ever enrolled groups did better than the never enrolled respondent group. The difference between two literate groups (NFPE and government primary school enrolled respondents) was small. The socioeconomic background indicator showed that the government school graduates came from comparatively well off households than the NFPE graduates and those who never enrolled school. The two groups were from the similar socioeconomic background. However, the results showed similar performance of the government and NFPE school graduates. It encourage to draw an inference that NFPE school programme occasioned for the displacement of the respondents from the similar never enrolled group to the dissimilar government primary school enrolled respondents. The extended gap with never enrolled groups and attenuated gaps with the government school graduates indicate NFPE school graduates' better performance which was essentially the impact of the BRAC education programme. It was also found that the social impact of education was more pronounced than the women's empowerment and economic impact of education. The reason perhaps may be that a considerable span of time was needed to have the economic impact of education. However, the NFPE school graduates had only a minimum time (average age of NFPE graduates was 22.4 years) to experience such a long term and sustainable impact. The income and employment effects influence women's empowerment. Since most of the women respondents were not involved in the income earning activities they made only a little difference on the women's empowerment issues. All these resulted in debilitated impact on economic and women's empowerment issues.

Chapter One

Introduction and Methodology

The impact of education is all embracing. Its benefits spread out in many directions such as in acquisition of emotional, cognitive and social skills and attitudes, which contribute to socio-economic and cultural development of children. Education is regarded as to be the primary vehicle for developing and training skills to ensure that the future generation is adequately prepared for the specific tasks that society expects from them. School is the place where appropriate ideas, values and world views are developed through the process of teaching. Education not only equips one with skills and knowledge but also an understanding of his or her own role in today's world and of what is important for that society (Carnoy and Samoff 1990). Therefore, in addition to the explicit functions of transmitting knowledge, schools also perform some implicit functions in transmitting culture, promoting social and political integration, maintaining social control, and serving as an agent of change (Schaefer 1995).

The BRAC school programme

BRAC is one of the largest non-governmental organisations (NGOs) in Bangladesh with 26,000 regular staff. It works for achieving two broader objectives: poverty alleviation and empowerment. This is approached through three major programmes: rural development, health and education. BRAC believes that the raising of educational level is one of the most effective ways to improve the country by human development records. However, many children are deprived of education because of poverty and sex. BRAC, thus, developed non-formal primary education (NFPE) programme for those children who are left out or who drop out of the system. It is believed that NFPE will help them participate effectively in socio-economic development by increasing their literacy, numeracy and required life skills. The BRAC education programme was started in 1985 with 22 non-formal schools for children. BRAC has developed two different school models for two different age groups. The NFPE is a four-year schooling system for children of the target group who are 8-10 years old and who have never attended school

or dropped out in the first grade. NFPE aims to provide primary education to bring back children in the formal school system. The Basic Education for Older Children (BEOC) is another model for children aged 11-14 years. The BEOC schools are of three years duration, but cover five academic years of curriculum. This is possible because students are older and are able to grasp the material in a shorter period of time. The BEOC model is designed to provide basic education to students who have already crossed the age for enrolment in primary schools. A BRAC school is a one-roomed school with one teacher and 33 students (70% being girls) enrolled during the same school year and move together through three (recently four) years of schooling. Once the group completes a cycle, the school ceases to exist unless there are at least 30 more eligible children in the community. BRAC uses its own books. However, these are broadly based on the formal school curriculum prepared by the National Curriculum and Textbook Board of the government (NCTB, Ghosh, 1999). For class IV and V, it uses the NCTB books. In BRAC schools, children from poor families with illiterate parents get priority. The aim of the programme is not only to prepare the children for the formal schools, but also to provide quality basic education related to everyday life. The total number of children graduated from BRAC schools reached over 1.5 million by the end of 1999 (BRAC 2000).

The need for impact assessment study

The role of BRAC's non-formal primary education programme is supplementary as well as complementary to the fulfillment of the government's commitment to education for all. There is a great deal of literature adducing improved quality of life owing to the completion of primary education. Although there is no comprehensive impact assessment study on BRAC's non-formal primary education programme there are some studies corroborating positive effects of BRAC education programme. Nath and Hadi (1997) found significant inverse correlation between child labour and years of schooling. Another study showed that about 74% of adolescents who attended BEOC schools and 67% of comparable adolescent girls brought their target children to EPI centers for vaccination, and among the married BEOC school enrolled adolescent mothers having

children under one year received full dose of TT (Ali et al., 1996). The findings of a study revealed that the life skills knowledge was much higher among BRAC graduates than formal school graduates (Nath, 1996). Some recent studies showed that after completing three years in BRAC schools a good proportion of the children achieve a minimum level of basic education (Nath et al., 1996, 1999). Children of BRAC schools perform better than their counterparts in formal schools, especially in life skills knowledge and writing (Nath et al., 1999). A satisfactory level of general health, hygiene and nutritional knowledge of the BRAC school graduates has also been documented (Nath 1999; Ali et al., 1996a, 1996b). However, limited attempt has been made to explore the effects, if any, of BRAC's non-formal primary education programme on the lives of its learners. BRAC has emphasized education for children of poor families with illiterate parents bearing in mind that education is a major input towards upward social mobility. Education of these poor children might help them in their fight against poverty, unhealthy atmosphere, and social and environmental degradations. There is also an expectation that these graduates would play a more significant role in rearing future generations in a better way. However, no research has so far been conducted to explore whether all these desired changes taking place or not. An impact assessment study of BRAC's non-formal primary education programme was felt both imperative and timely.

A framework for measuring impact of education

As impact of education is diffused and ubiquitous it can be assessed in various ways and at different levels: individual, family, and community. Community level impact of education is difficult to measure from data set collected at a point in time. Therefore, it was decided to study the individual and household levels impact of education on its participants. This individual and household levels impact of education has been considered from three different points of views:

- Social impact
- Impact on the lives of women, and
- Economic impact n

Social impact of education

Society is an association of those who are guided by their own conscience, which is underpinned by some guiding principles beneficial for their own well-being and freedom. With the changes in the concept of well-being these guiding principles also change overtime. Changes in the concept of well-being depend upon knowledge, understanding, and attitude of members of that particular society that again underpin forging a social construct of that particular concept. Knowledge, understanding, attitude and skill are developed and honed by the kind of education received (informal, non-formal and formal). Education leads to better health care, smaller family norms, greater community and political participation, less income inequity, and greater reduction of absolute poverty (Mahbub at. al., 1998). Increasing use of family planning methods decreases population growth rate that has influence on the society, for example. That means individual and household levels impact of education influences the society in general. Likewise, the health and immunization, children's education and nutrition, life skills knowledge, and attitudes increase the individual's capacity and the society in the ascendant. Therefore, issues which influence the society directly are considered as social issues. These have indirect influence on the economic and empowerment effects of education and these interlinked issues influence social relations and social institutions. In this study some impact on the participants and their households are considered as social impact of education. The impact issues are: age of marriage, children's immunization and nutrition, TT during pregnancy, sanitation practice, children's education, sociopolitical awareness, health, and family planning practices. There are studies corroborating the social impact of education. In a study parental education was found the single most important influence on child survival (Scott at al., 1985).

Economic impact of education

A major indication of educational effectiveness is how well education has promoted employment both in formal and informal sectors. The justification for investing in education is its potential effect on earnings over the full life span of educated individuals. Counting on the argument, it can be said that lifetime earnings are a good measure to

initial earnings as an indicator of educational impact. But it is difficult to predict the expected lifetime earnings of any particular individual or group at a given time. Moreover, due to the changing demand of labour market the earning pattern of an individual changes. Therefore, the value of initial earnings as an effective indicator implies that it provides an immediate measure of education's interaction with the labour market (Haddad et al., 1995). To seize the opportunity this study included respondents from different age groups to have the earning differentials at different time. The increase in the amount of schooling provided by a society does not, in the short run at least, result in a greater volume of economic production and consequently new jobs, and thus act to reduce the numbers of unemployed people. This may result in swelling the total of the partially prepared job seekers. The greater the involvement in formal education, the greater the requirement for complementary investment in other areas to get the school leavers started in a production vocation (Kidd, 1974). Education itself cannot eliminate poverty, but by developing skills individuals can exploit for increasing their income, contributing to better health, and reducing fertility, that can contribute to economic growth to an increased percentage of the labour force with increased standard of living (Haddad et al., 1995). Therefore, in measuring economic impact of education this study included income, expenditure, savings, loan, contribution to household expenditure, and asset accumulation as economic impact indicators. The economic impacts of education influence the social aspects, which are likely, bring about changes in women's lives. These social and empowerment effects of education also influence the economic aspect of human life.

Impact of education on women's lives

Empowerment effect of education is becoming evident in many countries as women seize the opportunity to take control over their own lives (Mahbub, 2000). Female education has a strong association in reducing child and maternal mortality and fertility, improving family health, and increasing educational attainment of children. Basic skills of literacy and numeracy are critical starting points for raising the status of women in society. Those could best be acquired by women's participation in the primary education system, which

is closely related to child health as measured either by nutrition status or infant or child mortality. Women's education is therefore crucial in breaking the cycle of poverty by protecting the health of children. Through education women gain a greater awareness of health practices, gender issues, acquire better opportunity for income earning activities, increase access to and control over productive and non-productive assets resulting in greater self-confidence and better economic autonomy. In measuring empowerment effects on the participant's lives this study followed the model of Chen and Mahmud's conceptual framework (Chen and Mahmud, 1995). The model deals with material pathways, cognitive pathways, relational pathways and perceptual pathways of empowerment. Here asset ownership, control over resources, autonomy, and contribution to the household expenditure are used as empowerment indicators.

Figure 1
Theoretical framework of educational impact

Education opens up the chance to reach three types of changes which interplay and aggrandize each other. There is also an interface of impact among these three educational impact areas that again influences each other and the education in the end. The economic impact of education influence the social aspect of human life and brings changes in women's lives, while social impact work on economic aspect and women's empowerment. Therefore, the theoretical framework embraced these three major areas of impact to investigate the extent of changes on the participants due to their attainment of BRAC'S non-formal primary education (Figure1).

Objective

The study aimed to explore the social, economic and empowerment effects of BRAC's non-formal primary education (NFPE) on the lives of the participants and on their households.

Methodology

The participants of this study were those who graduated from BRAC schools some years ago. They were expected to have a higher likelihood in entering family, social and the economic process. Three groups of children were chosen for comparison:

- Children who graduated from BRAC schools (BEOC and NFPE),
- Graduates of government primary schools, and
- Those who never enrolled.

The villages where graduates of NFPE schools lived (on or before 1992) at the time of study were identified. A prior census was conducted to ascertain age, sex, years of schooling, and the type of school of the persons living in the areas. From the census three groups of individuals (of similar age and education) were listed and based on the above-mentioned three groups samples were drawn.

Variables of interest

Background variables

- Age and sex of the subjects
- Years of schooling completed
- Types of schools attended
- Parental education
- Religion

Economic

- Occupation
- Hours of work
- Involvement in micro-finance activities
- Income
- Saving
- Assets (land and non-land)
- Self-perceived yearly food security status

Social and educational

- Age at first marriage
- Performance in child immunisation
- TT taken during pregnancy
- Sickness management
- Water purification
- Toilet use
- Dowry

Empowerment

- Decision making
- Participation in social activities
- Women's mobility
- Children's education

Sampling

Separate samples were drawn from each of the three categories. Estimates are produced for males and females separately. Considering the variable of interest as dichotomous a sample size of 385 participants for a single estimate was calculated with a precision level of 5% with 95% confidence limit (Cochran, 1977). Thus, a total of 2,412 persons were selected randomly. Moreover, some BEOC graduates were found in the same villages who were included exclusively in the study to analyse separately. Thus the final sample was:

Stratum	No. of children		Total
	Male	Female	
NFPE	400	412	812
Government primary schools	400	403	803
Never enrolled	380	417	797
Total	1,180	1,232	2,412

Data collection

A quantitative household survey method was used for data collection. A structured questionnaire was constructed containing questions on most of the above variables. Information was also collected through face-to-face interview. Temporary field investigators were appointed and trained. The research team supervised the overall field activities.

Findings

The findings of the study are presented on the basis of aforementioned areas of impacts – social impact, impact on women’s lives, and economic impact of education. These sections are put forward separately and in addition a separate section is presented on the impact of BEOC schools. The analysis has not divided the impacts on the three dimensional impact areas as maintained for NFPE schools rather, it has attempted to have a comprehensive picture of the impact on the lives of those who attended BEOC schools.

Socioeconomic background of the respondents

The socioeconomic background of the learner plays a catalytic role in translating learning into a sustainable impact. The higher socio-economic status usually expedites the process of getting higher socioeconomic impact by keeping the environment benign to the achievement. As pointed out earlier to assess the socioeconomic background of the respondents information was collected from their parents or older members of family in relation to parental education, amount of arable land, self-assessed economic condition, parental occupation and their NGO membership status when they were about 8-10 years of old.

Parental education indicates to the households’ social and economic status at a glance. It was found that the higher proportion of parents of government school graduates were

educated (mother 21.3%, father 47.4%) compared to the parents of NFPE graduates (mother 13.1%, father 33.5%) and those who never enrolled in school (mother 6.5%, father 20.7%) (Table1). This indirectly represents the higher socioeconomic status of the households of government school graduates than those of never enrolled and NFPE school graduates.

The amount of arable land is one of the most important and powerful economic indicators in the rural areas as most of the people depend upon agriculture. It was found that the households of government school enrolled respondents possessed more land (171.3 decimals) compared to that of NFPE graduates (103.1 decimals) and never enrolled respondents' households (96.1 decimals). This indicates the higher economic condition of the households of respondents enrolled in government schools, and equally poorer economic condition of that of the NFPE students and never enrolled sample's households when they were 8-10 years of old.

Overall economic condition of the respondents' households, at their age of 8-10 years, was measured through the self-assessed economic status by their parents or older family members. Like other indicators, data show that households of respondents enrolled in government schools in better economic condition compared to the NFPE and never enrolled groups. Sixty two point eight (62.8%) percent of the government school enrolled respondents' households found themselves either on an equal or surplus economic status in contrast with 54.3% NFPE and 43.5% percent never enrolled group's households respectively.

Occupation is another important differential factor that reflects household income as well as social status. It was found that the higher proportion of never enrolled respondents' parents were day labourers (40.2%) as compared to the government (22.0%) and NFPE school enrolled respondents' parents (28.6%). In most of the cases the NGO activities are directed to the poorest of the poor people of the area and the lowest proportion of parents of government school graduates were NGO members and a high portion was from the never enrolled group.

Table 1
Socioeconomic background of the respondents by stratum

Socioeconomic variables	Stratum		
	Government	NFPE	Never enrolled
Average age of the respondents (year)	22.9	22.4	23.3
% Of educated mother of the respondents	21.3	13.1	6.5
% Of educated father of the respondents	47.4	33.5	20.7
Average arable land of the household at the age of 8-10 years (decimal)	171.3	103.1	96.1
% Of equal and surplus household at the age of 8-10 years	62.8	54.3	43.5
Percentage of day labour parent at their age of 8-10 years	22.0	28.6	40.2
% Of NGO member parents of the respondents at the age of 8-10 years	23.9	31.9	35.5

All information cited above suggests to a single point and, that is, respondent enrolled in government schools came from the economically solvent and socially respected households compared to the NFPE graduates and never enrolled. NFPE graduates and never enrolled groups were from more or less equal socioeconomic status. All these confounding factors seem to influence the overall performance of the respondents. It was expected that the government school graduates would show better impact than NFPE graduates and never enrolled. Therefore, in assessing and understanding impact of BRAC schools these confounding factors should be taken into account.

Chapter Two

Social Impact of Education

Education has a compelling effect on the participant's household and consequently on society. Evidence demonstrates that the social impact of education is much higher and ubiquitous than its economic impact. The versatile social impact of education pervades all over the human life and society at large through developing human resources, constructing common mores, developing positive attitudes, and practicing and creating a new value system which in effect accelerate the pace of development. Generally, the social impact of education becomes explicitly evident through improved maternal and child health, health seeking behaviour, children's schooling, environmental awareness, standard of life and minimal rate of mortality and morbidity. The present study deals with some of these indicators in assessing the overall social impact of the BRAC education programme. The impact indicators are health knowledge and immunization, reproductive health and family planning, safe delivery and health seeking behaviour, cleanliness and environmental awareness, nutrition and children's schooling, and level of socio-political awareness.

