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An Assessment of Medhabikash Udyog of BRAC

Expectations and Achievements

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Abstract

Medhabikash Udyog (which means initiatives for promoting talent) is a social experiment which aims to provide study opportunities to deprived meritorious students through a scholarship scheme.

To do this, programme has set several criteria for the selection process such as academic results and living standards of the beneficiaries which are precisely measured before initiating the scholarship scheme. BRAC Primary School (BPS) graduates, *Adivasi* and physically challenged candidates get some flexibility in this selection process. The study was initiated to explore the function and effectiveness of this programme. It also explored the challenges and further educational engagement of excluded beneficiaries. Both qualitative and quantitative techniques were applied for data collection. The study dealt with three types of *Medhabikash* beneficiaries: current, former and the excluded. In the survey, a total of 1009 beneficiaries were interviewed and out of them 452 were current and 557 were former beneficiaries. A total of 23 in-depth interviews were conducted for capturing detailed information on challenges and educational involvement of excluded beneficiaries. Findings revealed that programme proved its efficiency in several aspects. Staff members are able to maintain the candidate selection procedure precisely. In general, beneficiaries belong to low income families and more than half of them belong to deficit households. Programme achieved positive acceptance from them. However, in few areas programme needs to improve several aspects including spending less time in selecting candidates, establishing a regular communication mechanism, organising frequent regional workshops and job fair, intensive monitoring and extend their support up to post-graduation level. Counselling sessions can be included for excluded beneficiaries to improve their well-being, resolve crises and increase their ability for better functioning. *Medhabikash* should collaborate with universities, private donors, and government agencies around the world, as well as with other affiliated organisations.

Chapter 1.

Setting the Scene

Education is an important investment tool which has a significant influence on economic growth (O'Donoghue, 1999). According to the Human Capital Theory (Schultz 1961) investment in education and training can increase the possibility to obtain greater return on production capacity, better paid jobs and health outcomes. Education also has a significant contribution on establishing a stable and democratic society (Friedman, 1962). Numerous studies showed the link between education and economic growth and most of them agreed that higher investment in education can improve the quality of labour force. The reasons are: the better educated worker can train easily, able to deal with more complicated tasks, have better work habit, awareness of time and dependability (World Bank, 2008). Additionally, Haveman and Wolfe (1984) identified several non-market effects of education on personal health, capacity to enjoy leisure, and efficiency in making a variety of personal choices. Oxaal (1997) showed that education can reduce poverty and enhance skills in poor households. The investment in education can be seen as a poverty reduction strategy at the macro and micro level. Besides economic performance, there are other community-level benefits from education. These non-market effects include the possible contribution of education to improving social equity, strengthening national cohesiveness, reducing environmental stress through its effect on fertility and population growth, lowering crime rates, and so on.

However, education has its price everywhere. It is assumed that investment in higher education is more expensive than the primary/secondary level while, it gives a guarantee of better quality of life. So, education is one of the important development factors in modern economy which require huge and long term investment (Giziene *et al.*, 2012). People's educational attainment mainly depends on their socio-economical background and parental education status. Family with a high socio-economic status can afford better school and tutoring which create an opportunity of getting better grades in exam and fitness in employment market. Additionally, establish equity in education is a very challenging task especially in low income countries. Several personal and social circumstances create obstacles to achieve education potential including low socio-economic status, disability, ethnic background, refugee situation, child labours well as gender discrimination. Education system of any country should have some strategies for the disadvantaged students so that their risk to quit study can be minimised. The more important task is to reduce the gap between advantaged and the deprived groups. Governments should take more strategies on investing early childhood education and all the way up to upper secondary level. Moreover, effective monitoring and funding strategies according to student's and schools needs are also useful (OECD 2008). Financial assistants can be helpful for direly needed students for continuing their education.

Scholarships as financial assistance

Scholarship is a kind of financial assistance which is usually offered to students who show potentiality in their study area. There are various types of scholarship programmes initiated around the world by different institutions. These programmes are varied according to the target groups. The motto of these programmes is to increase access to education among those students who lag behind. Both government (GO) and non

government organisations (NGOs) are conducting such kind of programmes in different education level. The higher educational institutes (HEIs) also offer different kinds of scholarship schemes only for meritorious students. It is a kind of recognition of the learners' potentiality on their academic level.

Providing continuous financial assistance in elementary level of education started from late '80s. The conditional cash transfer (CCT) has become a very popular programme in low-income countries which aims to reduce poverty and increase school enrollment, attendance and reduce child work. It has expanded rapidly in Latin America and Africa. This programme provides monthly cash payment to poor households if their school-aged children are enrolled in school. Evaluation shows that the CCT programme has positive impact on reducing poverty and gender vulnerability, increase school attendance and reverse impact on child labour supply (World Bank 2009).

In Bangladesh, two scholarship programmes play a vital role on learner's enrollment, attendance and continuing study, one is the *Upabritti* programme and the other is the Female Secondary School Stipend Project (FSSSP). FSSSP showed significant impact on delaying marriage of secondary school going girls. Among 13 to 15 year girls, the proportions of married girls declined from 29% to 14% in the period between 1992 to 1995 (World Bank, 2002). The scholarship programmes invested in education contribute in community development as well.

For supporting poor students of higher secondary and tertiary level Dutch Bangla Bank Limited (DBBL) Foundation Scholarship was introduced in 2001. At present, 20,495 students are getting benefits from this programme. The bank foundation has intended to extend their support to 10,000 more students by 2016. In addition, there are several other merit-based scholarship programmes at the higher secondary and tertiary level. Several of them are funded by the Board of Intermediate and Secondary Education (BISE) and Madrasah Education Board, which is given to students performing well in the SSC/HSC or Dakhil/Alim Examination. These schemes provide fee-free education and a monthly allowance up to 500 taka.

***Medhabikash Udyog* programme of BRAC**

The *Medhabikash Udyog* programme started in 2005 by BRAC. This programme is one of the components of BRAC Education Programme (BEP) which works for supporting students in formal schooling. *Medhabikash Udyog* programme aims to provide study opportunity for the student falling behind. Students with sound academic record but having financial challenges are considered eligible for this programme. It is expected that a student who has good result would be able to finish his higher education successfully and transform himself as a valuable citizen. This programme is working for educational development of deprived students so that they can get an equitable and efficient education. To accomplish this, the programme provides continuous financial support including paying the tuition fees and relevant expenses. The beneficiaries usually get their expenses for 24 months in higher secondary level and 48 months for tertiary level. Programme provides grant for purchasing books and other materials and pre-admission coaching fee as well. The programme has also conducted several capacity building training (e.g.: spoken English and basic computer skills) and workshops on career counseling for their beneficiaries so that they become competent and confident. Till date a total of 3542 students (1946 boys and 1596 girls) benefited from *Medhabikash Udyog*.

Recipient selection criteria

For beneficiary selection, the programme has fixed some set criteria for choosing meritorious students from poor households.

- Only high-achieving students can apply for this scheme. Students who scored at least eighty per cent in their Secondary School Certificate (SSC) exam will be considered as eligible beneficiary. This score is measured by Grade Point Average of 5.0 (A+).
- The scholarship is an aid for the poor students whose gross family income does not exceed Tk. 12,000/- per month.
- Parents of these students earn their living through manual work like day labour, rickshaw puller, domestic helper, and other poorly paid jobs (such as cook, guard, garment workers, etc.) and have little education or no education.
- If the BRAC Primary School (BPS) graduates are able to fulfill the above criteria they can apply for this scholarship.
- *Adivasi* (indigenous) and physically challenged students with a GPA of 4.8 can also apply for this scholarship.
- Increase the access of girl's education in higher secondary and tertiary level is also in-built agenda of this programme.

Selecting beneficiary for the *Medhabikash Udyog*, is a rigorous three-stage process consisting of announcement and receipt of applications, application review and interviewing the potential candidates.

1. Announcement and receipt of applications

For attracting eligible candidates, the programme initiates several activities including advertising in National and local newspapers and publish and circulate posters. The suitable time for calling for applications is at the beginning of the SSC exam which usually starts in February/March of the year. The advertisement and poster contain the information about the scholarship, the eligible criteria and the way of sending application. The field officers paste these posters in the SSC exam centres, BRAC field offices, Union and *Upazila Parishads* and local markets of their respective areas and regions. After receiving applications, a data base is created for keeping all the information of the candidates.

2. Application review

The core team from BEP prepares a summary report on the basis of the information of the candidates. Then a preliminary screening process is conducted. The candidate who does not meet the criteria of GPA or family income are eliminated initially. After that, with the support of BRAC Monitoring Division, BEP monitoring teams make plans for visiting the applicants' household and verify their information. Based on this, the programme runs another screening process and prepares a semi-final list of eligible candidates for the *Medhabikash Udyog* scholarship.

3. Interviewing the potential candidates

After three screening, the programme has a list of candidates that matches most with the set criteria. The candidates get invitations for the interview at different BRAC

Learning Centres (BLC). The potentiality of the candidates is assessed by a team of BRAC officials. From this year, a written test has been included for assessing the potential candidates more precisely.

All the final candidates are notified of their status over phone. The selected candidates get a letter of acceptance which contains several important information, like: duration, amount of money, grade point and attendance rate that s/he has to maintain in future. There is an embargo on getting married and enrolling in vocational study for the beneficiaries. The field monitoring officers monitor their performance and socioeconomic conditions once in a year. Those who are unable to meet the expected GPA/CGPA are not treated as beneficiary anymore.

Chapter 2.

Study objective and methods

Medhabikash Udyog initiated in 2005 for ensuring access to higher secondary and tertiary level of education for deprived meritorious students. After running for ten years, it is essential to know the effectiveness of this programme so that the actual utility of this programme can be visualised by policy makers, implementers, recipients and donors.

The aim of the study is to explore and understand the functioning and effectiveness of this scholarship scheme. The study attempts to analyse all aspects of the scheme, lessons learned and experience gained. This study intends to accomplish the following objectives:

1. To what extent beneficiaries are selected on the basis of the set criteria;
2. Explore how the *Medhabikash Udyog* programme brings changes in their life;
3. Explore the coping strategies of excluded beneficiaries in terms of further educational advancement and other relevant issues.

Methods

This study dealt with three types of *Medhabikash* beneficiaries: current, former and excluded (students who were unable get full scholarship) beneficiaries. Therefore, we got two groups:

- Beneficiaries who received full scholarship, i.e., from HSC to higher level
- Beneficiaries who received scholarship only in HSC level

A comparison is made within these two groups in terms of assessing the programme effect. It also verifies whether the programme is able to maintain its beneficiary selection criteria or not. The programme staff who are implementing this programme in the field and involved in policy planning have been interviewed for understanding the efficiency of field implementation. The parents and other stakeholders have also been interviewed to know their perception about this programme.