Health and Non-formal primary education

Child immunization: knowledge

In measuring the impact of non-formal primary education programme of BRAC this study incorporated some questions on knowledge and practice of child's immunization. One of the most important objectives of education is to persuade a person to be eclectic of the information relevant to practical life. Moreover, it is taken for granted that knowledge and information will stand them in a good stead. On that reckoning, knowledge of prevention of six deadly diseases through immunization is of great importance for protecting lives of rural children. The study shows that those who attended NFPE schools were significantly more knowledgeable than those who attended government primary school or never attended a school (Table 2). It was also found that the greater quotient of samples, irrespective of strata, knew that polio was a preventable disease whereas only a smaller proportion of the sample knew that the whooping cough could be prevented through immunization.

Table 2*Percentage of respondents having correct knowledge about prevention of six deadly diseases*

Variables	Stratum			Level of significance		
	1 NFPE (n=812)	2 Government (n=803)	3 Never enrolled (n=797)	1 vs. 2	1 vs. 3	2 vs. 3
Tetanus	50.5	32.3	16.1	p<0.001	p<0.001	p<0.001
Diphtheria	44.5	25.0	5.3	p<0.001	p<0.001	p<0.001
Whooping cough	30.5	24.2	8.2	p<0.01	p<0.001	p<0.001
Polio	80.7	67.6	35.1	p<0.001	p<0.001	p<0.001
Measles	75.0	63.6	31.2	p<0.001	p<0.001	p<0.001
Tuberculosis	63.7	50.7	24.1	p<0.001	p<0.001	p<0.001
All	16.3	8.5	1.1	p<0.001	p<0.001	p<0.001
Mean	3.4	2.6	1.1	p<0.001	p<0.001	p<0.001

The study reveals that the women of all strata are significantly more informed than their male counterparts (Table A1). It was also found that the larger proportion of the samples who were knowledgeable on this issue had immunized their children than those who had no knowledge (Table A2). Here, having immunization card represents children's immunization performance. The knowledge of starting and ending time is important for child immunization. There was no difference between BRAC school graduates and those who attended government schools but both were significantly better informed than the never enrolled group (Table 3).

Table 3*Percentage of respondents having correct knowledge about starting and ending age of child immunization by stratum*

Age of immunization	Stratum			Level of significance		
	1 NFPE (n=812)	2 Government (n=803)	3 Never enrolled (n=797)	1 vs. 2	1 vs. 3	2 vs. 3
Starting age	44.1	45.2	27.5	ns	p<0.001	p<0.001
Ending age	66.5	64.0	50.6	ns	p<0.001	p<0.001

ns=not significant at p=0.05

The female respondents of all strata were significantly better informed as to starting and ending time of immunization than their male counterparts (Table A3).

Child immunization practice

Presence of immunization card suggests consciousness about immunization. The households without education possess significantly smaller proportion of immunization card for their eligible children than the NFPE graduates' households. The smaller proportion of the adults who attended government primary schools had immunization card (57.9%) for their eligible children than NFPE school enrolled households (64.3%). But the difference was not statistically significant (Table A4). There was no difference between 2-3 grades completing adults from NFPE and government primary schools pertaining to have immunization card but the difference was sharply evident for 6+ grade achievers (NFPE 65.7% and government school 54.5%; though not statistically significant) Table A5). The difference in performance of completion rate of child immunization was insignificant between NFPE school graduates and those who attended government primary schools (Table A6).

It is very important to acquire some life skills, knowledge and attitudes through any education system that enable an individual to cope with the crisis germane to the real life situation. There are some common problems and issues in Bangladesh faced by the rural poor households in their everyday life. Water purification, prevention of night blindness, knowledge about legal marriage, AIDS and arsenic awareness, domestic violence, and participation in the political process are the cases in point. Retention of all this knowledge ultimately synthesizes into a positive attitude that persuades individuals to fulfil their own needs as well as to understand the larger goal of the society and shape their own behaviour accordingly. There are some low cost water purification options for purifying the river or pond water or unclean floodwater that the rural poor people have to use during crisis. Boiling the unclean water, putting bleaching powder or mixing some *fitkiri* is the common water purification options. This study considers any one of these options as correct answer. The study reveals that 94.8% of the NFPE and 94.1% of the government primary school attended adults knew at least one water purification option while 77.2% never enrolled adults knew the option (Table A7). The difference between literate and never enrolled adults was significant but insignificant for adults enrolled in NFPE and government primary schools. There was no significant difference in the

knowledge of preventing nightblindness among any group. Only less than 10% literate adults (NFPE=9.1% and government=9.7%) and 7.5% never enrolled adults had the knowledge (in all cases difference was insignificant) (Table A7). There was no sex difference in any case (Table A8).

AIDS and arsenic awareness are of public health interest in recent times. Data reveal that a significant proportion of literate adults (both NFPE and government school attended) had AIDS and arsenic awareness than their never enrolled counterparts (Table 4). A higher proportion of those who attended government primary schools had AIDS awareness than those who attended NFPE schools, and the difference was significant. In both the cases knowledge of male members were significantly higher than their female counterparts irrespective of strata (Table A9).

Table 4
Percentage of respondents having AIDS and arsenic awareness by stratum

Variables	Stratum			Level of significance		
	1 NFPE	2 Government	3 Never enrolled	1vs 2	1vs3	2vs3
AIDS awareness	63.1	69.4	36.4	p<0. 01	p<0. 001	p<0. 001
Arsenic awareness	38.2	39.7	29.1	ns	p<0. 001	p<0. 001

ns=not significant at p=0.05

Political awareness and NFPE

This study attempted to measure political knowledge of the samples as a dummy variable for their participation in the political activities both at the local and national levels. There were four questions in assessing the political awareness: voting age and female and name of the present Prime Minister and the President of the republic. The political awareness of the study samples was not very encouraging as more than 50% of the literate adults were unable to mention voting age and only less than one-fourth were able to name the then President although both the literate groups were more knowledgeable than those who never attended any school. The NFPE graduates were significantly less informed than their counterparts in government schools (Table 5).

More than 90% of the sample population were able to name the Prime Minister correctly. In all cases, literate adults were well informed than the never enrolled group and the difference was highly significant. Male respondents were more informed about the political matters than female respondents of any stratum (Table A10).

Table 5
Percentage of respondents having political knowledge by stratum

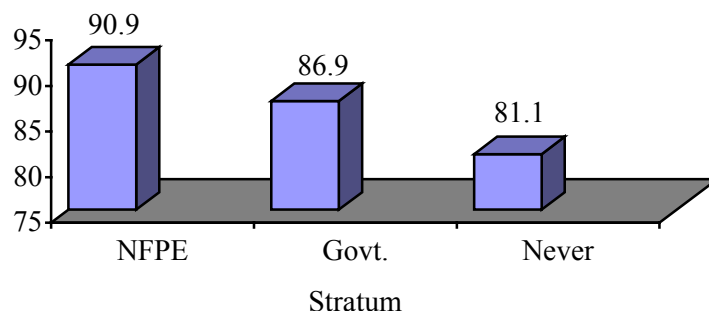
Variables	Stratum			Level of significance		
	1 NFPE	2 Government	3 Never enrolled	1 vs. 2	1 vs. 3	2 vs. 3
Voting age for Male	39.3	43.3	19.2	ns	p<0.001	p<0.001
Voting age for Female	43.7	46.8	23.1	ns	p<0.001	p<0.001
Name of the prime minister	91.0	91.4	75.9	ns	p<0.001	p<0.001
Name of the president	15.2	24.2	4.4	p<0.001	p<0.001	p<0.001
All	8.0	12.7	1.6			
Mean	1.9	2.1	1.2	p<0.01	p<0.001	p<0.001

ns=not significant at p= 0.05

Reproductive health and family planning

The impact of education in enhancing demand for health-care services are well known throughout the world. To measure the impact of NFPE programme on women's health and family planning through increasing demand and practices several questions were incorporated in the questionnaire. Mothers with 0-12 months of child were inquired about their TT status during the last pregnancy along with other relevant information. It was found that the mothers who attended NFPE schools had taken TT dose in higher percentage (90.9%) than both government school enrolled mothers (86.9%) and the mothers who never attended a school (81.1%). This difference was only significant between NFPE and the never enrolled group (Figure 1).

Figure 1
Percentage of TT coverage during pregnancy



Data show that the difference in TT dose completion rate among the pregnant women of the NFPE graduates and comparable households (both government school attended and never enrolled) were insignificant and the gender difference was equally insignificant for all groups (Table A11 and A12). The reason probably may be that the higher proportion of women of all groups are now willing to pursue the goal of safe motherhood and the difference is automatically being attenuated. However, the mother's TT completion rate has been decreased for those who attended government primary schools and those who never attended any school with their increasing age but it was inverse for the NFPE school enrolled mothers (Table A13). Moreover, completion rate of TT was not found directly related to the level of education for government school enrolled women. There was, however, a positive and direct relationship between the level of education and the TT completion rate for the women who attended NFPE schools (Table A14). In addition to the vaccination, a pregnant mother should be kept under surveillance by the health professionals for routine check during the period of pregnancy since every pregnancy is a risk both for the foetus and for the mother. The percentage of pregnant women who attended NFPE school took less health-care services (47.7%) than the mothers attended government primary schools (57.3%) Both the groups showed significantly better performance in this regard than never enrolled mothers (38.9%). Although, less than 4% of deliveries had taken place in a hospital or health care centre, 40.2% of the NFPE and government primary school attended women were attended by skilled professionals at delivery which was significantly higher than non-educated mothers (28.6%) (Table A15).

Family planning practice and NFPE

Family planning practice potently indicates to the attitude of the participants and their access to the services that mirror the demand and supply side of the service. The greater percentage of government school attended eligible couples adopted family planning methods than both NFPE and never enrolled eligible couples (Table A16). However, a grade wise comparison shows that NFPE graduates who did not enrol in government primary schools after completion of their BRAC schooling did better (53.6%) than the same grade completed mothers from the government primary schools (49.1%), though the difference was not statistically significant (Table A17). There was no significant male female difference in using family planning methods (except for never enrolled couples, $p < 0.02$), but in all cases female users' proportion was higher (Table A18). It indicates that the male aversion to the family planning method has attenuated in the case of NFPE and government school attended groups. One of the important effects of education is to create demand for health-care services and use of the existing ones. It was found that the NFPE school enrolled couples collected their supply of birth control pills and condoms, in higher percentage (37.4%) compared to those who attended government primary schools (32.1%) and those who never attended a school (26.9%, Table A 19) from government or NGO operated health centres (Table A20).

NFPE and health seeking behaviour

Education plays a key role in improving health status by changing health seeking behaviour and reducing morbidity in the household. In collecting information, event of morbidity in the household in last three months was considered as the reference period and more than one event were also got the same importance as one event for yes and no type of dichotomous answer. A lower percentage of morbidity was found in the case of sample households (61.8%) than the government school attended households (65.1%) and never enrolled households (64.9%) though not statistically significant (Table A21). The female samples of all strata were prone to be diseased more than their male counterparts and the difference was statistically significant (Table A22). The rate of morbidity sharply declined with the increasing age of the NFPE school attended households from 70.0% through 52.9% for 16-20 to 25+ age group compared to government (65.8 to 62.8) and never enrolled households (67.0 to 72.2, Table A23). The level of education has played a more conducive role in reducing morbidity among the sample households than the government school attended households since at a static age (26+) the increasing level of education decreased the percentage of morbidity significantly in the households for those

who attended NFPE school than those who attended government primary schools (Table A24, A25).

A persuasive footing of allopathic treatment in all strata was evident and homeopathic was the second option for all cases. There was no significant difference among the sample and comparison groups (Table 26). Cleanliness is a vital issue regarding child excreta disposal, hand washing after defecation and place of defecation, which has vital effects on overall health situation. Safe latrine use is very important for better health-care practice in the household, and government school attended households (both male and female) did better practice than those who attended NFPE schools and those who never attended a school, although the performance of NFPE households was significantly better than the households those were never enrolled in this regard (Table A27). The group enrolled in government primary schools practiced hand washing after defecation better than those who attended NFPE schools. However, the adults who attended NFPE school practiced significantly better than those who never attended a school (Table A28).

Social status and NFPE

One of the objectives of education is to slot the participants in the proper place in society according to their ability. Data show that only a negligible proportion of this age (16-29 years) group adults actually hold any position in the local union council, club, school, mosque or any other social organizations. Therefore, it is difficult to measure effect of education on the positioning of the participants in the society. However, it was found that a higher proportion (significant) of educated male adults were members of the local club than the never enrolled group but the difference between NFPE and government school attended adults were insignificant (Table A29). This study has adopted another indirect way of measuring social status of the respondents through their own perception of their position in the society. It was found that comparatively a higher percentage of government school attended adults (47.9%) perceived their higher social status than those who attended NFPE schools (40.4%). In this regard both the educated groups attributed a higher value to their position in the society than the never enrolled group (22.7%, Table A29). The segregated data on the level of education reveal that there was no significant difference between 2 to 3 and 4 to 5 grade completed NFPE and government school attended adults (Table A30).

Dowry practice and NFPE

Dowry is one of the social evils, which is practiced as a natural by-product of inconsistent inheritance law and lack of involvement of the women in the income earning activities. Education is expected to increase the chance for women to be involved in income generating activities, better educational prospect for their offspring, as well as better management of household activities. While males get a positive attitude through aforementioned benefits for educated wives and all these result in a reduced rate of dowry in the society. It was found that practice of dowry has been decreased with the increasing level of education (Table A31). However, the effect of education on those who attended government schools was greater than NFPE school graduates (the difference was significant, Table A32) in reducing dowry practice but it was not pronounced for NFPE and never enrolled comparison group. The women of all strata were victimized more than their male counterparts by the dowry and the difference was only significant for those who attended government schools (Table A33).

Legal age at marriage

Early marriage is blatantly prevalent in the countryside and many are victims of the curse. It was assumed that the rate of early marriage will be lower among those who attend the education system. The early marriage of women was conspicuously obvious in all groups as only one-fifth of the women were married at the legal age (legal age of marriage for male is 21 years and 18 for female). However, the education seemed to be occasioned for making some difference in this regard. It was found that the literate male and female were little ahead of sticking to the legal age of marriage compared to the never enrolled group (Table A34). The difference was only significant between the women attended government schools and never enrolled.

Children's education and nutrition

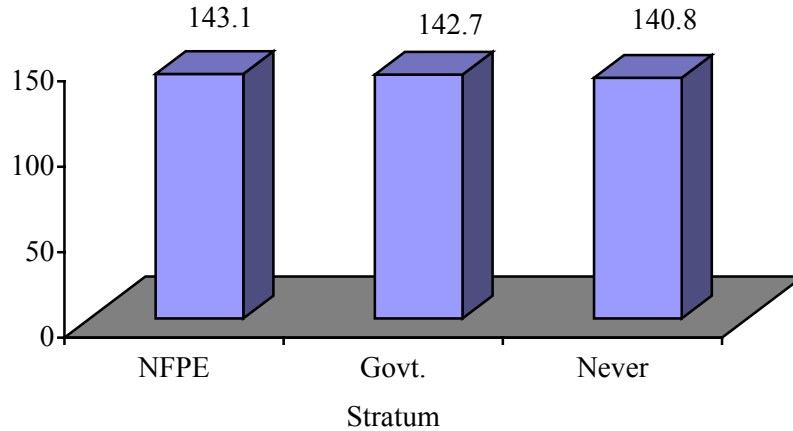
To gain a better understanding about schooling of children of the sample households we collected information about all children of the households from 4 years through 15 years of all strata. The enrolment status of the children was divided into three types: - continuing, dropped out, and never enrolled. More children from the households of those who attended government schools were found continuing their education (71.1%) than those who attended NFPE schools (63.0%), and the difference was significant. The performance of NFPE attended households was higher than those who never attended a

school (52.2%), and the difference was significant (Table A36). However, equal percentage of children was continuing their education from NFPE and government school attended households with 2-3 grades of education (Table A37). On the other hand, comparatively more children from households of those who attended NFPE schools (52.8%) were continuing education than the government school attended comparison households (46.9%) when the land ownership is controlled. There was no difference in dropout cases between sample and comparison households. A significant amount of children from never enrolled households remained un-enrolled (40.0%) in any educational institution and this proportion was 29.8% and 22.2% for NFPE and government primary school attended households respectively (Table A38). Interesting enrolment and dropout patterns for all strata were observed. The percentage of never enrolled children was much higher in the female respondents' households. The dropout rate for the female households were about one-third compared to the respective male households of the same stratum (Table A39). The reason probably may be that most of these female households, who did not admit their children, were from a comparatively poorer background. Finding show that 68.0 % of the NFPE, 48.6% of the government, and 73.6% of the never enrolled female's husbands earned less than 2000 taka per month (Table A40). It was also found that 54.1% of the school going children were continuing their education in the government and non-government primary schools and 19.1% were continuing in the NGO and kindergarten schools (19.1%). Whereas, 6.9% of the children went to religious schools of any type and 19.9% of the children were enrolled in secondary and higher secondary level (Table A41). It was found that a higher proportion of the government primary school enrolled children were coming from the government school attended households (39.9%) compared to the NFPE school attended and never enrolled households (29.8% and 30.4% respectively). However, a higher proportion of the NGO school enrolled children were coming from the NFPE school attended households. The highest proportion of religious school enrolled children were coming from the NFPE school completed households (36%) compared to both government and never enrolled comparison households (33.3% and 29.8% respectively). The gender dimension of the schooling reveals that the females are more likely to send their children to the government primary schools and NGO schools and less to the religious schools in general and only half of the NFPE school attended females sent their children to the religious schools compared to their male counterparts (Table A42).

Nutritional status and NFPE

To compare the nutritional status, middle upper arm circumference (MUAC) of 6-59 months old children was measured. At the same time, it was also investigated whether the children were given colostrums just after their baby birth. The mean MUAC of the children of literate respondents was found higher (the difference was significant; NFPE =143.1 and government =142.7 mm.) than the children of never enrolled comparison households (140.8 mm, Figure2). However, the difference between children of NFPE and the government school-attended respondents' households was not significant.

Figure 2
Mean MUAC of the children by stratum



Chapter Three

Impact on Women's lives

It is widely known that changes in women's lives can be ensured by developing human resources that potentiate women's access, participation and control over the socioeconomic and political activities. Education plays a vital role in raising the awareness level, developing capacity, breaking unequal relationships, involving women in decision making process and ensuring women's participation in the economic interventions. Empowerment effect of education is well documented.

Women's employment and NFPE

It was found that most of the study and comparison women were not involved in the income generating activities (IGA). Women's involvement in IGA depended not only on women's education but also on social norms, culture, mores and attitudes. At the same time, income and employment do not depend solely on the supply of labour force that might boost by willingness of women to be involved in economic activity, rather it depends mainly on ability of the economy to absorb the work force produced by the education system. Therefore, although the income and employment are influential factors these can not be used alone in measuring changes in women's lives. The study reveals that only a small proportion of the women were involved in the income earning activities and earned a negligible amount of cash income. However, within this modest proportion of women income earners, NFPE school attended women were involved in higher proportion (11.9%) than their comparison government school attended adults (5.5%) and those who never attended a school (10.8%). The difference was significant between NFPE and government school attended women (Table 6).

Table 6
Percentage of women involved in IGA by land holding status and by stratum

Land	Stratum			Level of significance
	NFPE	Government	Never enrolled	
All land	11.9	5.5		p<0.001
	11.9		10.8	ns
		5.5	10.8	p<0.01
Sample with <50 decimals of land	13.7	6.6		p<0.001
	13.7		11.9	ns
		6.6	11.9	p<0.05

ns=not significant at p=0.05

There is a general tendency of the comparatively well-off households not to involve their women in the income earning activities outside the household because the society treats women's outside work as derogatory to the family. Given this fact, household owning <50 decimals of land analyzed separately where the need compels the women to be involved in the income earning activities. Data show that a higher proportion of NFPE school attended women with <50 decimals of land involved in IGA (13.7%) compared to that of government primary schools (6.6%) and who never attended a school from the same land holding households (11.9%). This difference was significant with government school enrolled women only (Table 6).

Information were collected to gain a clear picture of women's involvement in IGA in the preceding three months. Women's involvement in the IGA was divided into two categories- 1-20 days and 21-30 days of involvement. No women were found to be involved for more than 30 days. However, 48.3% of the IGA-involved women were engaged in 1-20 days and 51.7% in the 21-30 days in the preceding three months. It was also found that almost equal proportion of NFPE and never enrolled women (NFPE 41.1%, never enrolled 42.8%) were involved in the IGA (1-20 days) in the preceding three months. This proportion was much lower for those who attended government primary schools (16.1%). However, the proportion of women who were engaged in IGA more than 21 days in the preceding three months were higher in NFPE school attended women (43.3%) compared to never enrolled (35.0% percent) and government school attended women (21.7%, Table 7).

Table 7
Percentage of women involved in IGA in three months time by stratum

Duration of involvement	% Of women involved in IGA			Total
	NFPE	Government	Never enrolled	
1-20 days	41.1 (23)	16.1 (9)	42.8 (24)	100 (56)
21-30 days	43.3 (26)	21.7 (13)	35.0 (21)	100 (60)

Figure in the parenthesis indicates number of women

Age-wise involvement of the women in IGA reveals that most women who were involved in IGA were from 21-25 years age group irrespective of strata. There was no difference between NFPE and never enrolled group regarding 1-20 days' involvement. Involvement of the government school attended women were about three times lower

than that of the NFPE school attended group. However, this difference was also pronounced between NFPE and never enrolled women who were involved for 21-30 days IGA in the preceding three months (Table 8).

Table 8
Percentage of women involved in IGA by their age, involvement status and stratum

Age of the respondents	Percentage of women involved in IGA					
	NFPE		Government		Never enrolled	
	1-20 Days	21-30 days	1-20 days	21-30 days	1-20 days	21-30 days
16-20 years	42.8 (3)	46.2 (6)	28.6 (2)	30.8 (4)	28.6 (2)	23.0 (3)
21-25 years	43.6 (17)	46.2 (18)	15.4 (6)	20.5 (8)	41.0 (16)	33.3 (13)
26+ years	30.0 (3)	25.0 (2)	10.0 (1)	12.5 (1)	60.0 (6)	62.5 (5)

This finding suggests that only a small amount of NFPE school attended women belonged to the 26+ age group compared to never enrolled women which made the result disconcerting for this age group.

Income effect of education on women's lives

Income is a strong determinant in changing women's lives. The study samples were included who completed their education before January 1992. Data show that the monthly income of the study sample was very low, Tk. 657 for NFPE, Tk. 707 for government primary school enrolled women, and Tk. 603 for the never enrolled group. There was no significant difference between the groups regarding income of the respondents. However, it was found that the income of the NFPE school attended women tends to increase with increasing age (Tk. 545 to 1190 from 16 to 26+ years age group) which was different for other two comparison groups (Table 9). It shows a better economic prospect for the NFPE school attended women compared to the government school attended and never enrolled women.

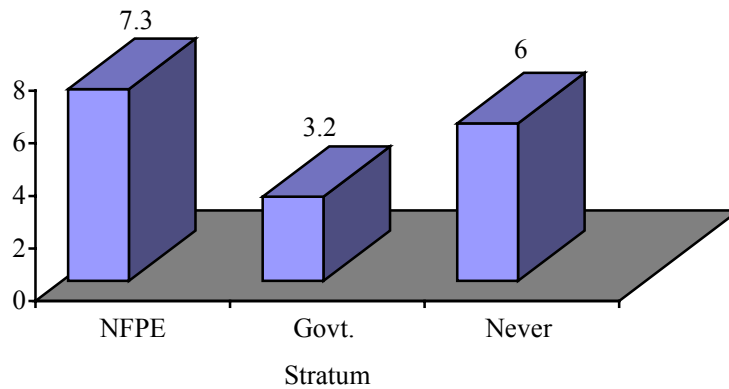
Table 9
Mean monthly income of the women by age and stratum

Age level	Stratum		
	NFPE	Government	Never enrolled
16+20 years	545 (9)	325 (6)	880 (5)
21-25 years	610 (35)	917 (14)	600 (29)
26+ years	1190 (5)	380 (2)	488 (11)

Figure in the parenthesis indicates number

To assess economic performance and to compare it with the comparison households three days cash income was collected. It was found that a higher proportion of the women who attended NFPE schools earned cash income in the last three days (7.3%) as compared to the government school attended women (3.2%; the difference is significant) though the difference was not equally distinct between NFPE and never enrolled women (Figure 3).

Figure 3
Proportion of women earning cash income



In the Bangladesh context, a little education potentiates a good marriage prospect for girls. Husband's income and involvement in the IGA was taken as a proxy indicator for good nuptial. Data reveal that husbands of the never enrolled women were the most

disadvantageous group from employment perspective. It was found that 15.4% of the never enrolled women’s husbands were involved in self employment activities, which is lower than that of NFPE (17.4%) and government school attended women’s husbands (26.7%). Comparatively a higher proportion of the never enrolled women’s husbands were involved in the labour selling activity (Table A43). To have a better understanding of the changes in the employment situation over time, the employment of husbands of the women over 26 years of old was taken into account with 2-3 grades of education. Data reveal that although there was a big gap in employment situation between government and NFPE school attended women’s husbands this was attenuated for the more aged groups since equal percentage of the both strata were self employed (Table A44). In addition, percentage of wage employed husbands was reduced for the 26+ NFPE school enrolled women’s husband and a considerable number were acted as service holders.

Decision making power and NFPE

Decision on household spending is one of the indicators of women empowerment. Data show that 66.7%, 61.2%, and 50.0% of the women who never enrolled, who attended NFPE schools, and who attended government primary schools respectively could spend their own income and the difference between each group was insignificant (Table A45). However, the decision making power of the NFPE school attended women on their own income was higher for 16-20 and 26+ years age group than women who never attended any school. This seems that although difference is inconclusive and inconsequential this decision making power clearly be pronounced as the time goes on (Table 10).

Table 10
Percentage of women made decision on spending their own income

	Age group		
	16-20	21-25	26+
NFPE	66.7 (6)	60.0 (21)	60.0 (3)
Government	50.0 (3)	50.0 (7)	50.0 (1)
Never enrolled	20.0 (1)	79.3 (23)	54.5 (6)

Savings of the women

The NFPE school attended women had more savings (Tk. 964) than those who never enrolled (Tk. 599). The government school attended women saved highest amount of money (Tk. 1580) and the difference was significant between government and never enrolled group (Table A45). This difference was statistically significant between the women those who attended NFPE (TK. 581) and government primary schools (TK. 300) with 2-3 years of education and more than 26 years of old (Table A45).

Control over non-land assets

There were only a few women who possessed household non-land assets (poultry and livestock, productive and non-productive). Here ownership is not considered as control over assets rather the rights to sale the assets without prior permission from other family members is regarded as control. The NFPE and government school attended women had slightly higher control over household poultry and livestock than those who never attended a school, but this difference was not significant for government and NFPE schools attended adults (Table 11).

Ownership of productive and unproductive assets

An insignificant number of women own productive assets, but none of them had control over those assets. However, the women could sale some portion of their own non-productive assets. The mean difference of the value of these assets varied for three strata. The government school attended women's ability to sell non-productive assets was higher (mean value significant) than women those who attended NFPE schools and it was non-significant for those who never attended any school (Table 11).

Table 11
Women's control over household non-land assets (mean value)

Type of assets	Stratum			Level of significance
	NFPE	Government	Never enrolled	
Poultry and livestock	151	148		ns
	151		105	p<0. 05
		148	105	p<0. 05
Non-productive assets	113	268		p<0. 05
	113		213	ns

		268	213	ns
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ns= not significant at p=0.05

Age of marriage, attitudes and empowerment

Age of marriage is an important factor for the rural adolescents for their reproductive health as the precocious marriage usually results in grave health concern for adolescent girls. Education has something to do with boosting the age of marriage towards legal and adulthood (it is 18 for the girls). The study revealed that the age of marriage of the literate adolescent was quite high than those of never enrolled adolescents girls the difference was statistically significant. There was no significant difference between NFPE and government school attended adolescents (Table A47).

Women's mobility

Attitude reflects to the person's fascination and propensity to conform and adopt necessary measures if situation deserves. A positive attitude towards women's mobility in this regard is very important for bringing about changes in women's lives. A higher proportion of the literate women bore their support in favour of women's mobility necessary but this difference was not significant between women who attended NFPE schools and who attended government primary schools (Table A47). The women of the never enrolled stratum were less users of the safe latrine compared to the government and NFPE school attended women and the percentage of users was higher among those who attended government primary schools (Table A47).

Marriage without dowry

Dowry is a social sore that ruins to the most rural poor families through selling productive and non-productive assets of the households and putting psychological pressure on parents. It is assumed that education will help reduce this malpractice by creating awareness in the society as well as among the school attended persons by developing human resources. It was apparent from the study that the education system could make only an inconsequential amount of difference in the lives of women in pursuance of dowry-free marriage. However, there was a significant difference between NFPE and government school attended women's marriage without dowry situation. Only

16.5% of the 2-3 grade completed NFPE women's marriage required dowry compared to 33.7% for the women who completed the same grade from government primary schools. No difference was found for those who completed 6+ grades (Table 12).

Table 12
Percentage of women without dowry at marriage by level of education

	Level of education		
	3 grades	4-5 grades	6+ grades
NFPE	16.5	32.2	38.8
Government	33.7	29.6	39.8

A most encouraging finding was that for both the NFPE and government school enrolled groups the dowry-free marriage was increasing with the increasing level of education.

Chapter Four

Economic Impact of NFPE

It is difficult to measure the economic impact of education by collecting data at a particular point in time. The impact is a long-term process that depends upon a variety of factors and requires a reasonable amount of time to be attained. The impact of education is so versatile that there is a chance to be biased to some impact indicators in measuring and comparing impact while others may be equally ignored. Therefore, the result of this section should be taken into account within the parameter of all these confounding factors, which discourage forging any corollary for proving or disproving any hypothesis. A further tracer study can be more appropriate for making such inferences regarding economic impact of education.

Economic status

Self perceived economic condition is equated to over all economic status of the household in terms of income, expenditure and yearly food security of the respective households. Respondents were asked to determine their own economic conditions considering their household income and expenditure in the last year. It was revealed that the overall economic condition of the never enrolled group was comparatively worse off than literate groups. Little more than 48% of these households were either always or occasionally deficit compared to 33.9% of the NFPE and 28.5% of the government school attended literate households (Table 13). The government school attended households were significantly better off households in this self-perceived economic status (Table A48).

Table 13
Percentage of households by self perceived food security status and stratum

Economic condition	Stratum		
	NFPE (n=812)	Government (n=803)	Never enrolled (n=797)
Always deficit	9.1	7.7	17.6
Occasionally deficit	24.8	20.8	30.5
Equal	43.2	42.7	38.5
Surplus	22.9	28.8	13.4
Total	100.0	100.0	100.0

There was no gender difference in self perceived economic condition between the two literate groups but the difference was explicit in the never enrolled group where female respondents were more vulnerable (52.3% deficit households) than the male (43.4% deficit household) (Table A49). Although, the NFPE school attended households economically less well off than the government school attended households, but the difference become attenuated to insignificant if compared with households having less than 50 decimals of land. However, the difference still remain significant for those who never enrolled any school with both the literate groups (Table A48). There was no significant difference in any stratum pertaining to the economic condition of male and female households owning less than 50 decimals of land (Table A50).

Asset accumulation

Land

Land is a prime asset that bears economic condition of the rural households specially arable land. The government school attended group belonged to the higher echelon of the society according to this land indicator as the mean amount of arable land was 96.3 decimal for them compared to those who attended NFPE schools (two third, 62.6) and those who never attended a school (one third, 32.6) and the mean amount of homestead land was also higher for this group (Table 14). Female households possessed fewer amounts of homestead and arable land than their male counterparts (Table A51).

Table 14
Mean amount of homestead and arable land (decimal) of the respondents by stratum

Land type	Stratum			Level of significance		
	NFPE 1	Government 2	Never enrolled 3	1 vs. 2	1 vs 3	2 vs. 3
Homestead land	13.3	15.8	9.5	p<0.01	p<0.001	p<0.001
Arable land	62.6	96.3	32.6	p<0.001	p<0.001	p<0.001

Households own patrimonial land can not be a measure of one's performance, though it influence a lot, rather contribution to land purchase can be used as differential performance indicator. There is a limitation for using this indicator in measuring the impact of BRAC school since the respondents are young adults who did not get much

time to create such a big asset. On the other hand, purchasing homestead land depends upon the specific need of the household that may not and should not be equated to other household's need. Considering all these constraints two strategies were adopted to look into the matter- amount and value of the land purchased after the respondent started earning income, and their contribution in purchasing the land. It was found that more never enrolled respondents (25) contributed in purchasing homestead land compared to those who attended the NFPE schools (16) and government primary schools (14). However, mean value of the contribution was higher for those who attended NFPE schools (Tk. 8,875) compared to those who attended government primary schools (Tk. 4,250) and who never attended a school (Tk. 7,764). Contribution of NFPE graduates was higher in purchasing arable land compared to the comparison households. However, in monetary terms it was higher for those who never attended a school but the difference was not significant in any case (Table A52). Male were the predominant contributors to this asset accumulation process (Table A53).