The data collection methods, tools and sample size have been described in Table 1. Both qualitative and quantitative data collection techniques were applied to achieve the objectives. To know whether the beneficiaries were selected on the basis of the set criteria, a survey was conducted. A total of 3542 students (1913 male and 1629 female) are currently getting benefits from this programme. Among them 1009 beneficiaries (364 male and 375 female) were selected randomly for interview. For understanding the effect of this programme, relatively prior beneficiaries were preferred. The beneficiaries (who had received the full scholarship) from the first four batches were considered as eligible respondents in this regard. A total of 371 (252 male and 113 female) beneficiaries from the first four batches were interviewed. A comparison group was chosen from the beneficiaries who had received scholarship only in the HSC level from the first 4 batches. We reached 186 (128 male and 58 female) students. To explore the situation of educational engagement of excluded beneficiaries, 16 in-depth interviews

were conducted. To explore the stakeholder's point of view on programme's activities, 7 additional interviews were conducted.

Table 1. Description of data collection methods, tools and sample size

Data Collection Method	Respondents	Sample size
Survey	Beneficiaries from all batches	Total 1009 students (634 male and 375 female)
	Beneficiaries from 1st four batches who received full scholarship	Total 371 students (252 male and 113 female)
	Beneficiaries from 1st four batches who received scholarship only in HSC level	Total 186 students (128 male and 58 female)
In-depth interview	Excluded beneficiaries	16 students
	Parents, family members and teachers	7 persons
	Head office based programme staff	2 persons

To understand all programme activities two in-depth individual interviews of head office based programme staff were executed.

Ethical consideration

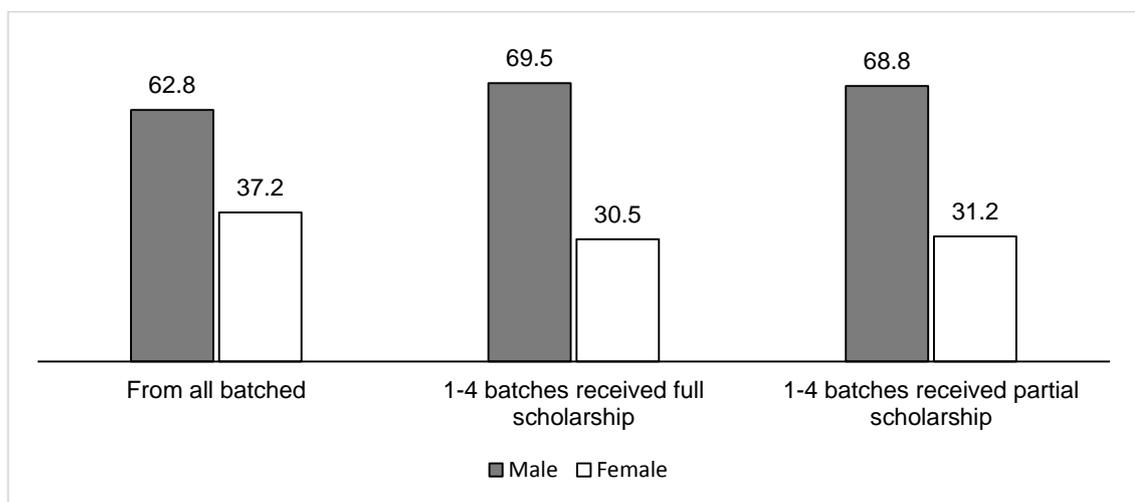
There is nothing in the study that might be harmful for respondents regarding legal or medical ground. A verbal consent was taken before data collection. Information of one respondent was not shared with another respondent and the research report did not mention any identification of the respondents. A promise of maintaining confidentiality was done at the top of each questionnaire and checklists.

Chapter 3. Findings

Gender distribution

Scholarships act as incentives have long been used in developing countries specially for promoting girls' education. Most developing countries Governments are struggling to improve the status of girls' education. Many studies show that scholarships and incentives can boost up girls' enrolment, retention and learning achievement. BRAC's programmes are mostly aimed to enhance the quality of life of women. Among *Medhabikash* beneficiaries more than one third was female (Fig.1).

Figure 1. Percentage distribution of respondents by sex



From the first seven batches the proportion of female beneficiaries was approximately 30%. But this proportion increased in the last three batches, which was nearly 44%. On an average, the proportion of female participation was 37.2% from all batches. This implies that at the initial stage programme was less focused in gender issues, but over the time they tried to make a balance in both groups.

The girls shared 62.9% of the total students in BRAC primary schools (Fig. 1). The proportion of girls was 61.6% among the students of the first and fourth cycle schools, slightly < 62% among those of the third and the second cycle schools. Although the proportion slightly reduced over time but no statistical significance was noticed in the difference. This means that a consistent proportion of girls could be maintained irrespective of school cycle.

Socioeconomic profile, parental education and related factors

Table 2 presents socioeconomic background of the beneficiaries which indicates almost similar features between the three groups. The average household size of the students was around five and in every family more than one person was involved in income generating activities. Although no significant difference was observed in income issues between this three groups but it was slightly lower among all batch beneficiaries. In general, each family consists of five members, at least two of the family members are currently involved in this report. The average income of the beneficiaries ranged from

9,820/- to 12,380/- Taka, which depicts that the recipients were mostly from poor families. Generally, the female beneficiaries came from relatively less earned families. According to the programme's set criteria, gross family income can't exceed more than Tk. 12,000/- per month. Except prior male beneficiaries, the average household income was less than Tk. 12,000/-. Thus, the programme authority were roughly able to maintain their beneficiary selection criteria in respect to gross family income. Several indicators have been chosen to understand the socioeconomic status of the recipients. There are two most popular indicators which have been used by BRAC programmes for long to identify the poor in the society. One is possessing < 50 decimals of land and the other is at least one person of the household selling manual labour for 100 days a year. Recipients from all batches, half of them had 13 or less decimal land of their own.

Table 2. Socioeconomic background of respondents

Indicators	From all batches			1-4 batches who received full scholarship			1-4 batches who received partial scholarship		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Average HH members	4.9	5.1	4.9	4.9	5.2	4.9	5.0	5.0	5.0
Average earning members	1.8	1.5	1.7	1.9*	1.7*	1.9	1.9	1.7	1.9
Average HH members involved in study	2.2	2.5	2.3	2.0*	2.3*	2.2	2.2	2.3	2.2
Average income of HH	10,452*	8,752*	9,820	12,508*	10,574*	11,919	12,780	11,498	12,380
Land of 50% of HH	14.5	12.0	13.0	16.0	18.0	16.0	17.5	19.5	18.5
Land <50 decimal	79.8	80.3	80.0	77.1	76.1	76.8	72.7*	66*	70.4
% of HH sale labour at least 100 days in a year	36.7	29.3	34.6	31.7	26.7	30.2	34.4**	21.1**	30.5
% of HH satisfy both criteria (sale 100 days labour and land < 50)	30.3	26.7	29.9	26.0	23.0	25.1	27.3*	13.8*	23.1

* and ** denotes significance level at 5% and 1%

This rate was found slightly higher in the other two groups 16 and 18.5 decimals respectively. A significant number of beneficiaries (>70%) came from those households who had <50 decimals of land, this proportion was higher relatively from participants from new batches. Additionally, one third of household's member sell labour more than three months a year. Finally, one fifth and above beneficiaries came from a household where both features were present. Thus, it can be concluded that the *Medhabikash* beneficiaries comprise from a financially constrained family.

Table 3. Percentage distribution of beneficiaries by their last year economic condition

Indicators	From all batches			1-4 batches who received full scholarship			1-4 batches who received partial scholarship		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
All time shortage	23.8	22.9	23.5	17.8	17.7	17.8	21.1*	12.1*	18.3
Sometime shortage	44.3	43.5	44.0	44.6	39.8	43.1	37.5	44.8	39.8
Breakeven	23.7	25.1	24.2	26.7	27.4	27.0	28.9	31.0	29.6
Solvent	8.2	8.5	8.3	10.9	15.0	12.1	12.5	12.1	12.4

* denotes significance level at 5%

We requested the beneficiaries to rate their economic condition considering gross household income, expenditure and savings in all items occurred in the year before interview (Table 3). This rating was done in four point mutually exclusive categories: all time shortage, sometimes shortage, breakeven, and solvent. On average, 17.8% to 23.5% of the beneficiaries came from the always deficit households, 39.8% to 44.0% from the sometimes in deficit households, 24.2% to 29.6% from breakeven households, and 8.3% to 12.4% from surplus households. Adding the beneficiaries of the first two categories, it can be said that 58.1% to 67.5% of the beneficiaries belonged to deficit households.

Table 4. Parental education and other related factors

Indicators	From all batches			1-4 batches who received full scholarship			1-4 batches who received partial scholarship		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
% of fathers was illiterate	28.1**	19.4**	24.9	26.4*	15.0*	22.9	28.9*	12.1*	23.7
% of mothers was illiterate	35.1	29.4	33.0	35.3	38.1	36.1	35.2*	22.4*	31.2
Both parents are illiterate	22.1	15.2	17.7	12.6**	5.7**	16.4	19.7*	10.6*	18.3
% of hh has electricity facility	74.6**	84.0**	78.1	73.3*	88.5*	77.9	75.8	86.2	79.0
% of hh participate in BRAC programme	58.6	52.3	56.2	59.3	59.8	59.5	61.2	65.2	62.4
% of families are receiving dual support from programme	0.9	1.1	1.0	1.2	3.5	1.9	0.8	0.0	0.5

* and ** denotes significance level at 5% and 1%

On average, 23% of the fathers and more than 31% of the mothers of the *Medhabikash* beneficiaries had no schooling (Table 4). Majority of them never enrolled in any school and many others were admitted but could not complete any grade. Fathers of male beneficiaries were more illiterate which significantly differ from the female counterpart. Except full scholarship beneficiaries, similar trend was observed in terms of mother's education. In case of first generation learners (both parents had no schooling) 16.4% to 18.3% beneficiaries had illiterate parents.

Nearly three fourth of the beneficiaries had electricity facility at home. More than half of the respondents participated in different types of BRAC programmes especially education and microfinance programmes. In a very few households, one or more siblings got the benefit from *Medhabikash* and its rate was higher (1.9%) in prior recipients who received full phase scholarship.