Those who attended NFPE schools contributed little more in purchasing homestead land compared to those who attended government schools (both in number and Taka) though not statistically significant (Table A54). While, those who attended government schools contributed higher amount in purchasing arable land compared to those who attended NFPE schools (for 2-3 and 4-5 grade completers) though not statistically significant (Table A55). Nine NFPE school graduates with 6+ grades of education contributed in purchasing arable land while none of the government school attended adults contributed any amount in this regard.

Housing

The mean value of house was higher for those who attended government primary schools (17,287) compared to those who attended NFPE schools (14,039) and those who never enrolled in any school (7,200) (table A56). The difference was significant for each group (Table A56). The contribution of those who attended government schools was higher (8,522) in constructing and renovating house than other two groups (NFPE 5,819, never enrolled group 4,439) (Table A 57). The difference was significant in all cases. The female respondent's contribution in constructing and renovating houses was less than their male counterparts. Usually the contribution of female respondents of never enrolled group was lowest (Table A58). However, the contribution of the only NFPE school completed (2-3 grade) respondents was litter more (Tk. 5115) than government school

attended adults (Tk. 4430) with same grade although not statistically significant (Table A59).

Productive and non-productive assets

The pattern of accumulation of productive and non-productive assets reflects the mobility of the household towards greater economic independence. The value of household non-land assets (including poultry and livestock, productive and non-productive assets) was significantly higher for NFPE school graduates compared to never enrolled group although it was significantly lower than those who attended government primary schools (Table A60). The female households of all strata had a lower amount of poultry and livestock assets compared to their male counterparts and the level of significance was higher for never enrolled comparison household (Table A61). However, the value of productive asset was also lowest for those who never enrolled in any school than those who attended NFPE and government primary schools (the difference is significant). While, the value of non-productive asset was higher for those who attended government primary schools than those who attended NFPE schools.

Micro-credit and NFPE

Involvement with micro-credit activity mirrors respondents' attitude and ability to engage in self-employment and income earning activities. The average loan size was significantly higher for the literate households compared to never enrolled households. While, the government primary school graduates were in better condition than both the NFPE and never enrolled group (Table 15). Again female respondents, who attended government schools, took higher amount of loan compared to those who attended NFPE schools and those who never attended a school (difference was significant). This difference was insignificant for NFPE school enrolled male households. No age-wise pattern of taking loan was emerged (Table A62).

Table 15*Mean amount of loan received by the respondents households by stratum and sex*

Sex	Stratum			Level of significance		
	NFPE	Government	Never enrolled	1vs2	1vs3	2vs3
Both	8913 (845)	11460 (706)	5773 (853)	p<0. 01	p<0. 001	p<. 001
Male	8115 (251)	10118 (220)	5387 (220)	ns	p<0. 01	p<. 01
Female	8611 (242)	11981 (219)	5575 (256)	P<0. 05	p<0. 01	p<. 001

Figure in the parenthesis indicates number of loanee.

ns= not significant at p=0.05

Source of loan is an important indicator of effective financial management. Taking more amounts from the local moneylenders is considered endangering for the well-being of that particular household owing to high rate of interest. On the other hand, there are alternative institutional sources of loan provided by different NGOs to protect exploitative *Mohajoni* loan (loan from the local money lenders). The study revealed that most of the households took loan from the institutional sources irrespective of literacy, but slightly higher percentage of never enrolled group took loan from the *Mohajons*. (Table A63). There was no significant gender difference was found in taking institutional loans (Table A64). Use of loan is another important aspect of effective financial management of the household. The productive use of loan promises higher household economic vibrancy and ineffectual use might bode ill for the household's welfare. Little more than 40% of all the households used their loan for unproductive purposes. The performance of never enrolled households performance was comparatively lower in this regard since 55.8% of the households used their loan for productive purposes compared to those who attended the government schools (61.9%) and those who attended NFPE schools (60.1%) (Table A65). There was no significant gender variation in using loan but women from NFPE and never enrolled group did slightly better than the women who attended government primary schools (Table A 66).

Employment, income and NFPE

Economic impact of education depends upon participants' involvement in the income earning activities. About half of the study samples of each group were not involved in income earning activities, the proportion was higher in the government school attended comparison group and lowest in the never enrolled group (Table A67). The data also showed that the female participation in the income earning activities was higher in the

NFPE school attended women. The difference was significant with the women who attended government primary schools that adduced to their more participation in the economic activities (Table 16). The possible reasons for this was the inability of the consisting job market in absorbing this kind of quasi-educated people and those who were in dire need engaged themselves without considering the payment.

Table 16
Involvement of the respondents in the IGA by stratum and sex

Sex	% of IGA involvement			Level of significance		
	NFPE	Government	Never enrolled	1vs2	1vs3	2vs3
Male	88.5 (354)	86.2 (345)	95.3 (362)	ns	p<0.001	p<0.001
Female	11.9 (49)	5.5 (22)	10.8 (45)	p<0.001	ns	p<0.01

ns= not significant at p=.05

Average monthly income of the respondents who are involved in IGA was explored that did not give much encouraging picture. The mean income per month was less than Tk. 2,000 for all groups. The government school enrolled respondents earned higher monthly income (Tk. 1,900) compared to those who attended NFPE schools (Tk. 1,689) and those who never enrolled in any school (Tk. 1,532) but the difference was not significant between NFPE and never enrolled group (Table A68). However, the monthly income was little more (though not statistically significant) for the NFPE school graduates those who never attended any education system after completing NFPE school and who had <50 decimals of land than those attended government primary schools (Table A69). That means the NFPE school graduates, who never attended any education system after BRAC schooling, with same economic background bode well for higher income than those who had similar level of education from government primary schools. However, no significant difference was surfaced in the income level between NFPE and government school attended respondents. The level of income was increased for both groups with their increasing age level (Table A 70). It indicated to the maturity effect of the education but it was not a differential factor between these two education systems.

Material well being and NFPE

Only income does not indicate household's well-being in terms of income-expenditure balancing. In this reckoning, the study tried to incorporate both the aspects to understand

the situation of three groups and grasps the impact of education on the basis of the differences. Data show that 85.5% of the NFPE school graduates who earn less than Tk. 1,900 per month were the deficit households and this percentage was 84.3% and 90.3% for the government and never enrolled households respectively (Table 71). The obverse reality is that 80.1% of the NFPE school enrolled adults, 77.5% of the government school enrolled adults, and 81.4% of the never enrolled adults from surplus economic status were earning less than Tk. 1,900 per month (Table A71). If we look at it from family background point of view, it also gives somewhat similar picture as the never enrolled group with <50 decimals of land earn lowest amount (14.4% earn more than Tk. 1,900 per month) compared to those who attended government (24.5%) and NFPE schools (19.0%) from the same land holding households (Table A72). Although in both cases the government school attended learners did slightly well than those who attended NFPE schools but percentage of earning more than Tk. 1,900 per month was higher among those who completed 3 years of NFPE schooling (17.7%) compared to those who completed same years of schooling from government primary schools (13.6%) (Table A73). This suggests to the positive income effects on the NFPE school graduates compared to those who never enrolled in any school.

Occupation

In Bangladesh, type of occupation usually portents to the well-being status of the households. In this study IGA has been categorized into four major divisions. These are agriculture, service, business and day labourer where day labourers are deemed to be the lowest rung of the hierarchy in terms of income and social status. It was found that a significant proportion of never enrolled households involved in labour selling activities (74.9% both) compared to those who attended government (49.7%) and NFPE schools (57.9%) (Table A74). The higher quotient of women of all strata were involved in labour selling activities though their involvement in IGA was minimum (Table A75). Although higher proportion of the never enrolled adults were employed in various activities but the unemployed were in the deplorable condition that surfaced through their comparatively lower amount of savings, value of house, household expenditure, and amount of non-land assets (Table A76).

Impact of land holding status on the material well-being

The households were categorized into two groups based on their land holding: less than and more than 50 decimals of land holding households. The households with <50

decimals of land irrespective of government and NFPE schools attended were lower grade achievers on an average (NFPE 4.9, government 5.04) compared to >50 decimals of land holding households (NFPE 5.85, government 6.2) (Table A77). There was no significant difference in increasing income with the increment of land holding. The value of house was significantly higher for the larger landholding households. All the samples who have <50 decimals of land, irrespective of literacy status, contributed higher amount of money on renovating house than >50 decimals of landholding adults. This has happened probably because the fact that the less costly huts need to be repaired more frequently than the costly tin-sheds or *pacca* buildings, the poorer samples had to contribute more than the well off samples. The value of non-land assets of the literate groups was higher than the never enrolled group. However, the inequality among the illiterate adults was more pronounced than the literate groups in terms of land holding status (Table A77). The similar pattern was found in the case of household expenditure. It suggests the literate households bringing more equity among the strata (government and NFPE group) but inequity was increasing in the adults who never enrolled in any educational institutions.

There was no difference between the wage-employed and self-employed literate adults in terms of their age and level of education. The mean income and savings of the self-employed and wage-employed NFPE graduates were little higher than the never enrolled group. Both the groups were earning and saving less amount than those who attended government schools, the difference was statistically significant. The higher economic condition of the government primary school attended group may occasion for the higher income opportunity which is reflected through their higher value of house and amount of household expenditure (Table A78).

Well-being and productive and unproductive use of loan

It was found that comparatively young samples' households used loan for unproductive purposes. This was equally applicable for the level of literacy where more higher grade completers used their loan in productive purposes than the lower grade achievers of both groups. Usual the unproductive loan users were the lower income earners, lower savings owners, and also lower amount of institutional loan receivers (Table A89).

Age and well-being status of the respondents

Age of the respondents was categorized into 16-20 years, 21-25 years, and 26+ years to understand the age-wise changes of well-being status of the respondents. In most of the cases (with little variations in land and saving for NFPE and those who attended government primary schools) income, savings value of purchased land (both homestead and arable), and respondent's contribution in purchasing land was higher for the higher age group of all strata. However, the rate of increment was, in most cases, in favour of the NFPE school graduates compared to those who attended government primary schools and those who never attended a school (Table A80). Age-wise land holding pattern of NFPE households revealed that the amount of land was reducing with the increasing age of the participants. It indicates either to the programme was sticking to the target category, in terms of economic condition; at the preliminary stage or the NFPE enrolled adults were losing their land as time went by. Table A80 shows that this group was spending higher amount of money for purchasing both homestead and arable land that confirmed their general trend towards achieving higher economic growth compared to the adults who attended government primary schools and those who never enrolled in any school. However, the rate of contribution of the NFPE school enrolled adults in constructing or renovating house was little lower than those who attended government primary schools and the amount was also little lower than those two groups.

Differences in economic activities of the respondents involved in IGA

It is revealed that the age of starting income was significantly lower for those who never enrolled in any school compared to the literate groups. However, average monthly involvement in the income earning activities was lower for those who never enrolled in any school compared to their literate counterparts that again corroborated through never enrolled adults' adverse cash earning from other places. This study indicates to the adverse employment scenario for all groups as a whole and comparatively inferior situation for the never enrolled group. However, no significant difference was found between NFPE and government school attended groups. A certain proportion of the workers in rural areas usually provided with food once or twice in a day or some amount of rice in exchange of their work and most of the cases it happen for the day labourer who earn less amount. The never enrolled group received more income in kinds working in places other than their home (Tk. 2.32) compared to those who attended NFPE (Tk. 1.58) and government primary schools (Tk. 1.63) (Table A81). The age of starting income was higher for women who never enrolled in any school (Tk. 18.67) compared to those who

attended NFPE schools (Tk. 17.94) and those who attended government primary schools (Tk. 17.73). Although no difference was found in involvement in IGA, hour of work within and outside households, and income indicator (Table A 82).

Savings

Savings is a good indicator of economic condition of any household and similar to other economic indicators it gives a little differential impact of education. The government school attended comparison group had a significantly higher amount of savings compared to those who attended NFPE schools and those who never enrolled in any school but this difference is wore off for those who had same level of education and <50 decimals of land (Table A83).

Chapter Five

Socioeconomic impact of BEOC

Basic Education for Older Children (BEOC) is another non-formal primary school model meant for encompassing little older children already traversed through the age of formal primary education without enrolling in any school. During the early years of the BRAC education programme NFPE schools outnumbered the BEOC schools. It was manifestly obvious during the household census that only a qualified number of adults were left in the area who could not be equally comparative with two other groups. Therefore, the study decided to include all the BEOC school graduates wherefrom other samples were selected. At the end, 276 (147 male and 129 female) BEOC graduates were included in this study, which was inadequate in comparison with other three groups. Considering the limitation the impact of BRAC education programme on the BEOC graduates was analyzed separately. The government primary schools graduates and those who never enrolled in any school were co-opted as comparison groups.

Socioeconomic and demographic profile of the BEOC graduates

The demographic profile of the four groups showed that average age of the adults who attended BEOC schools was lowest and it was surprisingly lower than the adults who attended NFPE schools. The reason being, most of the BEOC graduates included in the study were enrolled in the year 1991 and completed their schooling by the end of 1992 and this time most of them were around 21 years old. At the very preliminary stage the NFPE programme also included the learners from the upper percentile of the age group (9-10 years). Average level of education of the BEOC graduates was slightly lower (5.05) than those who attended government (5.54) and NFPE schools (5.25) (Table 17). The data show that the adults who attended government primary schools had greater quotient of educated parents, lowest for those who never enrolled in any school. Average landholding status showing BEOC graduate's better off condition compared to those who never enrolled highest for those who attended government primary schools. Value of household assets reveals comparatively worse off condition of the BEOC graduates' households than NFPE and government school enrolled adults and those who never enrolled in any school. The similar pattern was found in the case of value of house. These indicate that the BEOC samples were close to the never enrolled adults economically. The sex ratio for 100 female reveals that more female are included in the BEOC samples than any other groups. It was the reflection of programme's preference for inclusion of

more girls in spite of migrating out most of the girls on marriage. The lowest proportion of the BEOC graduates was NGO member compared to other groups and highest proportion of them were unmarried. All these information indicate to the higher socio-economic condition of the government primary school attended comparison group and similar socioeconomic background of those who attended BEOC schools and those who never enrolled in any school.

Table 17
Socioeconomic and demographic profile of the respondents

Variables	NFPE	BEOC	Government	Never enrolled
Average age (year)	22.4	21.0	22.9	23.3
Education (average grade)	5.25	5.05	5.54	99
% of educated mother	13.1	15.9	21.3	6.5
% of educated father	33.5	30.4	47.4	20.7
Average land holding (decimal)	75.85	95.62	112.15	42.13
% of nucleus family	52.8	67.8	56.4	69.4
Value of household asset (Tk.)	8,913	7,043	11,460	5,773
Value of house (Tk.)	14,039	9,678	17,287	7,200
Sex ratio (sex ratio for 100 female)	97.0	113.9	99.2	91.1
NGO membership	31.9	8.7	23.9	35.5
% of unmarried samples	29.6	43.5	29.1	15.9

Influence of BEOC on life skills and knowledge

Knowledge of prevention of six deadly diseases

It was found that those who attended BEOC schools were significantly more knowledgeable regarding prevention of six deadly diseases than those who attended government primary school and who never enrolled in any school (Table A84). There was a little gender difference in this regard as BEOC school attended males outperformed those who attended government primary schools in 5 out of 6 cases (Table A85) and female outperformed the government primary school enrolled females in all the 6 cases (Table A86).

It is clearly manifested that the life-skills knowledge of those who attended BEOC schools was significantly higher than those who never enrolled in any school and this difference worn off between BEOC and government primary schools attended adults. Ten of 12 indicators showed BEOC graduates' highly significant life-skills knowledge compared to those who never enrolled in any schools. This difference was insignificant between BEOC and those who attended government primary schools (Table A87). Only 3 of 12 indicators showed significant difference; one in favour of BEOC school graduates (upper age limit of child immunization) and two others (arsenic and AIDS awareness) in favour of those who attended government primary schools (Table A87). Therefore, it is evidently manifested that despite the similar socioeconomic background the adults who attended BEOC schools got higher life skills knowledge than those who never attended a school. There is a substantial difference between male female performances in acquiring life skills knowledge. It was revealed that the BEOC school attended females did better than their male counterparts (Table A88 and A89).

Impact on attitude and practice of life skills

Early marriage is blatantly prevalent in the countryside. It is expected that the rate of early marriage will be lower among those who attended any education system. An effective education system is able to make this rate much lower. But the result of this study revealed a bleaker picture since more than 75% of the adolescent girls of all strata got married before they reached at 18 years, the minimum age for marriage for girls. The never enrolled girl adolescents were more exposed to the pains since only 17% of them could reach at the year of discretion compared to government (25.2%) and NFPE (19.0%) school attended girls (Table A90).

People go to the health centres or hospitals for various reasons and it does not necessarily mean their preference for hospital delivery. Rather people used to go to the hospital for the complicated pregnancy. Nevertheless, it indicates to the good care and ability of the people as well. Data show that a significant number of government primary school attended women resorted hospital or other healthcare centres as their birthing place (6.7%) compared to those who attended BEOC schools (3.0%) and who never enrolled in any school (3.0%). The traditional birth attendants are trained and equipped to serve in the village. The data show that birthing of women who attended BEOC schools were less attended by skilled birth attendants (21.2%) compared to the women who attended government primary schools (40.2%) and never enrolled in any school (28.6%). The

difference was insignificant between those who attended BEOC schools and those who never enrolled in any school. Here skilled birth attendants include doctors, nurses, and traditional birth attendants. Higher proportion of the women who attended BEOC schools availed health facility during pregnancy (50.0%) than those who never enrolled in any school (38.9%). The difference was insignificant with those who attended government primary schools (57.3%) (Table A90). Most mothers gave colostrums to their newborn babies nevertheless, a higher proportion of those who attended BEOC schools maintained this practice compared to those who never enrolled in any school. There was no difference between BEOC and government primary school attended women. The same result was found in the case of washing hand after defaecation where BEOC group outperformed the never enrolled group and insignificantly deviated from the government primary school graduates. Overall social status of the three different groups showed never enrolled group's significant lower condition than the other two educated groups (Table A90). All these indicators revealed exhaustively that the difference between the two educated groups is gradually attenuated to insubstantial and it was widening in most of the indicators with the never enrolled group. Disposed to getting seek in the last 15 days and taking treatment for the ailments were remained insignificant among the groups. Dowry is a social curse and comparatively lower proportion of marriages of those who attended BEOC schools took place with dowry (57.4%) compared to those who never enrolled (72.2%) and those who attended government primary schools (64.0%). The difference is only significant between BEOC and never enrolled groups. The BEOC school attended adults showed better performance than those who never enrolled in any school in using family planning methods although this difference is insubstantial with the adults who attended government primary schools (Table A90).

If we look at the male female dimension of the performance of the BEOC school enrolled adults it reveals that females are doing little better than their male counterparts. Two of 10 indicators (who helped during pregnancy and treatment taken for illness) showed higher performance of the male who attended government primary schools than those who attended BEOC schools. Four indicators showed higher performance of male BEOC school enrolled adults than never enrolled adults (Table A91). On the contrary, BEOC school attended women performed better than the women who attended government primary schools in two indicators (age of marriage and place of birth). Government primary school enrolled women did better than BEOC school enrolled women in two indicators (who helped during delivery and health facility availed during pregnancy).

While, BEOC school enrolled women did significantly better in 5 indicators than the women who never enrolled in any school (Table A92). All these data suggested BEOC school-enrolled women's comparatively better performance than their male counterparts.

Economic impact of BEOC

Involvement in income generating activities is one of the indicators of economic well-being of the respondents. The study showed that a higher proportion of government primary school attended adults were involved in IGA in the preceding 3 months and earning higher monthly income compared to those who attended BEOC schools and those who never enrolled in any school (Table A93). Although, the average days of IGA involvement was slightly higher (not statistically significant) for those who attended BEOC schools but monthly income was not equally higher than the never enrolled group. On the other hand, average hour of work at other places in the precedent three days was higher for the never enrolled group and the mean difference was significantly higher than those who attended government primary schools. However, the income from other places was higher for those who attended government primary schools compared to those who never enrolled in any school. Amount of savings of the BEOC school graduates was higher (Tk. 1,738) than those who never enrolled in any school (Tk. 1,071) and lower than those who attended government primary schools (Tk. 2,792). All these economic indicators suggest to the insubstantial economic impact of the BEOC school on its participants and their households and it was equally applicable for the government school enrolled adults. That inevitably lead to the inference that the economic impact of education needs a considerable time to be pronounced. The scenario was not changed much for comparatively older candidates who supposedly got more time to be employed in IGA. The data show that adults of 25+ years age group of all strata created insubstantial difference among themselves (Table A94). However, those who attended BEOC schools did little better than those who never enrolled in any school system with reference to the IGA involvement in the preceding three months, earning monthly income and in increasing savings. House is one of the big non-land assets of the household that needs to be older enough to wield and enormous endeavor to construct. Considering the age of the samples we decided to look into the matter through their contribution in constructing or renovating house instead of owning them. The adults who attended government primary schools contributed higher amount in constructing or renovating house than those who attended BEOC schools and those who never attended a school. The difference was significant only between the government primary school attended and

never enrolled groups. However, the female who attended BEOC schools contributed higher amount for renovating house than the women of other two groups. The difference is significant between BEOC school graduates and those who never enrolled in any school (Table 18). On the other hand, learners' contribution in purchasing land was higher for those who attended BEOC schools than those who attended government primary schools and who never enrolled in any school.

Table 18

Mean difference in renovating house and contribution in purchasing land by sex and stratum

Variables	Stratum			Level of significance		
	BEOC 1	Government 2	Never enrolled 3	1vs2	1vs3	2vs3
Learners contribution in renovating house (both male and female)	3,710	8,522	4,439	p<.001	ns	p<.00
Female's contribution in renovating house	7,616	5,369	2,663	ns	p<.01	p<.01
Respondent's contribution in purchasing land (all land and both)	19,325	10,409	9,705	ns	ns	ns

ns= not significant at p=0.05

It was found earlier that the knowledge on immunization of those who attended BEOC schools were significantly higher than the two other comparable groups. The data also corroborated the BEOC school graduates' comparatively better immunization practice. Nearly 53% of those who attended BEOC schools immunized their children fully compared to those who attended government primary schools (38.2%) and those who never enrolled in any school (25.8%). Female respondents showed better performance than their male counterparts in all strata (Table 19).

Table 19
Percentage of respondents fully immunised their children by stratum and sex

Sex of the respondents	Stratum			Level of significance		
	1 BEOC	2 Government	3 Never enrolled	1vs2	1vs3	2vs3
Both	52.9	38.2	25.8	p<. 05	p<. 01	ns
Male	57.1	29.8	23.4	ns	p<. 05	ns
Female	50.0	42.9	27.5	ns	p<. 05	ns

ns=not significant at p=0.05

Taking tetanus vaccine during pregnancy is a sign of better health practice. There was no difference in the performance level among all the strata and sex (Table A95).

Children's schooling

Enrolment status of the school-aged children suggests to the household's attitude to education and their stab at attaining the benefit. Data show that the highest percentage of the school-aged children was continuing their education from the households who attended government primary schools (71.1%) and lowest percentage of the children were dropped out and never enrolled form these households (Table A96). While, 61% of the school-aged children of BEOC school attended households were continuing their education whereas this proportion was 52.2% for the never enrolled households. Again, 25.9% of the school-aged children were never enrolled in any school from the households who attended BEOC schools and it was 40.0% for those who never enrolled (Table A96). In both the cases, this proportion was lower for those who attended government primary schools. All these information indicates to the comparatively better schooling performance of those who attended BEOC schools compared to those who never attended a school. These suggest to the fact that as the time go by BEOC school enrolled adults promise to have greater economic potentials on some income indicators than those who never enrolled in any school.

Chapter Six

Discussions and conclusions

Most developing countries usually face a daunting task in their effort to expand the delivery of educational services because of expanding population and tight government budgets (Harold et al, 1996). On the other hand, government occasionally prohibits, often regulate, and frequently ignore the importance of the non-formal education. In spite of these limitations BRAC continuously is trying to serve the un-served poor children of Bangladesh through its NFPE programme. However, the impact of education is not only dependent on the quality of delivery system, rather it depends largely upon the symmetric investment in other sectors in keeping with the socioeconomic and political infrastructure benign to the application of educational objectives. Unfortunately, a poor country like Bangladesh can shepherd only a limited amount of resources to the primary education.

Social impact of education

The study shows that the NFPE school graduates acquire better knowledge regarding prevention of six life threatening diseases compared to the comparison groups and the female do better than their male counterparts in this regard. Similarly this trend was found functional for BEOC school graduates, which shows BRAC school's firm commitment to this issue. It also suggests that the learners often seek aspect of knowledge, which has practical relevance to their lives. The finding showed that women were better informed than men regarding children's immunisation knowledge and practice. It is widely acknowledged in Bangladesh society that child rearing is the sole responsibility of women and probably for this reason women of all strata were well informed about it. The reality is that the male dominated society operates stereotype about women, which reflects through their inferior performance on other issues. The role of education is to challenge such stereotypes and promote social justice and gender equality. It must be acknowledged that NFPE schools do try to eliminate such stereotypes and have been successful to certain extent as compared to comparison group.

Taking TT during pregnancy is very important for both the mother and the baby. The NFPE schools graduates performed better (as indicated in the chapter two) compared to their comparison literate and illiterate groups. The older NFPE school graduates performed better with increasing age, which was quite inverse for government school graduates and those who never enrolled. This suggests that as the time goes on the NFPE

school graduates are likely to do better than the comparison groups. There was a direct and positive relationship between TT completion rate and the level of education of those who enrolled in NFPE schools, but this was not found for those who attended government primary schools. A large proportion of literate mothers were taken to the health care centre for childbirth and attended by skilled and trained birth attendants than those who never attended any school. This also implies that there has been a sustainable impact on the lives of the literate adults on the reproductive health and childcare issues.

The households related to the NFPE school were found to be less indisposed in the preceding three months in contrast with the comparison households. A sharp decline of morbidity was found for those who enrolled in the NFPE schools with the increasing age level. The level of education played a conducive role in decreasing the rate of morbidity in NFPE school graduates than both the comparison groups. The NFPE school respondents did better in using safe latrine and washing hand after defecation than the never enrolled comparison group. The performance of the government school graduates was the best of all. These results shows that there was a positive effect of education regarding knowledge and practice of health issues. However, it provided only a qualified support in favour of the NFPE programme over government primary schools.

Education helps place the right person in the right place according to the structures of society. It showed that that the NFPE graduates as well as government school graduates were able to secure satisfactory positions in society after the completion of their education. Nevertheless, higher proportion of the NFPE school graduates enjoyed local club memberships as compared to the never enrolled comparison group. This difference was found to be insignificant with literate respondent group. Self-perceived social status of the NFPE school graduates showed their better social position than those who never enrolled in any school and the difference with government primary school graduates was insignificant. Dowry is a social evil that was expected to be mitigated with the increasing level of education. It should be noted that those who attended NFPE schools failed to make any difference with those who never enrolled a school. Early marriage is another serious problem in Bangladesh, which is supposed to attenuate with the increasing level of education. The study revealed that the NFPE schools had a differential impact on the lives of its graduates.

The impact of NFPE schools on children's learning obviously better in comparison with the never enrolled group particularly in terms of enrolment and dropout, but slightly lower than government primary school graduates. The male NFPE graduates showed their eagerness to send their children to religious schools but a large number of them did not send their children to schools. Because of the paucity of resources considerable number of female households of all strata were not able send their children to school. Nevertheless, once admitted they made sincere effort to continue their education compared to their male counterparts. Average MUAC of the children, aged 6-59 months, from the NFPE school attended households was found significantly higher than the children of never enrolled comparison households, but insignificant with the children of the government school enrolled households. The patterns of these results show the superior position of the BRAC school graduates' households, which essentially set fourth the impact of the NFPE schools. The non-formal primary education programme of BRAC has made a substantial impact on the lives of its participants although the difference between NFPE and government primary school enrolled respondents was not always explicit.

Impact on women's lives

Involvement in income earning activity is one of the potent factors for changing women's lives. Only qualified members of the sample and comparison women were involved in income earning activities that reflected the limitations of the indicator in using as a differential factor of women's empowerment for this study. It was found that a higher proportion of the women, who attended NFPE schools, were involved in IGA compared to those who attended government primary schools. Involvement in IGA is important for gaining control over other productive and non-productive assets. The lack of it deters most of the women from having ownership on these assets which results in disempowerment.

Education and awareness boost women's mobility and their positive attitude towards their outside work. It was found that the NFPE school enrolled women, who had less than 50 decimals of land, were involved in income earning activities in a higher proportion (significantly) than both the literate and never enrolled comparison groups (with same amount of land). However, the income was not equally higher for the NFPE school attended group compared to those who attended government primary schools. The last three days' income of the NFPE school graduate women appeared to be more promising

than the government school graduate women and of those who never enrolled in a school. It is clear from the data that the income effect of NFPE school was more pronounced in women than the income in general. The decision making power of the women, in terms of spending own income, revealed a little higher for never enrolled group but over time this scenario changed in favour of NFPE school graduate women. A positive attitude towards women's mobility was higher in NFPE school graduate women whereas education failed to bring about dowry-free marriages.

Economic impact of NFPE

Self-assessed economic status of the literate households was higher than the never enrolled group. The contribution to purchase homestead land was found to be slightly higher for the NFPE school attended group (though not statistically significant) than the comparison literate and never enrolled groups, but in purchasing arable land their contribution was the lowest of all. The reason being that a comparatively lower proportion of the NFPE school attended adults were involved in husbandry compared to other two groups. Therefore, the NFPE schools had no impact on the contribution of purchasing arable land. The value of household non-land assets was higher for the both the literate groups than those who never enrolled in a school. The government primary school enrolled respondents wielded significantly higher amount of assets-value than NFPE school graduates. The male of all strata had a bigger amount of non-land assets compared to their female counterparts. The literate group received higher amount of institutional loan whereas the never enrolled group took the similar amount of loan from the local moneylenders with a high rate of interest. Those who enrolled in any kind of schools performed efficiently in taking and using loan. It was revealed that the highest proportion of the never enrolled group were involved in income earning activities and this proportion was lower for both the literate groups. It implies impact of education on income, and employment situation was not powerful. It may perhaps be that it takes some time to have any impact. Farther, other employment related factors need to be taken into consideration. One of the most significant changes seemed to be that the gap between poor and rich of the NFPE group attenuated sharply than the comparison groups.

Impact of BEOC

Socioeconomic and demographic profile of the BEOC school enrolled graduates reveal the similarity with those who never enrolled in any school than those who attended government primary schools. Similar to the NFPE graduates, the BEOC school graduates

performed better than the never enrolled comparison group. The BEOC school attended adults showed significantly better life skills knowledge than the never enrolled group; the female did better than their male counterparts. The BEOC school attended women took less health facilities during pregnancy, however they did better than the comparison groups in providing colostrums to newborn baby. No difference was found on the issues of sickness management and treatment for ailment with the comparison groups. However, comparatively a higher proportion of marriage of those who enrolled in BEOC schools had taken place without dowry as compared to both the comparison groups. A good proportion of the BEOC school enrolled couple adopted family planning methods. Given all these social aspects it becomes quite evident that the performance of those attended BEOC school was better than the never enrolled comparison group on most of the indicators, but not so substantial with those who attended government primary schools. It is clear from foregoing discussion that the BRAC's education programme had positive impact on its participants minimising the maturity effects and some other intervening factors. The social impact of BRAC's education programme is more pronounced than those of economic impact and the impact on women's lives. It should also be pointed out that the participants of BRAC education programme lagged behind on some issues. Therefore, it is suggested that BRAC should pay more attention to those issues, which were not fully addressed.

To summarize the findings of this study two points should be emphasised.

1. The participants of BRAC schools did better than those who never enrolled in any school. This is undoubtedly encouraging. However, one should also be careful in interpreting the data, as the never-schooled group is socioeconomically worse off than BRAC school graduates.
2. In most cases BRAC schools have performed on a par with the government schools. This is one of the most important findings of the study. Students who attend government schools are better-off socioeconomically and consequently they are expected to do better than the BRAC schools (one would expect BRAC schools to do better than non-schooled). However, that the BRAC schools have equated GoB is an important knowledge. This implies that there is a greater potential for BRAC schools to contribute to the socio-economic development of children and thus to society at large.

Conclusions

- BRAC students did better than the never enrolled group, and similar to the government school children. The government school students are economically better but the BRAC children were able to catch up with them,
- In most cases male did better than female respondents,
- Females were found to be more conscious about their health and childcare issues,
- In most cases individual level impacts are more pronounced than household level impacts,
- Knowledge-based performance is higher than the attitude and practice related impacts, and
- Social impacts are more pronounced than economic and empowerment effects.

Recommendations

1. Some social and health related issues of topical interest and current importance (viz. AIDS, arsenic) should be incorporated in the curriculum and be discussed in the classroom with meaning.
2. Classroom teaching should be directed to the understanding and gender biases should be identified and discussed.
3. Income and employment related issues should be included in the curriculum (in the higher grade) to increase the chances of getting vocational mobility and higher income opportunity.