Table 5. Main source of income

Indicators	From all batches			1-4 batches who received full scholarship			1-4 batches who received partial scholarship		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Agricultural work	18.0	15.7	17.1	17.1	17.7	17.3	17.2	13.8	16.1
Labour	26.7	26.1	26.5	23.6	20.4	22.6	19.5	10.3	16.7
Tuition	8.2*	4.3*	6.7	10.9*	3.5*	8.6	11.7*	3.4*	9.1
Service	23.8	25.9	24.6	23.6	26.5	24.5	28.9*	44.8*	33.9
Business	15.9**	20.8**	17.7	17.1	25.7	19.7	18.0	24.1	19.9
Others	7.4	7.2	7.3	7.8	6.2	7.3	4.7	3.4	4.3

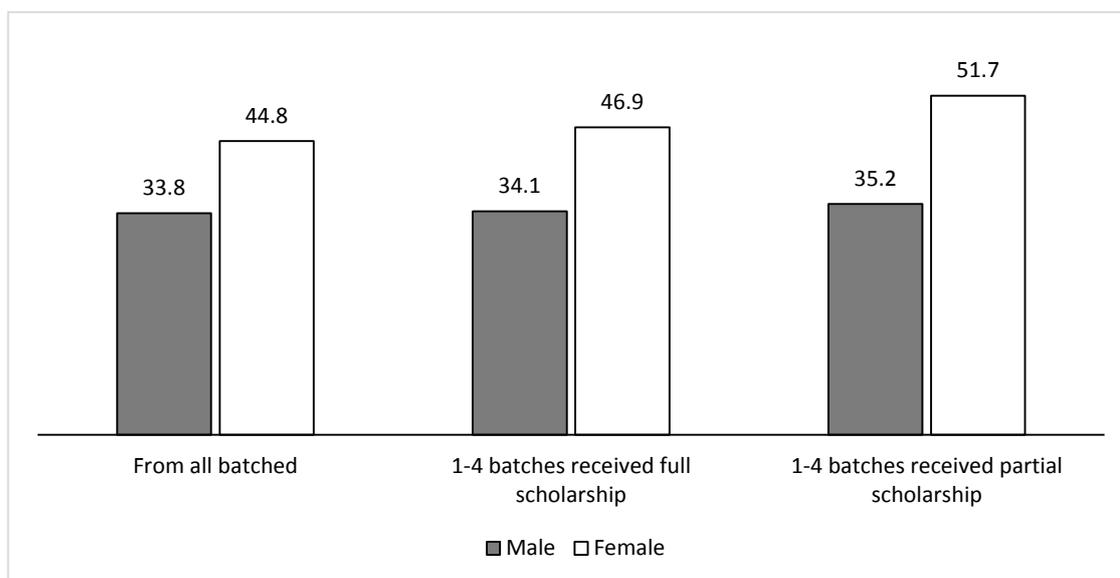
* and ** denotes significance level at 5% and 1%

Among the households of prior partial recipients, one third of income came through low paid jobs like clerk, peon, industrial job and so on (Table 5). In another two groups this proportion was nearly one-fourth. Agricultural activities and labour work were the 2nd and 3rd sources of household income. In 6% to 9.1% households' main earnings came from working as private tutors and this rate is significantly high among male recipients. The other sources include business, paddled rickshaw/van, boat and driving motor vehicles. Thus, from average income, last year economic condition and the quality of employment it was revealed that the scholarship recipients did not have wealth. The qualitative investigation would provide ample information on their socioeconomic profile.

Prior involvement with BRAC's education programme

A significant proportion of students was BPS graduates which was found higher among female recipients (Fig. 2). Nearly one third of the male scholarship recipients completed their primary education from BPS. This proportion was found higher (35.2%) among 1-4 batches recipients who partially benefitted from this programme. Similarly the topmost (51.7%) proportion of female BPS graduates were also found in that group. At the initial stage of the programme, participation of BPS graduates was more prominent. Maybe at that time personal networking was more used for searching eligible applicants. In the last several years, programme implemented some actions like paste poster and published advertisement in newspapers which attracted more students except BPS graduates. This rate of participation might decrease in the future because programme is becoming more visible in print and online media. It will increase more participation except BPS graduates.

Figure 2. Percentage distribution of BPS graduates by sex



BRAC is also conducting several interventions in formal secondary schools. The aim of these interventions is to bring a qualitative change in rural secondary schools through teacher's training, access of library and internet, facilitation of leadership qualities of students and creation of a social space for adolescents. In collaboration with the government, BRAC initiated these activities since 2001. Generally 15% to 21% of *Medhabikash* beneficiaries were involved in mentoring, adolescent development programme (ADP), *Gono Kendra* and *Chatro Bandhu* Programme. *Gono Kendra* attract more beneficiaries compared to other programmes (Table 6). Beneficiaries seems least interested in *Chatro Bandhu* programme. These participants (including BPS graduates) had strong network with BRAC which helped them to get benefits from BRAC.

Table 6. Involvement in other interventions of BEP

Involved in BEP's other intervention in secondary school	All batches			1-4 batches received full scholarship			1-4 batches received partial scholarship		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Mentoring	3.9	7.3	5.2	1.9	3.5	2.4	1.6	5.2	2.7
ADP	3.3	3.9	3.5	3.1	5.3	3.7	1.6	3.4	2.2
<i>Gono Kandra</i>	9.7	8.1	9.1	8.8	5.3	7.8	11.7	8.6	10.8
<i>Chatro Bandhu</i>	1.6	1.6	1.7	2.7	2.6	2.7	0.8	0	0.5

Educational attainment of beneficiaries

Among all batches, 14.4% beneficiaries completed their SSC level education and are studying in next level (Table 7) which significantly differ in sex. More than one sixth beneficiaries attained their HSC degree and 14.9% of them achieved honours level. Only 4% beneficiaries attained their Master's degree. Among the prior beneficiaries more than 65% and 27% scholarship recipients achieved HSC and Honours level and moved to the higher education respectively. In case of master's degree completion rate, 4.9% and 7.8% of beneficiaries received full and partial scholarship respectively and achieved this. Gender wise no significant difference was revealed in this regard.

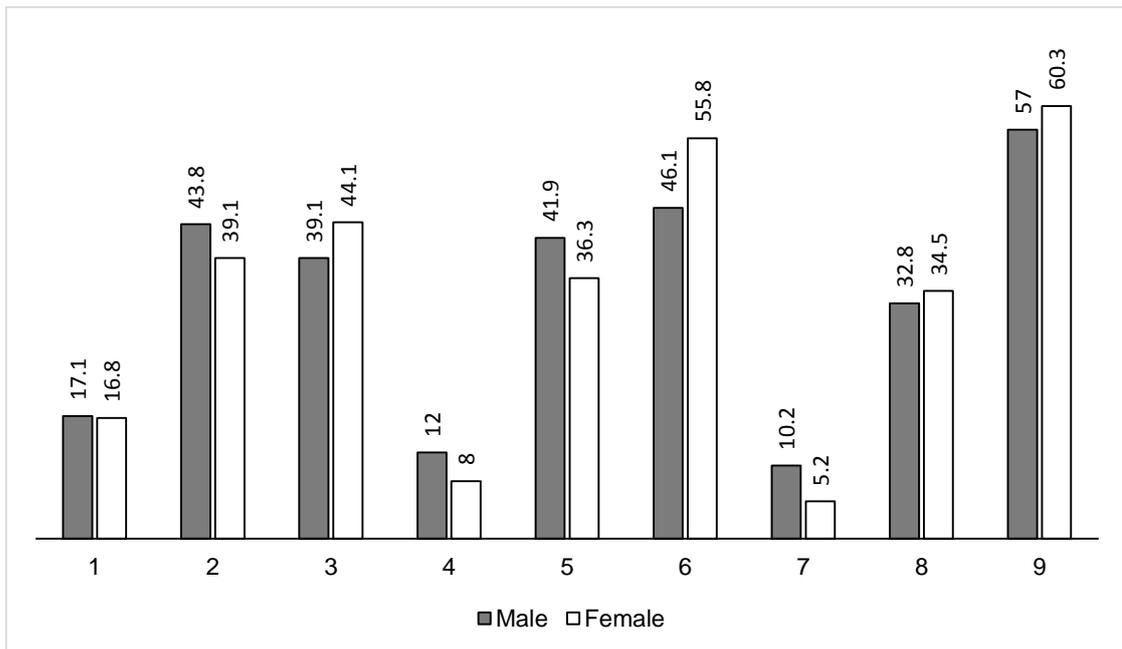
Table 7. Percentage distribution of level of educational attainment by sex

level completion	All batches			1-4 batches received full scholarship			1-4 batches received partial scholarship		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
SSC	11.2*	21.9*	14.4	-	-	-	-	-	-
HSC	67.5	64.3	66.5	65.5	71.7	67.4	64.8	65.5	65.1
Honours	16.6	11.5	14.9	29.1	24.8	27.8	26.3	27.9	27.1
Masters	4.7	2.4	4.0	5.4	3.5	4.9	8.9	6.6	7.8

* denotes significance level at 5%

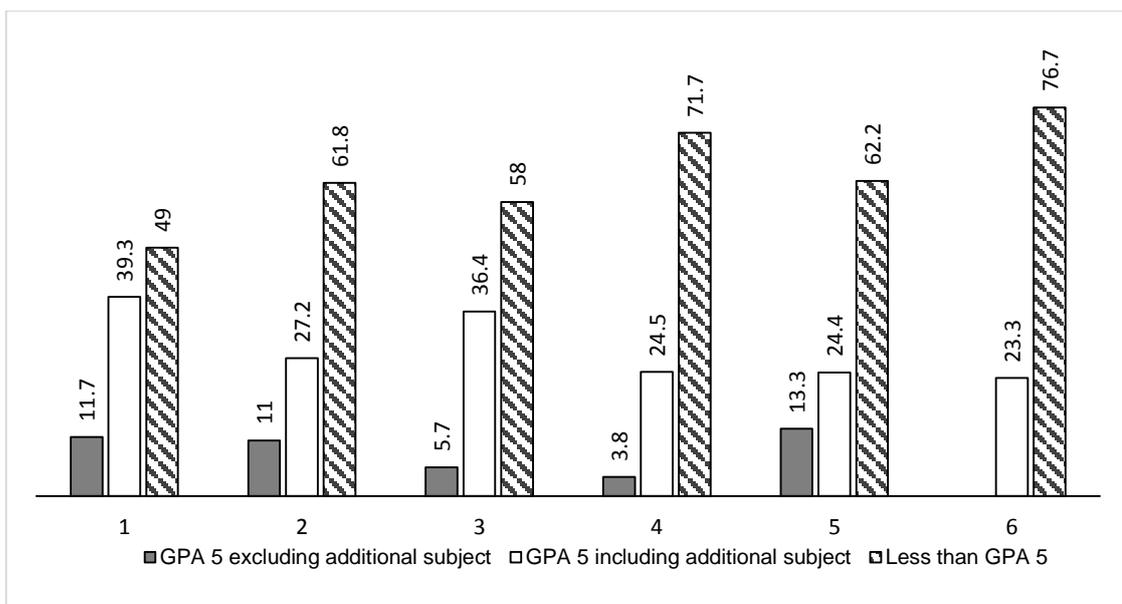
As mentioned earlier, this programme is for competent poor students and for measurement the programme authority considered only those students who scored at least eighty per cent in their SSC exam were considered as eligible beneficiary. This score is measured by Grade Point Average of 5.0 (A+). And this benefit will continue if they are to continue this score in HSC level. For ex BPS students and students from indigenous community this criteria is a bit relaxed. For them GPA up to 4.5 can be considered. In Figure 3 the results of HSC examination was categorised into three segments. The first one is a summation of students who achieved GPA 5 excluding the score of additional subject, that means they got 80% or above. Among the former partial scholarship recipients the least rate of achieving GPA 5 was revealed which was 10.2% in male and 5.2% in female. To this group also belongs the highest percentage of relatively weaker students who achieved less than GPA 5 in their HSC exam. Similarly, nearly half of the former recipients who were awarded full time benefit from this programme also achieved less than 5 point in their exam.

Figure 3. Percentage distribution of HSC results by sex



The following figure presents the HSC results of BPS graduates by sex. For BPS graduates the programme's set criteria was a bit less rigid. Among former recipients more than one third female recipients scored less than GPA 5. This proportion was found a bit lower (71.7%) among former full phased scholarship recipients. Male recipients comparatively achieved good grades to their counterparts in terms batches and length of scholarship.

Figure 4. Percentage distribution of HSC results by BPS graduates and sex



In Bangladesh, taking a year break before going for admission to college/University is not very unusual issue in honors level. Students who are not able to get admission in their desired subject or university they drop a year and take preparation for the next

year admission test. This proportion was significantly higher in partially scholarship recipients from 1 to 4 batches. 23.4% of male recipients took a temporary break in their study and this proportion was significantly higher compared to their counterparts (13.8%). Similar findings were revealed from the other two groups.

Table 7. Information on drop out and repetition by sex

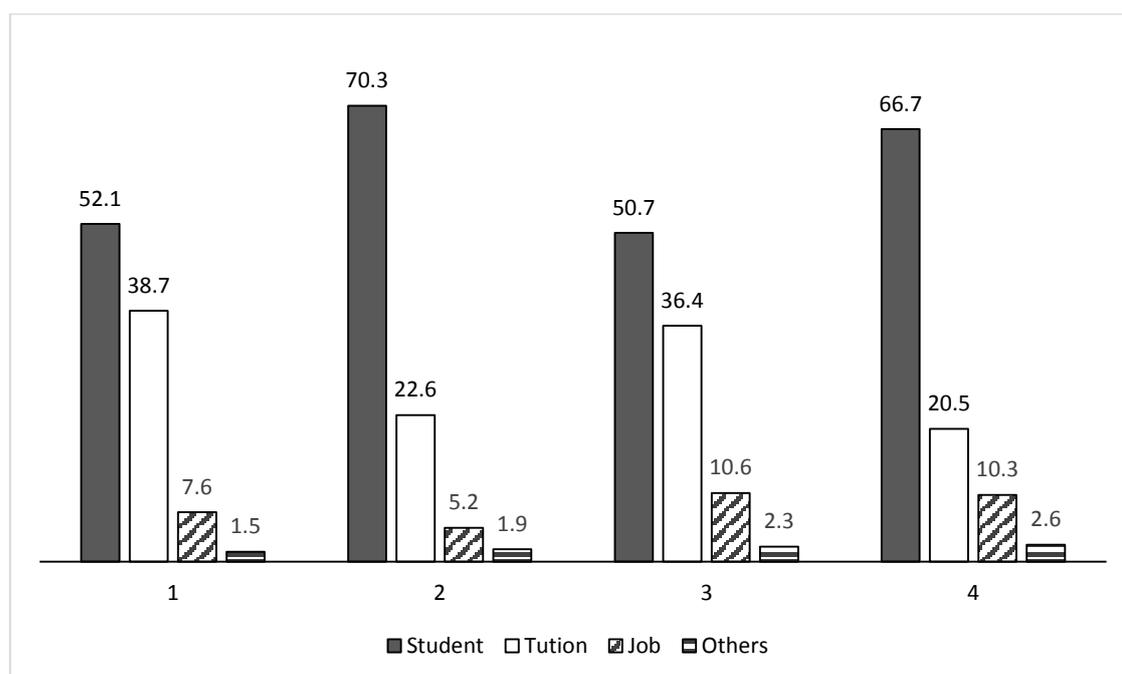
Drop out and repetition	All batches			1-4 batches received full scholarship			1-4 batches received partial scholarship		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Sabbatical a year before university admission	18.6	14.2	17.0	19.8	19.5	19.7	23.4*	13.8*	20.4
Repeat at least one year/semester	6.9*	2.7*	5.4	9.7	5.3	8.4	8.6*	1.7*	6.5

*denotes significance level at 5%

The sex wise variation was not statistically significant. However, more male recipients took another chance to attend the admission test for honours level. Generally, 5% to 8% repeat at least one year/semester in their honours level. This rate was also maximum among male participants.

The following figure shows the occupation related information by sex and scholarship length of the former programme participants. We have asked them whether they are involved with any kind of income generating activities. A huge portion of female recipients responded that still they are not engaged in any income generating activities (Fig. 5). More than 66% female are enjoying their studentship and among male this rate has been found around 50%.

Figure 5. Percentage distribution of occupation of beneficiaries by sex



As a way of earning they choose to provide tuition to other students. They said that it is relatively easy to find it and they don't have much qualification or work experience to get a better/regular position. So, in their hardship more than one-third male and one-fifth participants depend on private tuition and this sex wise difference are significantly different from their counterpart. Several participants are lucky to have a regular job in Govt., private sector and in NGOs. One tenth of the participants belong this category. Overall 1% to 3% students report that they are involved in some irregular earning activities like working as surveyor, singer, and short term project based work in NGOs and so on. Female participants seem to be more interested to get involved with such type of task compared to their counter parts.

Table 8. Beneficiaries' Income and related information by Sex

Indicators	1-4 batches who received full scholarship			1-4 batches who received scholarship only in HSC level		
	Male	Female	Total	Male	Female	Total
% of beneficiaries Involved in income generating activities	46.5*	27.7*	41.7	47.0	30.8	42.7
Average monthly income	6651.4	3726.1	6142.1	7583.6	6559.1	7394.2
Average length of experience (in month)	31.1	27.0	30.3	38.5*	21.9*	35.4

*denotes significance level at 5%

For estimating beneficiaries own income and related activities here we are not considering their irregular earning activities. More than 40% of the beneficiaries are involved in earning, this proportion is significantly higher among male (Table 8). The former beneficiaries who were not awarded scholarship for full phase showed more involvement in job market. Though male participants are more involved in earning, their average income and length of experience were noticeably higher than their counter part.

Social return from *Medhabikash*

Generally, the economical returns to education is widely discussed and well researched both in terms of theory and practice. The social rate of return, on the other hand, is less well described. Though this programme aims to support poor meritorious students for continuing their education, it is expected that they would be benefited from this education. For measuring the non-market effect of education, here the researcher used ten statements where respondents offered a choice of five scores (from 1 to 5) with no neutral point for being neither they agree nor disagree. In the final form, this five point scale which is used to allow the individual to express how much they can rank a particular statement. Here the highest possible attainable score was five. That means, if the respondents thinks that he has been able to achieve this benefit from *Medhabikash*, he can put this score. This instrument has reasonable internally consistent (Cronbach's alpha = 0.705 for the entire scale) and it was significant at 1% level. It was expected that programme has some positive effects like increase in confidence and patience level, delay in marriage specially for female beneficiaries, determine goal of life, able to make effective decision, increase social network, being more disciplined and raise awareness on risky behavior like smoking, taking drugs and so on.

Responses from male beneficiaries

Ten statements were used to measure the social return of *Medhabikash* programme analysis using principle component analysis with Vairmax (orthogonal) rotation. This analysis was done into two categories. Firstly we analyzed the responses of male beneficiaries. Initially, the factorability of the social return from this programme was examined. Several well-recognized criteria for the factorability of a correlation were used. Firstly, 08 of the 10 items correlated at least 0.3 with at least one other item, suggesting reasonable factorability. Secondly, the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy was 0.73, above the recommended value of 0.6, and Bartlett's test of sphericity was significant ($\chi^2(45) = 427.33, p < 0.01$). The diagonals of the anti-image correlation matrix were all over 0.5, supporting the inclusion of each item in the factor analysis. Finally, the communalities were all above 0.4 (Table 9), further confirming that each item shared some common variance with other items.

Table 9. Factor analysis of social return of *Medhabikhash* among male respondents

Indicators	Factor 1	Factor 2	Factor 3	Factor 4	Communality
Decision making	<u>.752</u>	-.275	.124	-.016	.657
Determine goal of life	<u>.571</u>	.224	.176	.149	.429
Speak orderly	<u>.563</u>	.330	.200	-.218	.513
Awareness on risky behavior	<u>.555</u>	.427	-.426	.173	.702
Social networking	<u>.457</u>	.273	.114	-.517	.564
Trust and respect	.053	<u>.740</u>	.223	.145	.622
More disciplined	.088	<u>.786</u>	.018	-.058	.629
Patience	.089	.178	<u>.791</u>	-.063	.669
Confidence	.292	.044	<u>.523</u>	.219	<u>.409</u>
Delay in marriage	.112	.153	.101	<u>.796</u>	.680
Eigenvalue	2.566	1.214	1.091	1.004	
% of total variance	25.659	12.137	10.912	10.043	
Total variance	25.659	37.796	48.709	58.752	

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

The analysis yielded four factors, which explained 58.75% of the variance for the entire set of variables. Factor 1 was very much related with decision making, setting goal in life, organizing himself and awareness on risky behaviors. The first factor explained 25.66% of the total variance. The second factor was to gain trust and respect and more discipline. The male respondents told that regular cash flow from *Medhabikash* programme helped them for gaining trust and respect from others and this factor explained 12.14% of the total variance. The third factor explained 10.91% of the total variance which implies the confidence and patience of the male respondents. The fourth factor explained almost similar proportion of variance (10.04%) which was related to delay in marriage. The communalities of the variables included are rather low overall with one variable (being confident) having a small amount of variance (40.9%) in common with the other variables in this analysis. This may indicate that the variable chosen for this analysis are only weakly related with each other. However, the KMO and Bartlett's test of sphericity both indicates that the set of variables are adequately related with factor analysis. Substantively, this means that we have identified four patterns of

responses among male respondents which are independent of one another (i.e. they are not correlated).

Responses from female beneficiaries

We also recorded the opinion of female beneficiaries about the same issues by using the same scale. Among ten items, nine of them are correlated at least 0.3 with at least one other item which is very favorable for this analysis. KMO test statistic was 0.76 which is also placed in satisfactory level. The Bartlett's test of sphericity was significant ($\chi^2(45)=338.054$, $p<0.01$). The communalities were all above 0.4 (Table 10), further confirming that each item shared some common variance with other items.