Annexes

Table A1: Percentage of respondents having correct knowledge of six deadly diseases by sex

Name of diseases	Stratum								
	NFPE			Government			Never enrolled		
	Male n=400	Female n=412	P-value	Male n=400	Female n=403	P-value	Male n=380	Female n=417	P-value
Tetanus	45.5	55.3	p<0.01	29.8	34.7	ns	8.9	22.5	p<0.001
Diphtheria	40.8	48.1	p<0.05	21.0	29.0	p<0.01	3.4	7.0	ns
Whooping cough	28.3	32.8	ns	24.0	24.3	ns	5.3	10.8	P<0.01
Polio	80.8	81.3	ns	66.3	69.0	ns	30.0	39.8	p<0.01
Measles	69.8	80.1	p<0.001	59.5	67.7	p<0.01	27.1	35.0	p<0.01
Tuberculosis	60.3	67.0	p<0.05	45.8	55.6	p<0.01	17.1	30.5	p<0.001

ns=not significant at p=.05

Table A2: Percentage of households having knowledge of immunization and immunization card for their 0-23 months children.

Name of diseases	Stratum		
	NFPE	Government	Never enrolled
Tetanus	53.8 (56)	30.6 (26)	18.2 (14)
Diphtheria	45.2 (47)	17.6 (15)	5.2 (4)
Hoping cough	31.7 (33)	22.4 (19)	9.1 (7)
Polio	85.6 (89)	64.7 (55)	42.9 (33)
Measles	18.8 (30)	22.7 (20)	17.5 (14)
Tuberculosis	64.4 (67)	51.8 (44)	33.8 (26)

Table A3: Percentage of respondents having knowledge of start and ending age of children's immunization by sex

Immunisation age	Stratum								
	NFPE			Government			Never enrolled		
	Male n=400	Female n=412	P-value	Male n=400	Female n=403	P-value	Male n=380	Female n=417	P-value
Starting	29.8	58.0	p<0.001	29.5	60.8	p<0.001	60.8	13.9	P<0.001
Ending	56.0	76.7	p<0.001	49.5	78.4	p<0.001	78.4	36.3	p<0.001

Table A4: Percentage of respondents retain good health practice by stratum

Health practices	Stratum			Level of significance		
	1 NFPE	2 Government	3 Never enrolled	1vs 2	1vs3	2vs3
Wash hand after defecation	78.3 (812)	82.1 (803)	68.3 (797)	p<0.05	p<0.001	p<0.001
Have immunization card	64.3 (168)	57.9 (152)	51.6 (155)	ns	p<0.05	ns
Mother taken TT injection	90.9 (150)	86.9 (126)	81.1 (120)	ns	p<0.01	ns

ns= not significant at p=.05

Table A5: Percentage of households having immunization card for their eligible children by level of education

Level of education	Stratum		Level of significance
	NFPE	Government	
3 grade	61.9	60.0	ns
5 grade	64.7	57.3	ns
6+ grade	65.7	54.5	ns

ns= not significant at p=.05

Table A6: Percentage of child immunization status of the respondent's households by stratum

Immunisation status	Stratum			Level of significance		
	1 NFPE	2 Government	3 Never enrolled	1 vs 2	1 vs 3	2 vs 3
Fully immunized	33.9	38.2	25.8	ns	ns	P<0.05
Partially immunized	43.5	34.2	41.9			
Not immunized	22.6	27.6	26.1	ns	p<0.05	ns

ns= not significant at p=.05

Table A7: Percentage of respondents having knowledge of water purification and night blindness.

Knowledge	Stratum			Level of significance		
	1 NFPE n=812	2 Government n=803	3 Never enrolled n=797	1 vs 2	1 vs 3	2 vs 3
Water purification	94.8	94.1	77.2	ns	p<0.001	p<0.001
Prevention of night blindness	9.1	9.7	7.5	ns	ns	ns

ns= not significant at p=.05

Table A8: Percentage of respondents having knowledge of water purification and night blindness by sex

Knowledge	Stratum								
	NFPE			Government			Never enrolled		
	Male n=400	Female n=412	P-value	Male n=400	Female n=403	P-value	Male n=380	Female n=417	P-value
Water purification	95.0	94.7	ns	94.3	94.0	ns	78.9	75.5	ns
Prevention of night blindness	9.3	9.0	ns	11.8	7.7	p<0.05	8.4	6.7	ns

ns=not significant at p=.05

Table A9: Percentage of respondents having awareness regarding AIDS and arsenic by sex

Variables	Stratum								
	NFPE			Government			Never enrolled		
	Male	Female	P-value	Male	Female	P-value	Male	Female	P-value
AIDS awareness	74.5	51.9	p<0.001	82.0	56.8	p<0.001	46.1	26.6	p<0.001
Arsenic awareness	43.0	33.5	p<0.01	45.8	33.7	p<0.001	13.9	8.2	p<0.001

Table A10: Percentage of respondents having political knowledge by sex

Knowledge	Stratum								
	NFPE			Government			Never enrolled		
	Male	Female	P-value	Male	Female	P-value	Male	Female	P-value
Voting age for Male	54.8	24.3	p<0.001	55.3	31.5	p<0.001	27.9	11.3	p<0.001
Voting age (female)	49.8	37.9	p<0.001	54.0	39.7	p<0.001	27.6	18.9	p<0.001
Name of the PM	97.8	84.5	p<0.001	96.0	86.9	p<0.001	89.2	63.8	p<0.001
Name of the resident	24.5	6.1	p<0.001	35.8	12.7	p<0.001	7.6	1.4	p<0.001

Table A11: Percentage of women (respondents) completed TT dose during last pregnant by completion status

TT completion status	Stratum			Level of significance		
	1 NFPE	2 Government	3 Never enrolled	1 vs 2	1 vs 3	2 vs 3
Fully completed	80.0 (120)	83.3 (105)	76.7 (92)	ns	ns	ns
Partially completed	20.0 (30)	16.7 (21)	23.3 (28)	ns	ns	ns

ns=not significant at p=.05
figure in the parenthesis indicates number of women

Table A12: Percentage of respondents completed TT dose during last pregnancy by sex and completion status

TT completion status	Percentage of respondents								
	NFPE			Government			Never enrolled		
	Male	Female	P-value	Male	Female	P-value	Male	Female	P-value
Fully completed	88.5 (54)	76.2 (64)	ns	88.9 (40)	79.2 (61)	ns	72.2 (26)	77.8 (63)	ns
Partially completed	11.5 (7)	23.8 (20)		11.1 (5)	20.8 (16)		27.8 (10)	22.2 (18)	

ns=not significant at p=.05

Table A13: Percentage of TT dose completed women during pregnancy by age and stratum

Stratum	Fully completed			Partially completed		
	Age (year)			Age (year)		
	16-20	21-25	26+	16-20	21-25	26+
NFPE	73.1 (19)	83.8 (88)	78.6 (11)	26.9 (7)	16.2 (17)	21.4 (3)
Government	85.7 (18)	83.0 (73)	76.9 (10)	14.3 (3)	17.0 (15)	23.1 (3)
Never enrolled	84.2 (16)	75.0 (54)	73.1 (19)	15.8 (3)	25.0 (18)	26.9 (7)

Figure in the parenthesis indicates number of women

Table A14: Women's TT completion status during last pregnancy by their level of education

Stratum	Fully completed			Partially completed		
	Level of education			Level of education		
	2-3 grades	4-5 grade	6+ grades	2-3 grades	4-5 grades	6+ grades
NFPE	73.7 (28)	82.9 (63)	87.1 (27)	26.3 (10)	17.1 (13)	12.9 (4)
Government	88.6 (31)	80.7 (46)	80.3 (24)	11.4 (4)	19.3 (11)	20.0 (6)

Table A15: Percentage of women taken reproductive health care services by stratum

Services	Stratum			Level of significance		
	1 NFPE	2 Government	3 Never enrolled	1 vs 2	1vs3	2vs3
Taken H/care during pregnancy	47.7 (205)	57.3 (256)	38.9 (208)	p<0.01	p<0.01	p<0.001
Last delivery at Health centre	3.5 (15)	3.0 (30)	3.0 (16)	ns	ns	ns
Last delivery at home	96.5 (415)	97.0 (416)	97.0 (518)	ns	ns	ns
Last delivery attended by doctors or skill persons	40.2 (173)	40.2 (179)	28.6 (153)	ns	p<0.001	p<0.001
Last delivery attended by doctors or skill persons of those who have < .50 acres of land	37.4	41.2	27.8	ns	p<0.01	p<0.001

ns=not significant at p=.05

Figure in the parenthesis indicates number

Table A16: Percentage of eligible couple practiced family planning methods

Variables	Stratum			Level of significance		
	1 NFPE	2 Government	3 Never enrolled	1vs 2	1vs3	2vs3
Use family planning methods	52.8	61.0	48.8	p<0.01	ns	p<0.001

Table A17: Percentage of eligible couple use family planning methods by level of education

Level of education	Stratum		Level of significance
	NFPE	Government	
2-3 grade	53.6	49.1	ns
4-5 grade	52.0	64.4	p<.01
6+ grade	53.2	64.7	p<.01

Table A18: Percentage of eligible couple use family planning methods by sex

Variables	Stratum								
	NFPE			Government			Never enrolled		
	Male	Female	P-value	Male	Female	P-value	Male	Female	P-value
Use family planning methods	51.1	53.7	ns	58.4	62.3	ns	42.9	52.5	p<.05

ns=not significant at p=.05

Table A19: Percentage of household use family planning method by items and stratum

	Stratum		
	NFPE	Government	Never enrolled
Oral pill	73	74.8	72.1
Legation	.7	1.3	1.7
Injection	15.7	12.8	17.8
Safe time	3.4	2.9	4.7
Coil/copper T	1.1	1.3	.3
Condom	6.0	7.0	3.4

Table A20: Percentage of respondents having access to the family planning services by stratum

Methods	Stratum					
	NFPE		Government		Never enrolled	
	*Service	Shops	Service	Shops	Service	Shops
Birth control pill	37.4 (73)	62.6 (122)	32.1 (17)	67.9 (36)	26.9 (63)	71.1 (171)
Condom	12.5 (2)	87.5 (14)	-	100 (4)	4.5 (1)	95.2 (21)

Service includes FWV/FWA/FPI, NGO clinic and health workers.

Figure in the parenthesis indicates number

Table A21: Percentage of respondent's sickness and treatment status in the last three months

Morbidity and treatment	Stratum			Level of significance		
	1 NFPE	2 Government	3 Never	1vs 2	1vs3	2vs3
Sick in three months	61.8	65.1	64.9	ns	ns	ns
Treatment taken	95.5	97.8	97.0	ns	ns	ns

Table A22: Percentage of respondent's sickness and treatment status in the last three months by sex

Morbidity	Stratum								
	NFPE			Government			Never enrolled		
	Male	Female	P-value	Male	Female	P-value	Male	Female	P-value
Sick in the last month	52.2	67.2	p<0.00	58.4	68.4	p<0.01	60.1	68.0	p<0.05

Table A23: Percentage of respondent's households experienced sickness in the last three months by age and stratum

Age of the respondents	Stratum		
	NFPE	Government	Never enrolled
16-20 years	70.0 (63)	65.8 (50)	67.0 (63)
21-25 years	61.6 (253)	65.8 (242)	61.1 (251)
26+ years	52.9 (37)	62.8 (76)	72.2 (120)

Figure in the parenthesis indicates number

Table A24: Percentage of household suffered from sickness by level of education and stratum

Level of education	Stratum	
	NFPE	Government
2-3 grades	60.0 (105)	65.8 (87)
4-5 grades	67.6 (186)	66.7 (38)
6+ grades	50.0 (62)	58.4 (87)

Figure in the parenthesis indicates number

Table A25: Percentage of household with morbidity by age and level of education.

Age and level of education	Stratum	
	NFPE	Government
Age 26+ and 2-3 grades	55.6 (15)	58.8 (20)
Age 26+ and 4-5 grades	53.3 (16)	64.5 (40)
Age 26+ and 6+ grades	46.2 (6)	64.0 (16)

Figure in the parenthesis indicates number

Table A26: Percentage of household received treatment by type and stratum

Type of treatment	Stratum		
	NFPE	Government	Never enrolled
Allopathic	86.0	88.4	87.6
Homeopathic	9.3	9.9	9.5
Traditional healers/faith healers	3.5	1.4	2.9
No treatment	1.2	-	-

Table A27: Percentage of respondent use safe latrine and wash hand after defecation by stratum and sex

Variables	Stratum			Level of significance		
	1 NFPE	2 Government	3 Never enrolled	1vs 2	1vs3	2vs3
Safe latrine used by male	39.7	54.8	28.7	p<0.001	p<0.001	p<0.001
Safe latrine used by female	40.0	55.3	29.5	p<0.001	p<0.001	p<0.001
Wash hand after defecation	78.3	82.1	68.3	p<0.05	p<0.001	p<0.001

Table A28: Percentage of respondent wash hand after defecation by stratum and sex

Variables	Percentage of respondents								
	NFPE			Government			Never enrolled		
	Male N=400	Female N=412	P-value	Male N=400	Female N=403	P-value	Male N=380	Female N=417	P-value
Hand washed after defecation	77.5	79.1	ns	79.3	84.9	p<0.05	63.2	72.9	p<0.01

ns=not significant at p=.05

Table A29: Percentage of respondent participated in the local institution and their position in the society by stratum

Variables	Stratum			Level of significance		
	1 NFPE	2 Government	3 Never enrolled	1vs 2	1vs3	2vs3
Have local club membership	6.9	5.2	1.9	ns	p<0.001	p<0.001
Have social status	40.4	47.9	22.7	p<0.01	p<0.001	p<0.001

ns=not significant at p=.05

Table A30: Percentage of respondent have social status by level of education and stratum

Level of education	Stratum		Level of significance
	NFPE	Government	
2-3 grades	27.8	36.4	ns
4-5 grades	40.1	41.3	ns
6+ grades	51.5	63.0	p<0.01

ns=not significant at p=.05

Table A31: Percentage of the respondents practiced dowry by level of education

Dowry status	Level of education			
	No education	2-3 grade	4-5 grade	6+ grade
Dowry practiced	72.2	70.4	66.7	59.0
Dowry not practiced	27.8	29.6	33.3	41.0

Table A32: Percentage of the respondents practiced dowry in their own lives

Variables	Stratum			Level of significance
	1 NFPE n=394	2 Government n=354	3 No enrolled n=471	
1 vs 2	70.2	64.0		p<0.05
1 vs 3	70.2	-	72.2	ns
2 vs 3		64.0	72.2	p<0.001

Table A33: Percentage of respondents practiced dowry by sex

Stratum	Sex		Level of significance
	Male	Female	
NFPE school	69.0	70.9	ns
Government school	57.9	67.0	p<.05
Never enrolled	71.8	72.5	ns

ns=not significant at p=.05

Table A34: Percentage of respondents married at their legal age by sex

Sex	Stratum			Level of significance		
	1 NFPE	2 Government	3 Never enrolled	1vs 2	1vs3	2vs3
Male	58.3	56.2	53.6	ns	ns	ns
Female	20.3	25.2	17.7	ns	ns	p<0.01

ns=not significant at p=.05

Table A35: Percentage of respondent married at legal age by their level of education and stratum.

Level of education	Stratum	
	NFPE	Government
2-3 grades	55.2	54.5
4-5 grades	53.8	55.7
6+ grades	80.9	77.9

Table A36: Children's enrolment status by stratum

Enrolment status	Stratum			Level of significance		
	1 NFPE	2 Government	3 Never enrolled	1vs 2	1vs3	2vs3
Continuing (%)	63.0	71.1	52.2	p<0.001	p<0.001	p<0.001
Not continuing (%)	37.0	28.9	47.8			

Table A37: Percentage of households continuing children's education by level of education and landholding.

Stratum	Level of education		
	3 grades	5 grades	6+ grades
NFPE	51.2 (63)	60.3 (114)	73.5 (86)
Government	51.2 (45)	77.5 (148)	72.7 (112)
NFPE <. 50 acre	52.8	57.0	60.0
Government <. 50acre	46.9	68.4	68.7

Figure in the parenthesis indicates number of households.

Table A38: Percentage of respondents household by children's enrolment status and stratum

Enrolment status	Stratum		
	NFPE	Government	Never enrolled
Continuing	63.0	71.1	52.2
Dropped out	7.2	6.7	7.7
Never enrolled	29.8	22.2	40.0

Table A39: Percentage of respondents household by children's enrolment status and sex

Enrolment status	Stratum					
	NFPE		Government		Never enrolled	
	Male	Female	Male	Female	Male	Female
Continuing	69.1	55.2	75.9	66.0	50.3	54.5
Dropped out	11.1	4.6	9.7	3.8	17.2	4.5
Never enrolled	16.5	40.2	14.4	30.3	32.5	41.0

Table A40: Percentage of female household with less than 50 decimals of land and husband's income less than Tk. 2000 per month.