Table 10. Factor analysis of social return of *Medhabikhash* among female respondents

Indicators	Factor 1	Factor 2	Factor 3	Communality
More disciplined	<u>.792</u>	.230	.016	.680
Trust and respect	<u>.727</u>	-.076	.279	.613
Awareness on risky behaviour	<u>.703</u>	.193	-.103	.542
Social networking	<u>.601</u>	.234	.099	<u>.425</u>
Speak orderly	<u>.541</u>	.154	.372	.455
Delay in marriage	.028	<u>.762</u>	.052	.584
Determine goal of life	.184	<u>.652</u>	.141	.479
Decision-making	.233	<u>.627</u>	.034	.448
Confidence	-.018	-.012	<u>.880</u>	.774
Patience	.254	.305	<u>.594</u>	.510
Eigenvalue	3.249	1.138	1.123	
% of total variance	32.485	11.380	11.231	
Total variance	32.485	43.865	55.096	

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalisation.

a. Rotation converged in 5 iterations.

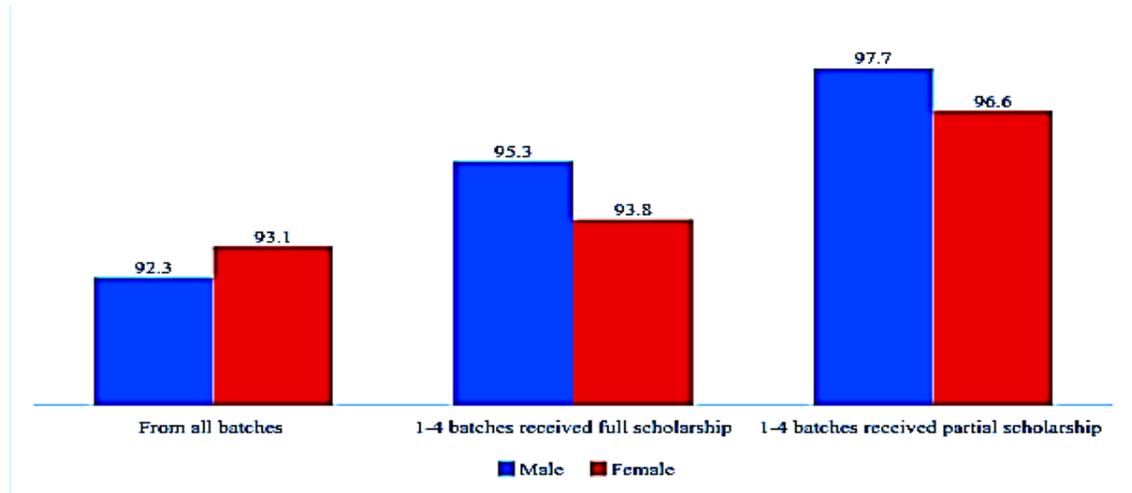
The analysis produced three factors that explained 55.07% of the variance. The first factor was related with increasing self-skills on organising and social networking. It explains 32.49% of the total variance. The second factor extracted three issues which was much related with decision-making for marriage and other issues and setting goal of life. This factor explained 11.38% of the variance. The last factor derived two important features of human being confidence and patience. It explained 11.23% of the total variance. The communalities of the variables were found comparatively higher than the male respondents. The lowest communalities was 42.5% that means social networking among female respondents was a relatively weak indicator compared to others.

***Medhabikash* related information**

Medhabikash usually calls application from underprivileged students who have completed their SSC examination. The suitable time for advertisement is just after the SSC exam (which usually takes place in February/March). However, for several batches (specially third and fourth) the applications also called for students who completed their HSC exam. The following figure presents the student's status of joining *Medhabikash*

programme by sex (Fig.6). Most of the students started getting benefit from *Medhabikash* after completing their SSC exam and this proportion was highest among male ex-scholarship recipients who received partial scholarship (97.7). This proportion was notably lower among the other two groups. That means, students who started getting financial allowances from the programme in HSC level had less scope to get eliminated from this benefit.

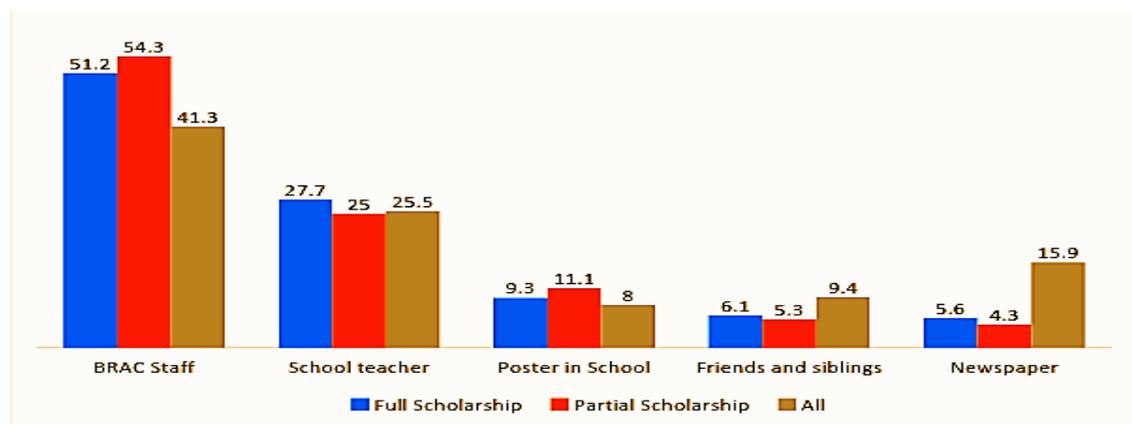
Figure 6. Percentage of students joined *Medhabikash* after SSC exam by sex



Generally, more than 92% of students were involved with *Medhabikash* from the HSC level. If they are able to maintain good grade they will get full length scholarship in future.

It seems that BRAC staff play the key role for spreading the news of scholarship and search for eligible candidates for this programme (Fig. 7). In general, nearly half of the responses stated that BRAC staff played a key role to spread relevant information for application. Secondly, the school teachers also informed their students about this programme. Around one fourth responses acknowledged the contribution of their teachers in this regard. Thirdly, 8% to 11% responses reported that posters in school was also considered as a good way to introduce *Medhabikash* to others. Friends and siblings also helped to spread the information to others. Advertisement in daily newspapers also played an essential role for this.

Figure 7. Percentage distribution of responses on knowing about *Medhabikash* programme



Batch wise analysis showed that BRAC staff played the most significant role at the initial stage of this programme (Table 11). After four years, this response rate was gradually down, however, it increased after a year. From batch 10, one fourth of the responses stated that local BRAC staff informed them about this programme. So, still BRAC staff are doing an important communication for choosing eligible candidates.

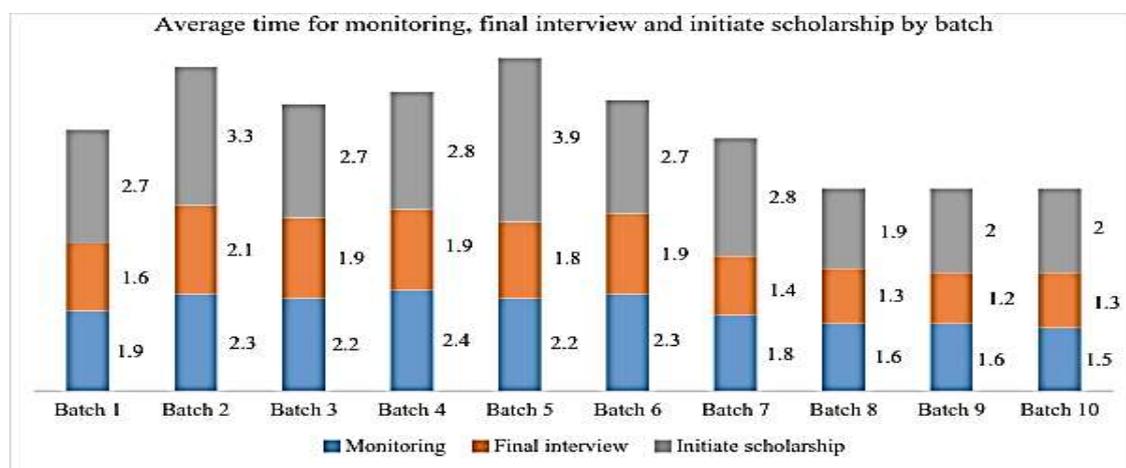
Table 11. Percentage distribution of responses on knowing about *Medhabikash* programme by batch

Sources	Batch 1	Batch 2	Batch 3	Batch 4	Batch 5	Batch 6	Batch 7	Batch 8	Batch 9	Batch 10
Newspaper	1.4	0.0	1.3	16.0	57.1	22.5	37.5	31.6	22.1	22.0
Poster in School	1.4	2.5	6.1	25.1	1.2	7.5	5.0	6.1	13.3	8.5
School Teacher	24.3	29.1	36.7	22.9	21.4	40.0	30.0	28.6	26.4	30.5
Friends and Siblings	5.4	2.5	5.2	10.3	14.3	7.5	17.5	9.2	24.2	20.3
BRAC Staff	73.0	70.9	62.4	39.4	19.0	37.5	35.0	40.8	34.1	40.7

School teachers also act as key informants, they know the best students in their school and their economic condition as well. They guide their students for submitting the applications. At the initial stage advertisement in daily newspaper didn't attract much candidates but over the time it worked well. One fourth of the responses from batch 10 thought that ad in newspapers is very useful for spreading this information on the programme.

As mentioned earlier, after submitting the application programme authority has to perform very crucial task of choosing eligible candidates for this grant. Three major steps were done for performing this task properly. With the assistance of BRAC Monitoring Division, BEP conduct a household based information verification process which helps to eliminate unfit candidates. On an average it takes 1.5 to 2.4 months for conducting this survey. Initially it takes 1.9 months, however, this duration gradually increased in the next three years and after that it slowly decreased. In the last three batches it took the lowest amount of time compared to the previous batches and it was consistent. That means, for the last three batches the application review procedure was conducted in a more organised manner.