Variables	Stratum		
	NFPE	Government	Never enrolled
Less than 2000 Taka income per month	68.0 (66)	48.6 (35)	73.6 (81)
Land less than 50 decimals	66.0 (64)	65.3 (47)	84.5 (93)

Table A41: Enrollment of the children by stratum and type of schools.

Type of school	Stratum			Total
	NFPE	Government	Never enrolled	
Government/non-Government schools	29.8	39.9	30.4	658 (54.1)
NGO schools	39.1	34.8	26.2	233 (19.1)
Religious schools	36.9	33.3	29.8	84 (6.9)
High schools	33.9	49.6	16.5	242 (19.9)
	400	491	326	1217 (100)

Table A42: Enrollment status of the children by stratum and by sex.

Type of school	Stratum					
	NFPE		Government		Never enrolled	
	Male	Female	Male	Female	Male	Female
Government/non-Government schools	42.9	49.6	39.6	58.2	50.0	67.9
NGO schools	15.1	28.3	12.5	19.0	16.2	20.0
Religious schools	10.3	5.5	6.9	5.2	8.1	5.7
High schools	31.7	16.5	41.0	17.6	25.7	6.4

Table A43: Percentage of women with husband's involvement in economic activities

Economic activities	Stratum		
	NFPE	Government	Never enrolled
Self employed	17.4 (59)	26.7 (94)	15.4 (59)
Wage employment	56.3 (191)	44.0 (155)	60.2 (230)
Service	10.6 (36)	13.6 (48)	4.5 (17)
Others	15.6 (53)	15.6 (55)	19.9 (76)

Table A44: Percentage of women with husband's involvement in economic activity with 2-3 grades of schooling and >26 years of age

Economic activities	Stratum	
	NFPE	Government
Self employed	25.0 (3)	25.0 (4)
Wage employment	50.0 (6)	56.3 (9)
Service	25.0 (3)	-
Others		18.8 (3)

Table A45: Women's status on some empowerment indicators by stratum

Empowerment indicators	Stratum			Level of significance		
	1 NFPE	2 Government	3 Never enrolled	1vs2	1vs3	2vs3
% of women made their own decision on spending	61.2 (30)	50.0 (11)	66.7 (30)	ns	ns	ns
Husband's monthly income	2275	2796	1880	ns	ns	ns
Average savings of the women	964 (412)	1580 (403)	599 (417)	ns	ns	ns
Savings (Edu=2-3 grades and age 26+ group)	581 (14)	300 (17)		P<.01	ns	ns

ns=not significant at p=.05

Table A46: Women's control (in Taka) over household productive and non-productive assets by age

Type of assets	Stratum			Level of significance		
	NFPE	Government	Never enrolled	1vs2	1vs3	2vs3
Poultry and livestock	464 (128)	502 (146)	684 (124)	ns	ns	ns
Productive assets	1112 (204)	1764 (232)	820 (182)	P<0.01	ns	P<0.001
Non-productive assets	2100 (3)	00	2500 (1)	-	-	-

ns=not significant at p=.05

Table A47: Percentage of empowered women with different empowerment indicators by stratum

Empowerment indicators	Stratum			Level of significance		
	1 NFPE	2 Government	3 Never enrolled	1vs 2	1vs3	2vs3
Age >18 years at marriage	28.4 (117)	29.3 (118)	19.9 (82)	ns	P<0.001	P<0.001
Necessity of women's mobility	63.1 (260)	61.5 (248)	54.0 (225)	ns	P<0.001	P<0.05
Marriage without dowry	29.1 (258)	33.0 (248)	27.5 (288)	ns	ns	ns
% of women with NGO activity	30.1 (124)	24.1 (97)	33.1 (138)	P<0.05	ns	P<0.05
Use of safe latrine by women	40.0 (325)	55.3 (444)	29.5 (235)	P<0.001	P<0.001	P<0.001

ns=not significant at p=.05

Table A48: Percentage of deficit households by land and by stratum

Variables	Stratum			Level of significance
	1 NFPE N=812	2 Government school N=803	3 Never enrolled N=797	
All land:				
1vs2	33.9	28.5	-	P<0.05
1vs3	33.9	-	48.1	P<0.001
2vs3		28.5	48.1	P<0.001
<50 decimals of land:	N=202	N=158	N=326	
1vs2	39.1	34.6	-	ns
1vs3	39.1	-	51.7	P<0.001
2vs3		34.6	51.7	P<0.001

ns=not significant at p=.05

Table A49: Self-perceived economic condition of the respondents by stratum and sex

Economic condition	Stratum					
	NFPE		Government		Never enrolled	
	Male N=400	Female N=412	Male N=400	Female N=403	Male N=380	Female 417
Always deficit	7.5	10.6	6.8	8.7	14.7	20.2
Occasionally deficit	26.2	23.3	21.5	20.1	28.7	32.1
Equal	40.5	45.9	43.2	42.2	40.3	36.9
Surplus	25.8	20.2	28.5	29.0	16.3	10.8
Total	100	100	100	100	100	100

Table A50: Economic condition of the respondents with less than 50 decimal of land by stratum and sex

Economic condition	Stratum					
	NFPE		Government		Never enrolled	
	Male N=246	Female N= 271	Male N= 229	Female N= 228	Male N=275	Female N=336
Always deficit	10.2	13.7	10.9	11.4	17.5	20.8
Occasionally deficit	28.0	26.2	22.7	24.1	30.2	34.2
Equal	41.9	45.0	47.6	44.3	38.2	34.9
Surplus	19.9	15.1	18.8	20.2	14.2	10.1
Total	100	100	100	100	100	100

Table A51: Mean amount of homestead and arable land by stratum and by sex

Land type	Stratum					
	NFPE		Government		Never enrolled	
	Male N=395	Female N=394	Male N=396	Female N= 393	Male N=360	Female N= 398
Homestead land	14.8	11.8	17.0	14.7	11.0	8.18
Arable land	72.7	52.4	103.2	89.4	42.7	23.5

Table A52: Respondent's contribution in purchasing homestead and arable land by stratum

Land type	Stratum			Level of significance		
	NFPE	Government	Never enrolled	1vs2	1vs3	2vs3
Homestead land	8875 (16)	4250 (14)	7764 (25)	ns	ns	ns
Arable land	12326 (23)	13227 (22)	17857 (14)	ns	ns	ns

ns=not significant at p=.05

Table A53: Respondent's contribution (in taka) in purchasing homestead and arable land by sex

Land type	Stratum					
	NFPE		Government		Never enrolled	
	Male N=	Female N=	Male N=	Female N=	Male N=	Female N=
Homestead land	8250 (12)	10753 (4)	5950 (10)	.00 (4)	8525 (16)	6411
Arable land	416 (12)	.00 (4)	3200 (10)	25 (4)	1937 (16)	555 (9)

Table A54: Respondent's contribution in purchasing homestead land by level of education

Level of education	Stratum		Level of significance
	NFPE	Government school	
2-3 grades of schooling	4571 (7)	3875 (4)	ns
4-5 grades of schooling	12223 (9)	6285 (7)	ns
6+ grades of education	-	-	

ns=not significant at p=.05

Table A55: Respondent's contribution in purchasing arable land by level of education and stratum

Level of education	Stratum		Level of significance
	NFPE	Government	
2-3 grades of schooling	9142 (7)	12545 (11)	ns
4-5 grades of schooling	17142 (7)	19125 (8)	ns
6+ grades of education	11055 (9)	-	ns

ns=not significant at p=.05

Table A56: Mean value of the house of the respondents by stratum

	Stratum			Level of significance
	NFPE	Government	Never enrolled	
14039	17287	-		P< 0.001
14039	-	7200		P< 0.001
	17287	7200		P< 0.001

Table A57: Contribution of the respondents in constructing house by stratum

Value of house	Stratum			Level of significance
	NFPE N=175	Government N=139	Never school N=256	
	5819	8522	-	P<0.01
	5819	-	4439	P<0.05
		8522	4439	P<0.001

Table A58: Respondent's contribution (in taka) in building house by stratum and sex

Sex	Stratum			Level of significance		
	NFPE	Government	Never enrolled	1vs2	1vs3	2vs3
Male	6511 (109)	9638 (93)	5036 (117)	p<0.05	ns	p<0.001
Female	4165 (23)	5369 (13)	2663 (41)	ns	p<0.05	p<0.01

ns=not significant at p=.05

Table A59: Respondent's contribution in building house by level of education and stratum

Level of education	Stratum		Level of significance
	NFPE	Government	
2-3 grades	5115 (46)	4430 (23)	ns
4-5 grades	5308 (59)	9514 (61)	P<0.01
6+ grades	9518 (27)	12905 (22)	ns

ns=not significant at p=.05

Table A60: Mean value of household non-land assets by stratum

Non-land assets	Stratum			Level of significance		
	NFPE	Government	Never enrolled	1vs2	1vs3	2vs3
Poultry and livestock	3598 (1145)	4210 (1077)	2663 (918)	P<0.05	P<0.001	P<0.001
Productive assets	2017 (3042)	2320 (3594)	1256 (2288)	P<0.01	P<0.001	P<0.001
Non-productive assets	5034 (232)	11125 (233)	3498 (207)	P<0.05	ns	P<0.01

Table A61: Mean value of household non-land assets by sex and stratum

Non-land assets	Stratum								
	NFPE			Government			Never enrolled		
	Male	Female	P-value	Male	Female	P-value	Male	Female	P-value
Poultry & livestock	1418 (44)	507 (123)	P<0.05	1692 (52)	291 (137)	P<0.01	1620 (88)	266 (134)	P<0.001
Productive assets	896 (329)	1407 (283)	ns	731 (319)	1847 (264)	P<0.001	603 (256)	696 (272)	ns
Non-productive assets	1416 (26)	1900 (2)	ns	4167 (28)	1550 (2)	ns	1997 (33)	1567 (4)	ns

ns=not significant at p=.05

Table A62: Mean amount of loan by age and by stratum

Age of the respondents	Stratum			Level of significance		
	NFPE	Government	Never enrolled	1vs2	1vs3	2vs3
16-20	9596 (107)	8038 (79)	4502 (84)	ns	p<0.05	p<0.05
21-25	8049 (334)	12352 (289)	5374 (288)	p<0.01	p<0.001	p<0.000
26+	7801 (52)	9080 (71)	6600 (104)	ns	ns	ns

ns=not significant at p=.05

Table A63: Source of loan received by the households by stratum

Source of loan	Stratum			Level of significance		
	NFPE	Government	Never enrolled	1vs2	1vs3	2vs3
Institutional source	93.8 (793)	93.1 (657)	91.7 (782)	ns	ns	ns
Local money lenders	6.2 (52)	6.9 (49)	8.3 (71)	ns	ns	ns
Total	100	100	100			

ns=not significant at p=.05

Table A64: Source of received loan by sex

Sources of loan	Stratum					
	NFPE		Government		Never enrolled	
	Male	Female	Male	Female	Male	Female
Institutional source	90	94.2	91.8	90.9	90.0	90.6
Local money lenders	10	5.8	8.2	9.1	10.0	9.4
Total	100	100	100	100	100	100

Table A65: Productive and non-productive use of loan by stratum

Use of loan	Stratum			Level of significance		
	NFPE	Government	Never enrolled	1vs2	1vs3	2vs3
Productive use	60.1 (508)	61.9 (437)	55.8 (476)	ns	ns	p<0.01
Unproductive use	39.9 (337)	38.1 (269)	44.2 (377)	ns	ns	p<0.01
Total	100 (845)	100 (706)	100 (853)			

ns=not significance at p<.05

Table A66: Productive and unproductive use of loan by sex

Type of use	Stratum					
	NFPE		Government		Never enrolled	
	Male	Female	Male	Female	Male	Female
Productive use	56.6 (142)	65.3 (158)	62.7 (138)	60.3 (132)	51.8 (114)	55.9 (143)
Unproductive	43.4 (251)	34.7 (84)	37.3 (82)	39.7 (87)	48.2 (106)	44.1 (113)
Total	100	100	100	100	100	100

Table 67: Involvement of the respondents in the income earning activities by stratum

IGA involvement	Stratum			Level of significance		
	NFPE	Government	Never enrolled	1vs2	1vs3	2vs3
Involved in IGA	49.6 (403)	45.7 (367)	51.1 (407)	ns	ns	ns
Not involved in IGA	50.4 (409)	54.3 (436)	48.9 (390)	ns	ns	ns
Total	100	100	100			

ns=not significance at p<.05

Table A68: Average monthly income of the respondent those involved in IGA by stratum

NFPE N=403	Stratum		Level of significance
	Government N=367	Never enrolled N=407	
1689	1900		p<0.05
1689	-	1532	ns
	1900	1532	p<0.001

ns=not significance at p<.05

Table A69: Mean income of the respondent those who involved in IGA with less than 50 decimals of land and 2-3 grades schooling by stratum

Respondent's background	Stratum		Level of significant
	NFPE	Government	
Less than 50 dec. of land and 3 years of schooling	1666 (80)	1503 (50)	ns

ns=not significance at p<.05

Table A70: Mean income of the respondents by their age, education and stratum

Respondent's background	Stratum		Level of significance
	NFPE	Government	
Age 16-20 and education 2-3 grade	1741 (20)	1373 (12)	ns
Age 21-25 and education 4-5 grade	1566 (111)	1781 (104)	ns
Age 26+ and education 6+ grade	1863 (13)	1845 (20)	ns

ns= not significant

Table A 71: Percentage of households with monthly less than 1900 and more than 1901 Tk. by self perceived economic status of the respondent's households

NFPE	Governm ent	Never enrolled	Total					Monthly income
				Deficit	Surplus	Deficit	Surplus	
85.5	80.1	84.3	77.5	90.3	81.4	88.1	80.1	< 1,900
14.5	19.9	15.7	22.5	9.7	18.6	11.9	19.9	>1,901

Table A72: Percentage of household with less than 50 decimals of land and monthly income less than Tk.1, 900 and more than Tk. 1,901

Level of monthly income	Stratum		
	NFPE	Government	Never enrolled
< 1,900	81.0	75.5	85.6
>1,901	19.0	24.5	14.4

Table A73: Percentage of households with less than 50 decimals of land and 3 years of schooling by monthly income

Level of income per month	Stratum	
	NFPE	Government
Less than Tk. 1,900	82.3 (135)	86.4 (102)
More than Tk.1, 901	17.7 (29)	13.6 (16)

Table A74: Percentage of the respondents employed in different IGA activities by stratum and sex

Type of IGA	Stratum								
	NFPE			Government			Never enrolled		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Agriculture	17.6	4.3	16.8	19.9	-	19.1	13.2	15.4	13.3
Service	7.8	43.5	10.0	11.4	35.7	12.3	4.1	11.5	4.6
Business	16.2	-	15.3	19.0	14.3	18.9	7.4	3.8	7.2
Day labour	58.3	52.2	57.9	49.7	50.0	49.7	75.3	69.2	74.9

Table A75: Percentage of respondents currently involved in IGA activities by stratum and sex

Sex	Stratum			Level of significance		
	NFPE	Government	Never enrolled	1 vs 2	1 vs. 3	2 vs. 3
Male	93.0	93.5	96.6	ns	p<0.05	p<0.05
Female	7.5	5.7	6.2	ns	ns	ns
Both	49.6	49.4	49.3	ns	ns	ns

Table A76: Mean difference in performance of well being of employed and not employed respondents by stratum.

	Employed			Not employed		
	NFPE	Government	Never	NFPE	Government	Never
Age year	22.64	22.94	23.79	22.15	22.89	22.85***
Education	5.52	5.87	-	4.97	5.22	-
Income	1,647	1,726	1,548	45	30	41
Saving	1,722	4,348**	1,591	893	1,271	565
Value of home	15,600*	20,017**	7,700	15,313	19,222**	7,323
R's contribution in H. building	1,782	2,263	2,313	217	172	232
Household expenditure	15,770*	20,289**	8,572	12,577*	18,390**	6,841
Value of non-land assets	1,022	1,115	942	1,102*	1,297	577

*' denotes statistical significance of NFPE vs never enrolled group

***' denotes statistical significance of government vs NFPE and never enrolled groups

***' denotes statistical significance of never enrolled vs NFPE and Government groups.

Table A77: Mean differences of performance of well being of NFPE and comparison group by the present land holding status.

	Land less than 50 decimals			More than 50 decimals		
	NFPE	Government	Never	NFPE	Government	Never
Age year	22.5	22.9	23.3	22.2	22.9	23.3
Education (grade)	4.9	5.04	-	5.85	6.2	-
Income (Tk.)	872	980	780	782	721	794
Saving (Tk.)	1,262	2,168	1,101	1,373	3,618	973
Value of home	10,479	13,318	6,228	2,4496	27,896	11,932
Respondent's contribution in building home (Tk.)	1,258	1,685	1,389	527	575	828
Value of non-land assets (Tk.)	805	1,027	561	1,523	1,445	1,403
HH consumption (Tk.)	664	734	511	1088	1128	809

* Denotes statistical significance of NEPE vs never enrolled group

** Denotes statistical significance of never enrolled vs NFPE and Government school group.

*** Denotes statistical significance of Government school graduates vs NFPE and never enrolled group

Table A78: Mean differences of performance of well being of self and wage employed respondents by stratum.

	Self employed			Wage employed		
	NFPE	Government	Never	NFPE	Government	Never
Age year	22.82	22.55	23.52	22.74	23.39	23.93
Education	5.25	5.65	-	5.37	5.53	-
Income	1,113	1,595**	1,035	1,971	2,041	1,829
Saving	957	3,536	623	2,147	5,179	2,183
Value of home	10,840*	17,595	5,700	16,955*	19,906	7,924
Respondent's contribution in building home	1,153	1,304	1,830	2,055	2,899	2,400
Value of non-land assets	751	727	671	1,000	1,295	1,055
Household expenditure	11,252	13,043	6150***	16,620	21,890	9341***

*' denotes statistical significance of NFPE vs never enrolled group

***' denotes statistical significance of government vs NFPE and never enrolled groups

*** denotes statistical significance of never enrolled vs NFPE and Government groups.

Table A79: Mean differences of performance of well being of productive and unproductive users of loan by stratum.

	Productive use of loan			Unproductive use of loan		
	NFPE	Government	Never	NFPE	Government	Never
Age year	22.50	22.90*	23.64*	22.45	22.98*	22.97*
Education	5.32	5.60	-	5.24	5.28	-
Income	790	9.53	773	940*	865	700
Saving	1,531	2,383	1,437	664	2,912	1,100
Amount of loan received	10,274*	13,099**	6,210	6,863*	8,799**	5,223

*' denotes statistical significance of NFPE vs never enrolled group

***' denotes statistical significance of government vs NFPE and never enrolled groups

*** denotes statistical significance of never enrolled vs NFPE and Government groups.

Table A80: Mean differences of performance of well being by age of the respondents and by stratum

	NFPE			Government			Never		
	16-20 years	21-25 years	26+ years	16-20 years	21-25 years	26+ years	16-20 yrs	21-25 yrs	26+ yrs
Education	5.51	5.25	4.63	5.98	5.60	4.83	-	-	-
Income	670	821	1352	702	866	1062	614	726	1067
Savings	819	1237	2851	1735	3503*	1328	529	1014	1627
Land	98*	68*	76	91	120*	106	35	42	46
Value of purchased H-land	374	383	637	841	459	525	174	656	547
Value of purchased A-land	172	1633	6875	264	1856	1897	108	1129	462
R's contribution H-land	128	128	637	.00	154	270	50	214	519
R's contribution A-land	46	419	625	.00	261	1167	93	357	433
R's contribution in renovt. house	383	1105	1600	607	720	3663*	574	1153*	2046

Table A81: Mean difference of economic activities among those who involved in the income earning activities (both)

Variables	Involved in IGA			Level of significance		
	NFPE	Government	Never	1vs 2	1vs 3	2vs3
Age of starting income	16.28	16.55	14.97	ns	p<0.001	p<0.001
Average day of IGA involvement	24.16	24.31	23.43	ns	Ns	p<0.05
Hour of work at home	1.66	2.15	1.41	ns	Ns	p<0.05
Hour of work outside	6.37	6.04	6.99	ns	p<0.05	p<0.05
Cash earning form other place	57	60	54.14	ns	ns	ns
Earning in kinds	1.58	1.63	2.32	ns	ns	ns

ns=not significant at p=0.05

Table A82: Mean difference of economic activities among those who involved in the income earning activities (male)

Variables	Stratum			Level of significance		
	NFPE	Government	Never	1vs 2	1vs 3	2vs3
Age of starting income	16.05	16.48	14.51	ns	p<0.001	p<0.001
Average day of IGA involvement	24.52	24.50	23.71	ns	p<0.05	Ns
Hour of work at home	1.73	2.18	1.41	ns	ns	p<0.001
Hour of work outside	6.74	6.21	7.32	ns	ns	p<.001
Cash earning form other place	63	63.	58	ns	ns	ns
Earning in kinds	1.79	1.74	2.27	ns	ns	ns

Table A83: Saving of the respondents by stratum, land and education

Variables	Stratum			Level of significance		
	1 NFPE	2 Government	3 Never enrolled	1vs2	1vs3	2vs3
Savings (both)	1760 (403)	4721 (367)	1634 (407)	p<.05	ns	p<0.01
Land<50 dec. education 3 grades	1549 (80)	2870 (50)		ns		

ns=not significant at p=.05

Table A84: Percentage of the respondents having correct knowledge about prevention of six deadly diseases (both).

Variables	Stratum			Level of significance		
	BEOC 1	Government 2	Never 3	1vs2	1vs3	2vs3
Tetanus	52.9	32.3	16.1	p<0.001	p<0.001	p<0.001
Tuberculosis	64.9	50.7	24.1	p<0.001	p<0.001	p<0.001
Diphtheria	40.2	25.0	5.3	p<0.001	p<0.001	p<0.001
Whooping cough	34.4	24.2	8.0	p<0.001	p<0.001	p<0.001
Polio	80.4	67.6	35.1	p<0.001	p<0.001	p<0.001
Measles	77.9	63.6	31.2	p<0.001	p<0.001	p<0.001

Table A85: Percentage of the male respondents having correct knowledge about prevention of six deadly diseases.

Variables	Stratum			Level of significance		
	BEOC 1	Government 2	Never enrolled 3	1vs 2	1 vs 3	2 vs 3
Tetanus	49.7	29.8	8.9	p<0.001	p<0.001	p<0.001
Tuberculosis	63.3	45.8	17.1	p<0.001	p<0.001	p<0.001
Diphtheria	30.2	21.0	3.4	p<0.01	p<0.001	p<0.001
Whooping cough	27.9	24.0	5.3	Ns	p<0.001	p<0.001
Polio	79.6	66.3	30.0	p<0.001	p<0.001	p<0.001
Measles	74.8	59.5	27.1	P<.001	P<.000	P<.000

ns=not significant at p=.05

Table A86: Percentage of the female respondents with correct knowledge about prevention of six deadly diseases.

Variables	Stratum			Level of significance		
	BEOC 1	Government 2	Never 3	1vs2	1vs3	2vs3
Tetanus	56.6	34.7	22.5	p<0.001	p<0.001	p<0.001
Tuberculosis	66.7	55.6	30.5	p<0.01	p<0.001	p<0.001
Diphtheria	49.6	29.0	7.0	p<0.001	p<0.001	p<0.001
Whooping cough	41.9	24.3	10.8	p<0.001	p<0.001	p<0.001
Polio	81.4	69.0	39.8	p<0.001	p<0.001	p<0.001
Measles	81.4	67.7	35.0	p<0.001	p<0.001	p<0.001

ns=not significant at p=.05

Table A 87: Mean difference in life skills knowledge of the respondents by stratum (both)

Variables	Stratum			Level of significance		
	BEOC	Government	Never			
Starting age of immunisation	46.7	45.2	27.5	Ns	p<0.001	p<0.001
Ending time of immunisation	70.7	64.0	50.6	p<0.05	p<0.001	p<0.001
Water purification knowledge	94.9	94.1	77.2	Ns	p<0.001	p<0.001
Prevention of night blindness	7.2	9.7	7.5	Ns	Ns	Ns
Knowledge of marriage registration	67.4	67.2	48.8	Ns	p<0.001	p<0.001
Know voting age of male	46.4	43.3	19.2	Ns	p<0.001	p<0.001
Know voting age of female	44.9	46.8	23.1	Ns	p<0.001	p<0.001
+ve attitude toward women mobility	53.3	59.7	50.1	Ns	Ns	p<0.001
Know the name of the PM	91.3	91.4	75.9	Ns	p<0.001	p<0.001
Know the name of President	23.6	24.2	4.4	Ns	p<0.001	p<0.001
Have knowledge of Arsenic	24.3	39.7	10.9	p<0.001	p<0.001	p<0.001
Have knowledge of AIDS	50.4	69.4	36.4	p<0.001	p<0.001	p<0.001

ns=not significant at p=.05

Table A 88: Mean difference in the life skills knowledge of the respondents by stratum (male).

Variables	Stratum			Level of significance		
	BEOC	Government	Never			
Starting age of immunisation	31.3	29.5	13.9	Ns	p<0.001	p<0.001
Ending time of immunisation	61.2	49.5	36.3	p<0.01	p<0.001	p<0.001
Water purification knowledge	95.2	94.3	78.9	Ns	p<0.001	p<0.001
Prevention of night blindness	8.2	11.8	8.4	Ns	Ns	Ns
Knowledge of marriage registration	71.4	72.0	55.5	Ns	p<0.01	p<0.001
Know voting age of male	56.5	55.3	27.9	Ns	p<0.001	p<0.001
Know voting age of female	46.3	54.0	27.6	Ns	p<0.001	p<0.001
+ve attitude toward women mobility	47.6	57.8	45.8	p<0.05	Ns	p<0.001
Know the name of the PM	95.2	96.0	89.2	Ns	p<0.05	p<0.001
Know the name of President	31.3	35.8	7.6	Ns	p<0.001	p<0.001
Have knowledge of Arsenic	23.1	45.8	13.9	p<0.001	p<0.01	p<0.001
Have knowledge of AIDS	59.9	82.0	46.1	p<0.001	p<0.01	p<0.001

ns=not significant at p=.05

Table A 89: Mean difference in the life skills knowledge of the respondents (female) by stratum

Variables	Stratum			Level of significance		
	BEOC	Government	Never			
Starting age of immunisation	64.3	60.8	39.8	Ns	p<0.001	p<0.001
Ending time of immunisation	81.4	78.4	63.5	Ns	p<0.001	p<0.001
Water purification knowledge	94.6	94.0	75.5	Ns	p<0.001	p<0.001
Prevention of night blindness	6.2	7.7	6.7	Ns	Ns	Ns
Knowledge of marriage registration	62.8	62.5	42.7	Ns	p<0.001	p<0.001
Know voting age of male	34.9	31.5	11.3	Ns	p<0.001	p<0.001
Know voting age of female	43.4	39.7	18.9	Ns	p<0.001	p<0.001
+ve attitude toward women mobility	59.7	61.5	54.0	Ns	Ns	p<0.05
Know the name of the PM	86.8	86.8	63.8	Ns	p<0.001	p<0.001
Know the name of President	14.7	12.7	1.4	Ns	p<0.001	p<0.001
Have knowledge of Arsenic	25.6	33.7	8.2	Ns	p<0.001	p<0.001
Have knowledge of AIDS	39.5	56.8	27.6	p<0.001	p<0.01	p<0.001

ns=not significant at p=.05

Table A90: Mean difference in attitude and practice of life skills of the respondents (both) by stratum.

Variables	Stratum			Level of significance		
	BEOC	Government	Never			
Legal age of marriage (male)	50.7	56.2	53.6	ns	ns	ns
Legal age of marriage (female)	19.0	25.2	17.7	ns	ns	p<0.01
Place of child birth	38.8	20.9	19.9	p<0.001	p<0.001	p<0.05
Who helped during delivery	21.2	40.2	28.6	p<0.001	ns	p<0.001
Colostrums given to the new born	88.0	89.9	80.4	ns	p<0.05	p<0.001
Health facility availed during pregnancy	50.0	57.3	38.9	ns	p<0.05	p<0.001
Any family members seek in the last 15 days	69.5	65.1	64.9	ns	ns	ns
Treatment taken for illness	97.1	97.8	97.0	ns	ns	ns
Dowry given for marriage	57.1	64.0	72.2	ns	p<0.001	p<0.01
Use family planning method	55.5	61.0	48.8	ns	ns	p<0.001
Improve social status	42.0	47.9	22.7	ns	p<0.001	p<0.001
Wash hand after defecation	80.8	82.2	68.3	ns	p<0.001	p<0.001

ns=not significant at p=.05

Table A91: Mean difference in knowledge and skills of the respondents (male)

Variables	Stratum			Level of significance		
	BEOC	Government	Never			
Age of marriage of the respond.	96.6	97.5	96.6	ns	ns	ns
Place of child birth	53.7	45.4	39.8	ns	ns	ns
Who helped during delivery	9.7	29.7	23.6	p<0.05	ns	ns
Health facility availed during pregnancy	64.5	50.5	41.4	ns	p<0.01	ns
Any family members seek in the last 15 days	69.7	58.4	60.1	ns	ns	ns
Treatment taken for illness	95.7	100	98.1	p<0.05	ns	ns
Dowry given	54.5	59.9	71.8	ns	n<0.01	p<0.01
Use family planning method	47.4	58.4	42.9	ns	ns	p<0.01
Wash hand after defecation	75.5	79.3	63.2	ns	p<0.01	p<0.001
Improve social status	45.6	50.5	27.9	ns	p<0.001	p<0.001

ns=not significant at p=0.05

Table A92: Mean difference in knowledge and skills of the respondents (female)

Variables	Stratum			Level of significance		
	BEOC	Government	Never			
Respondent's age of marriage	47.3	29.3	19.7	p<0.001	p<0.001	p<0.001
Place of child birth	17.9	9.0	7.1	p<0.05	p<0.01	p<0.01
Who helped during delivery	26.5	43.3	30.7	p<0.01	ns	p<0.001
Health facility during pregnancy	43.5	59.2	37.8	p<0.01	ns	P<.000
Members seek last 15 days	69.4	68.4	68.0	ns	ns	ns
Treatment taken for illness	98.3	96.9	96.4	ns	ns	ns
Dowry given	59.3	67.0	72.2	ns	p<0.05	ns
Use family planning method	61.3	62.3	52.5	ns	ns	p<0.01
Wash hand after defecation	86.8	84.9	72.9	ns	p<0.001	p<0.001
Improve social status	38.0	45.4	18.0	ns	p<0.001	p<0.001

ns=not significant at p=0.05

Table A93: Mean difference in economic activities of the respondents (both).

Variables	Stratum			Level of significance		
	BEOC 1	Government 2	Never enrolled 3	1vs2	1vs3	2vs3
Average days of IGA involvement in 3 months	15.1	16.5	14.9	p<0.001	ns	p<0.001
Monthly income (Tk.)	1441	1900	1532	p<0.001	ns	p<0.001
Average hour of work at other place in the last three days	6.7	6.0	6.9	ns	ns	p<0.01
Cash earning from other place in the last three days (Tk.)	47	60	54	ns	ns	ns
Savings of the respondents (Tk.)	1738	2792	1071	ns	ns	p<0.01

ns=not significant at p=0.05

Table A94: Mean difference in income and economic activities of the 25+ years old respondents

Variables	Stratum			Level of significance		
	BEOC N=11 1	Government N=77 2	Never N=118 3	1vs2	1vs3	2vs3
Average days of IGA involvement in 3 months	19.9	17.7	15.8	ns	ns	p<0.01
Monthly income (Tk.)	1663	1904	1620	ns	ns	ns
Average hour of work at other place in the last three days	.55	2.0	1.5	ns	ns	ns
Cash earning from other place in the last three days (Tk.)	54	56	56	ns	ns	ns
Savings of the respondents (Tk.)	1909	1328	1627	ns	ns	ns

ns=not significant at p=.05

Table A95: Performance of the respondents taking TT during pregnancy by stratum and by sex.

Sex of the respondents	Stratum			Level of significance		
	BEOC	Government	Never			
Both	87.9	86.9	80.1	ns	ns	ns
Male	100.0	86.5	80.0	ns	p<0.05	ns
Female	80.0	86.5	81.0	ns	ns	ns

ns=not significant at p=0.05

Table A96: Enrolment status of the children of the respondent's households by stratum

Schooling status	Stratum			Total
	BEOC	Government	Never enrolled	
Currently enrolled	61.9 (153)	71.1 (507)	52.3 (338)	62.1 (998)
Dropped out	12.2 (30)	6.7 (48)	7.7 (50)	8.0 (128)
Never enrolled	25.9 (64)	22.2 (158)	40.0 (259)	29.9 (481)
Total	100.0 (247)	100.0 (713)	100.0 (647)	100.0 (1607)

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