Figure 8. Average time for monitoring, final interview and initiate scholarship by batch

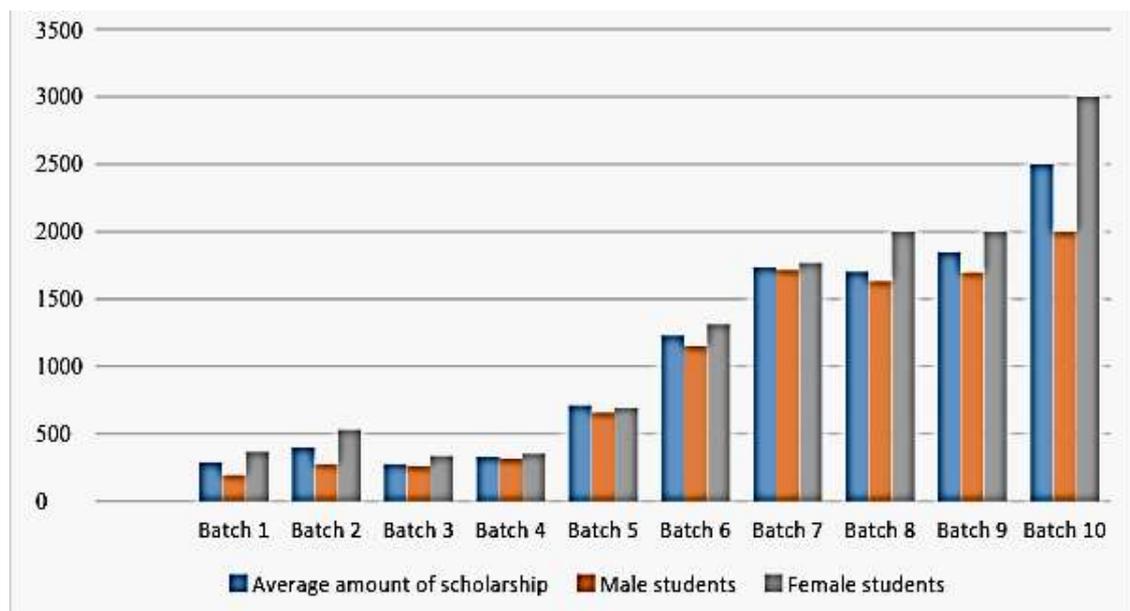


After screening tentative potential candidates, programme took 1.2 to 2.1 months for conducting final interview for them by a team of BRAC officials (Figure 8). The last three years programme took the least time for completing this task. After final interview, it takes a few months for finalizing the entire process. After that the selected candidates receive a confirmation letter and start getting financial support from BRAC. In the last three years it took nearly two months for performing this task. In total, batch 5 took the maximum time for initiating this scheme in the year 2010. They took 7.9 months for performing this task. The batch 2 also took almost the same time (7.7 months). However, this length gradually declined over time. Last three batches (8 to 10) took the minimum time (4.8 months) for selecting eligible candidates and started the scholarship scheme. It takes a minimum of Tk. 5000/- for paying admission fee and other relevant expenses. Admission in a reputed college can charge more amount of money. Thus, it is tough for a poor student to invest this amount. Sometimes they don't get the courage to get admitted to a reputed college. It took 3 to 4 months for conducting the final interview on that time, several students told that they had to adjust with their choices. And there is an uncertainty for not getting this benefit. So, intensive support is required for poor students when they get admission in a college/university. But the scholarship starts after two/three months of their admission. Maybe more staff in screening, monitoring and assessment process can include for speedup the entire process.

Amount of scholarship in HSC level

At present programme is offering a very attractive amount of scholarship, but when it was started the amount was quite low (150/-). This amount was increased step by step and now male and female students get monthly Tk. 2000/- and Tk. 3000/- respectively in HSC level. In honors level, male students are entitled for a monthly allowance of Tk. 3000/- and for female students it is Tk. 4000/-. Generally, the length of the scholarship in HSC level is 22 to 24 months. The time starts from getting admission in college and it will continue until the course will end. At honors level, programme provides scholarship for years (Figure 9).

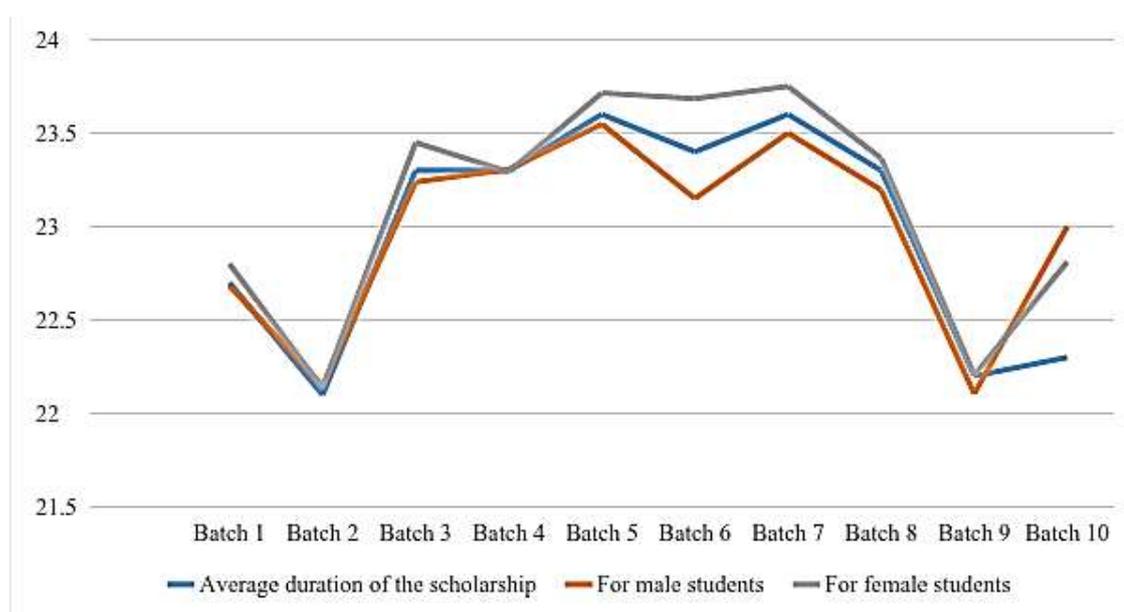
Figure 9. Average amount of scholarship by batch and sex in HSC level



Findings revealed that the amount of scholarship varied person to person by the beneficiaries' sex, and the place where they are living. The starting amount of scholarship was Tk. 150/-, then it was slowly increased up to Tk. 250. After four batches, this amount sharply rose to Tk. 1000/-. After that, the amount of scholarship gradually increased and in the tenth batch students are currently drawing Tk. 2000/- on an average. The programme is also taking more care of female beneficiaries. They usually get more support from their counterpart. In the last two batches they were receiving Tk. 1000/- more than their counterpart. The amount of scholarship also varied in *zilla* and *upazila* level. In *zilla* level cost of living is higher, so they received Tk. 1000/- more as monthly allowance.

In the HSC level, programme provides financial support from 22 to 24 month (Figure 10). After the second batch, this duration was slightly high and after the eighth batch it slightly declined. However, these averages did not significantly differ by sex.

Figure 10. Average duration of scholarship in HSC level.



The programme also provides one time grant for paying coaching fee, admission fee and buying books in college/university. The amount of coaching fee was started by paying Tk. 1000/- and at present this amount has increased up to Tk. 12000/-. Overall, 75.2% of students received this benefit after completing their HSC exam. For paying admission fee and books and relevant things programme also pays a maximum of Tk. 6000/- and 89.3% beneficiaries reported that they received this benefit.

Programme also took some initiatives for capacity building of participants. For the last one decade a demand for language (especially English) and computer skill is growing. Programme has conducted two types of training which is administered by the BRAC Institute of Language (BIL) of BRAC University (BU). This training is usually conducted at the beginning of each batch. The following table shows the batch wise training status of programme participants where except batch 3, the proportion of receiving both training was higher (Table 12).

Table 12. Batch wise training receiving status of *Medhabikash* participants

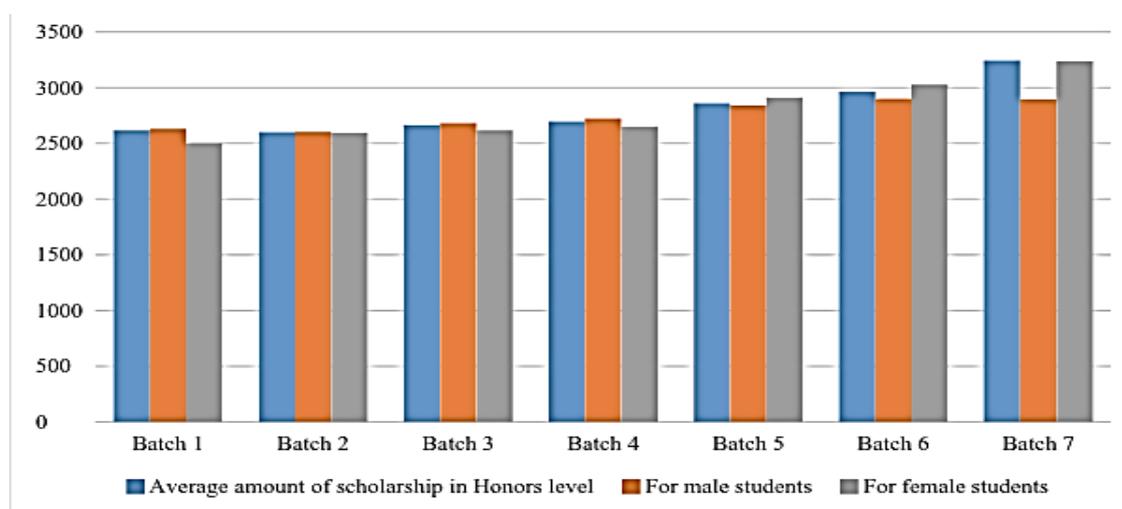
Batch no.	% of beneficiaries received only computer training	% of beneficiaries received only English language training	% of beneficiaries received both training	Not received any training
Batch 1	43.2	1.4	36.5	18.9
Batch 2	17.7	10.1	63.3	8.9
Batch 3	3.5	49.8	18.5	28.2
Batch 4	4.5	20.9	49.2	25.4
Batch 5	7.1	8.3	38.1	46.4
Batch 6	0.0	10.0	82.5	7.5
Batch 7	1.3	5.0	80.0	13.8
Batch 8	1.0	0.0	89.8	9.2
Batch 9	1.1	1.1	87.9	9.9
Batch 10	1.7	6.8	62.7	28.8

Among the first batch participants nearly one fourth of the participants received only computer training, which is a maximum in this category in comparison to other batches. This rate was almost half in batch 2. In batch 5, around 7% of the participants only showed interest in computer training. In case of receiving only language training, half and one fifth of the participants from batch 3 and 4 missed the language training. The maximum training participation was made by batch 8 participants (89.8%). And among batch 6 to 9 participants, more than 80% of them received both training. The rate of not receiving any training is extreme in batch 5 (46.4%). This proportion is also higher in batch 3 and 4. The reason might be that the training schedule didn't suit the participants' schedule, so, they couldn't attend. Generally, those who received training from *Medhabikash* they were impressed about the quality of it and demanded for more training in future.

Amount of scholarship in Honours level

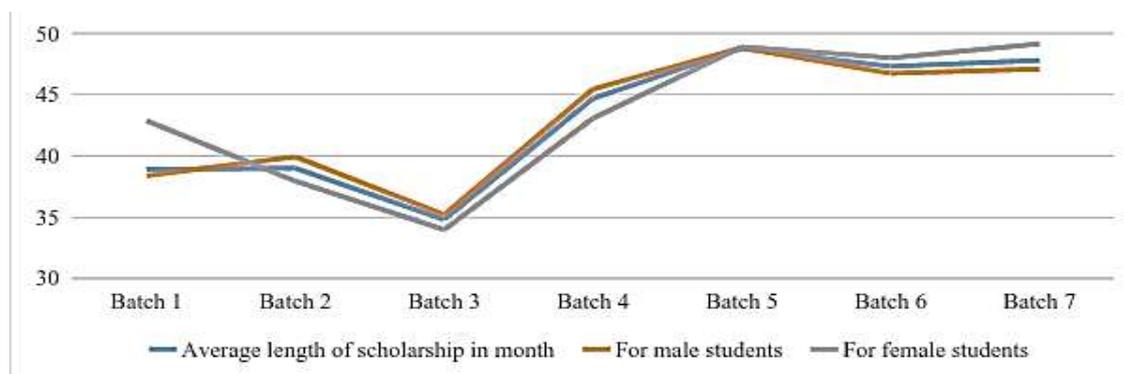
Findings revealed that in the honors level the amount of scholarship varied from person to person by the beneficiaries' sex, study type and location. If the beneficiaries enroll in medical or engineering college then they would get more monthly allowance, grants and duration of scholarship compared to the beneficiaries who enrolled in general line. It also varied in *zilla* and *upazila* level.

Figure 11. Batch wise amount of scholarship in Honorus level



In the *zilla* level cost of living is higher, so, they received Tk. 1000/- more with their monthly allowance. Female beneficiaries also received Tk. 1000/- more compared to their counterparts. Initially, the amount of scholarship did not much varied among the recipients.

Figure 11. Average duration of scholarship in Honorus level by batch and sex



For calculating the average length of the scholarship we collected the ‘letter of approval’ of the scholarship where the amount and length of scholarship were mentioned clearly. Except the first, second, fourth and seven batch the length of scholarship varied by sex, but it was not statistically significant (Figure 11). Initially the average length of scholarship was 39 to 43 months which sharply declined in the next two years. In batch 3 the average duration was 34 to 35 months in the undergraduate level and the variation among beneficiaries was higher. In the next batch this length gradually increased and in the last three batch beneficiaries almost received 48 months of financial support from this programme.

Table 13. Average admission fee and relevant information by batch

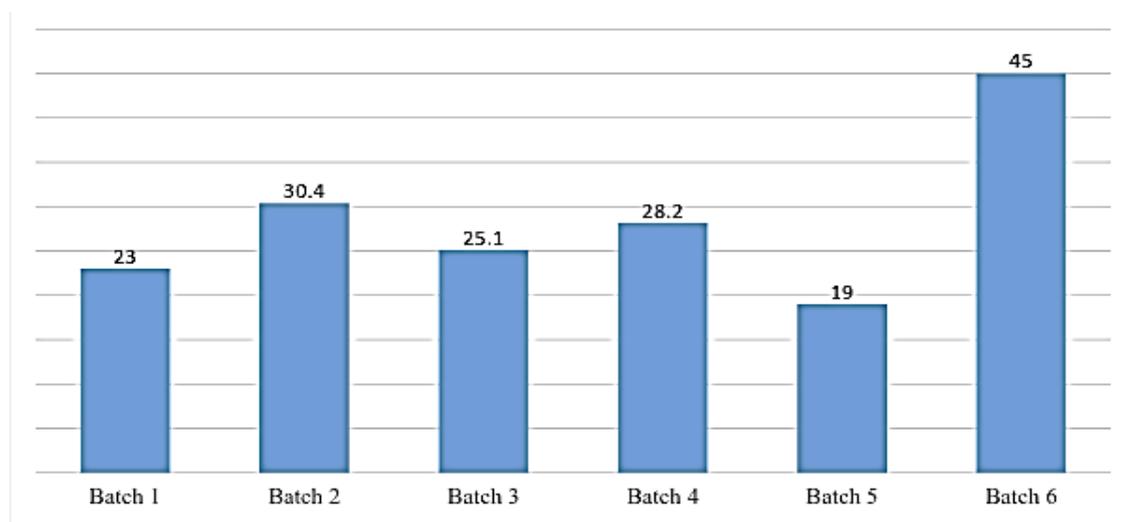
Batch no.	% of beneficiaries didn't get admission fee	Average amount of money	Range
Batch 1	18.1	5779.7	500-10000
Batch 2	10.1	5746.5	500-10000
Batch 3	14.6	6139.9	500-10000
Batch 4	20.0	6167.9	1000-10000
Batch 5	6.0	6177.2	3000-10000
Batch 6	12.5	6485.7	3000-10000
Batch 7	29.5	6600	3000-10000

A total of 16.1% beneficiaries didn't get admission fee and relevant expenses in Honorus level. Batch wise analysis revealed that this proportion was maximum in batch 7 and then 4 (Table 13). In the first three batches this amount was lower but it increased over time.

As we mentioned earlier, programme conducts workshops on carrier counselling which focus on soft skills and other relevant things required in the job market. A total of 26.6% beneficiaries reported that they didn't attend this workshop (Figure 12). From batch wise analysis we found that, in the 6th batch 45% beneficiaries were not able to attend this programme. As they reported, the schedule of the workshop did not adjust with their class/exam schedule. So, they couldn't come. In case of regional workshop, beneficiaries who lived far from the BLC told us that this journey was expensive for

them. It took at least Tk. 2000/- for traveling, most of them didn't get financial support from home so they couldn't make it. Programme should consider their distant participants.

Figure 12. Percentage of didn't attend any workshop on carrier counselling programme/job fair by batch



We asked the recipients what should be the suitable methods for sending monthly allowance. Most of them preferred BKash as a method of receiving their monthly allowance (Table 14). In the earlier stage the recipients had to come to the regional BRAC office on a fixed date and collect their cheque from the responsible BRAC officer. It was a scope to interact with BRAC staff and share their views. But for BRAC staff it was slightly tiring task, because if any of the recipient was not able to come his cheque would be invalid. And the BRAC staff required to communicate again with him.

Table 14. Suitable technique for getting allowance

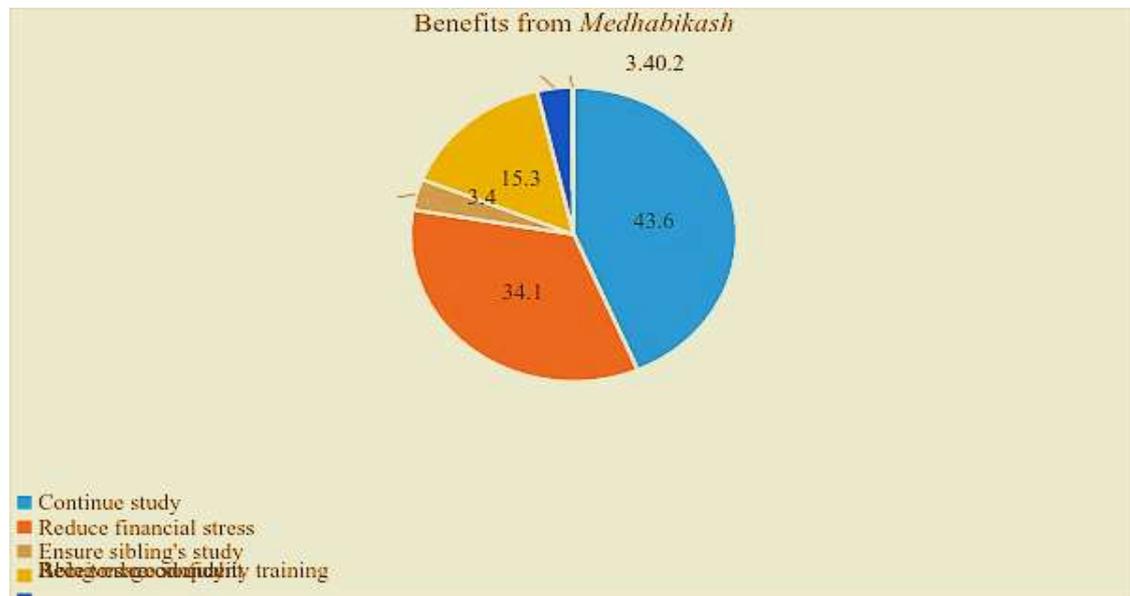
Batch no.	Through cheque	Through BKash	Through cash transection
Batch 5	9.0	88.5	2.6
Batch 6	5.1	94.9	0.0
Batch 7	15.4	78.5	6.2
Batch 8	0.0	97.8	2.2
Batch 9	5.6	94.4	0.0
Batch 10	7.3	82.5	10.2

The BKash agents are easily available in the locality, it's a great benefit as the recipients thinks. But few of them also mentioned that it takes Tk. 20/- per thousand sometimes it's unbearable. So, they prefer payment by cheque. For programme operation BKash is a very suitable method for sending money on time. However, almost one tenth of respondents from the 10th batch told that they preferred cash in hand. Maybe the popularity of BKash might decrease over time.

This study also tried to explore the changes that came through *Medhabikash* programme. For this we captured the respondent's opinion in this regard. Allowing scope for multiple responses (all respondents had an option to express three main responses), respondents were asked what significant changes were made by

Medhabikash. Figure 13 shows that the major responses expressed were that without having this continuous financial support they would not have been able to continue their study. 43.6% responses fully agreed with this statement. The second highest (34.1%) responses mentioned that this programme helped them to reduce their monetary tension from their life.

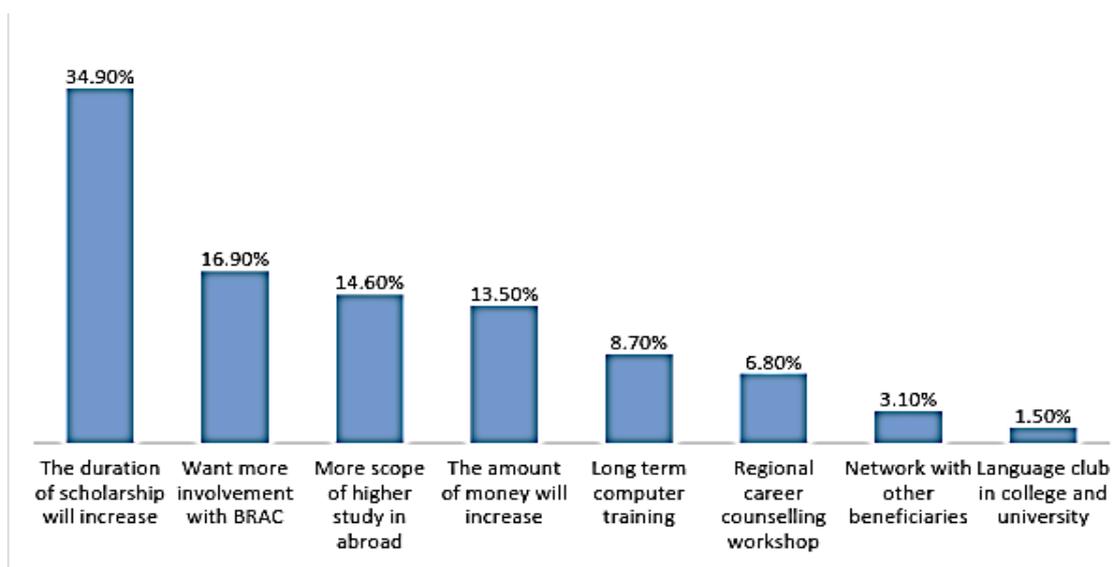
Figure 13. The changes come through *Medhabikash*



Nearly 15% responses declared that this scholarship helped them to boost their confidence and they thought that they could finish their education and establish themselves in the job market. Some other responses also expressed some vital thing like it helped to ensure sibling's study and it also provided good quality of training. Overall, the programme was able to create a very good impression in their recipient's life.

Most of the beneficiaries informed that the duration of scholarship was finished before they completed their study. Due to political instability undergraduate courses are never finished on time as many of the respondents reported. Besides they mentioned sometimes they requested their teachers to postpone their examination. It also helped to prolong the study duration. The students of MBBS, engineering and veterinary honours have five years honours course. They don't get the scope to finish under grade level.

Figure 14. Percentage of responses on expectations from *Medhabikash*



One student said, ‘After graduation we are not able to earn. And most of us want to continue their study to post graduation level (Figure 14). So, we need at least one additional year’s support from *Medhabikash* programme’. The beneficiaries are also impressed with BRAC’s activities and working environment as well. They want to serve as BRAC staff in future. If BRAC creates an employment scope for them that would be more favorable for them. Around 15% responses emphasised that (mostly from male beneficiaries) they want to be involved in scholarship schemes like Rai Foundation. Some male beneficiaries seemed to be slightly frustrated, as they thought that females were getting more benefits from this programme and they told that the programme should treat them equally. More than 13% of the responses claimed that it was tough to maintain the study and living cost with the small amount of scholarship. So, they thought that if they would get Tk. 1000/- more than their life would be smoother. The rest of the expectations were related to increase in the skills of beneficiaries.

Table 15. Proportion of beneficiaries who received scholarship/financial aids from other institution

Indicators	All batches	Beneficiaries from 1 st four batches who received full scholarship	Beneficiaries from 1 st four batches who received scholarship only in HSC level
% of beneficiaries received scholarship from other institution	27.7	27.8	26.9
Board scholarship on basis of SSC result	65.6	62.8	56.9
Board scholarship on basis of HSC result	16.1	16.8	22.4
Dutch Bangla Bank	1.3	0.9	0.0
Others institutes*	17.0	19.5	20.7

*Grameen Bank, Prime Bank, Exim bank, Islamic Bank, *Upazila* Parishad, Plan International

Almost 27% of financial grants were received from various institution (Table 15). Nearly 60% of these were one time grant from different educational boards of Bangladesh. In

higher secondary level this proportion was 16.1% to 22.4%. Very few beneficiaries were also awarded from scholarship scheme of Dutch Bangla Bank. Several institutes also provided one time grant and certificates for GPA 5 holder after publication of the result of SSC/HSC exam.

Stories from excluded pupils

Characteristics of the respondents

Poverty creates a chesty fact in life. It has negative influence on student's behaviour, achievement and retention in their study. When a scholarship was stopped due to various reasons, it introduced an uncomfortable situation for the beneficiaries and their families. The effects of poverty on a student is a complex problem that causes a range of diverse challenges for them. For exploring the situation 16 ex-beneficiaries and 7 family members (like: father, mother and siblings) were interviewed. Here we conducted comfortable talking sessions with several excluded beneficiaries from 2nd to 7th batch (Table 16). For this we visited four working areas where programme had major concentration. Most of the beneficiaries are living in the Dhaka urban area so eight ex-beneficiaries were interviewed here. Total six beneficiaries and their family members were interviewed in Rajshahi. The rest of respondents were located in Chittagong and Mymensingh. In these interview we tried to capture when the programme's support was stopped how they dealt with their economic difficulty in their personal and social life. We also tried to know the impact of this difficulty on their educational achievement. We also gathered information on their perception and expectation about this programme.

Table 16. Respondent's characteristics in several meters

Types of respondents	Batch no.	Sex	Age range	Length of getting scholarship	Amount of received money	Graduation from BPS
Beneficiary	2 to 7	Male 10 Female 6	18 to 22	2 years to 3.5 years	1000 to 3000	Half of them (11 person)
Beneficiary's family members	3 to 5	Male 5 Female 2	45 to 60	2 years to 3 years		

Economic disadvantage has a significant effect on educational outcomes. We conclude with some suggestions about what we can do to improve the situation.

Involvement with *Medhabikash*

We requested all the respondents to tell us how they got into this programme. Around half of them completed their primary education form BRAC Primary School (BPS). Half of them were involved in BRAC programmes which are operated in secondary schools (like: Mentoring and *Chhatrabandhu*). Mothers of two beneficiaries worked as teacher in primary and per-primary school (BPPS) of BRAC. Family of one respondent is currently participating in BRAC's ultra-poor programme. That means, for half of the respondents it's easy to get information of BRAC's activities. They have good rapport with BRAC staff and that's helped them to get an update of BRAC. One respondents said,

'I was a student of BPS. I was awarded a scholarship in grade five. In the SSC exam I got GPA 5. The local BRAC officer knows me for my good results. We had regular

communication. BRAC officers known about our economic condition. After my SSC exam they told me to apply for the MB scholarship. I have made an application. After that BRAC staff monitor came to our house and selected my son for scholarship’.

Teachers of the beneficiary sometimes play an important role for spreading the information of scholarship. BRAC field officers have to communicate the secondary schools authority, teacher and students for running their formal school supporting activities. So he knows good students and their household condition in the locality. So he can suggest students for applying. One respondents said,

‘My son Got A+ in SSC exam. One day one of BRAC local staff came to my house and told me about this scholarship. He also told us the procedure for applying. After a few months of application another BRAC staff came and visited my house and verified the information that we provided with the application. They realised that we are facing some difficulties so they offered us this scholarship’.

Only two respondents reported that they saw the advertisement in the newspaper. In few cases the beneficiary had a good fame as a ‘good student’ in his locality. It helped him to be known by BRAC staff. In the initial stage programme didn’t have much strategy on promoting this scholarship in the rural community. These days programme puts huge effort on publicity through newspaper, poster, and some social media like Facebook. At that time BRAC staff executed the responsibility of searching eligible candidates for it. Most of the time they suggested the meritorious BPS graduates and their family to apply for the *Medhabikash Udyog* programme. They had very smooth relationship with these students and their family members. He used to visit their households and interact with them. In BPS most of the students come from disadvantaged family, so, if the students achieve good grade in SSC he can be eligible for applying. Sometimes beneficiary of other programmes are also interested to participate.

Length of the scholarship

Almost two third of our respondents (16 beneficiaries) got scholarship only in the HSC level. Rest of them got this support from nine to twelve months. Two of our respondents still didn’t know their name was omitted from this scholarship or not. One of them didn’t get the programme’s support last year, but still he tried to get into it. He said,

‘In honours first year I was suddenly sick, so I couldn’t attend all the exam in the 1st year. So I couldn’t submit my certificate to BRAC office. I talked with the officials and submitted the medical certificate and other papers. But the scholarship was stopped. They didn’t consider my application. I wish some positive thing will happen for me’.

Elder sister of a beneficiary from 7th batch reported,

‘We don’t know whether the scholarship is closed or not. We are not getting the money for the last six months. After completing the HSC level my sister got admission in a local college. We were late in submitting the certificate and other papers. BRAC staff said we will get a gross amount for the last year. But still we didn’t. We don’t know whether we will get this support in future or not’.

For deeper understanding we discussed with the field officers, they said they don’t think there is a possibility to renew their scholarship scheme. They showed some logic behind this. When a student failed to submit his certificates in the expected time, they usually communicate with them. They fix a new duration for him for submission of papers. But if it takes much longer than 3/4 months the programme authority think that he is not continuing his study anymore. So, on that time this scheme will close. In a few cases

(like: sickness or other difficulties) students can get another chance to submit his papers, but if he makes delay to inform them then they can't consider.

Elimination from *Medhabikash*

The mostly received reason of elimination was not achieving the expected grade in HSC/university examination. One respondent told that his daughter got married after HSC so couldn't get this benefit. Three ex-beneficiaries told that they were unable to submit the certificate on time. Two respondents said they got admitted in technical and vocational studies, they also lost their eligibility. One of the respondents told that,

'BRAC staff told me that this scholarship is only for HSC level. After completing my HSC I knew that if I achieved good grade in HSC then I could apply for the scholarship for undergrad level. In HSC I got 4.7 including the marks of four subjects. Then I was informed that I received 4.5 excluding the marks of four subjects is the least marks for applying. So, I couldn't apply for the next phase.

One female respondent said,

'I failed to submit my certificates timely. Actually my college was closed due to *Hartal*. And there was some internal problems in the college as well. So, the official activities was hampered. I couldn't collect my certificate on time. I talked with BRAC staff several times. They said the duration of submitting certificate was over. So, they couldn't consider my application'.

Four ex-beneficiaries failed to achieve the desired grade in the university exam. One of them told that he was sick in the first year of his honors. He failed to complete his semester. Therefore, he couldn't submit certificates to BRAC office. He talked with the officials and submitted the medical certificate and other papers. But the scholarship was stopped. They didn't consider his application.

Those who failed to achieve the desired GPA/CGPA, most of them expressed their economic disadvantage as the main reason for that. They said they had to be involved in income generating activities beside their study. Most of them had one earning member and several currently student siblings in the family. It made life harder, the support from *Medhabikash* was not enough for them. Father of an ex-beneficiary said,

'I am working in a brick field and I don't have any land or other property. My family has to depend on this earning. I have four children and their mother is not alive. Sujon (ex-beneficiary of *Medhabikash*) is my elder son and he has to take care of his younger brothers. He has to provide educational and other relevant expense for them. I can only provide the food cost and house rent. Sujon is involved in teaching in the last four/five years. At present he is teaching in a private school. Before that he worked as a house tutor. He is a good student, but has to pay effort on earning as well. That's why he couldn't achieve the expected grade'.

The required criteria for getting this benefit

Only four respondents had clear conception on how the beneficiary could keep the scholarship on a regular basis. Most of them (17 respondents) knew that only good grade was the key requirement for keeping this scholarship. Students had to maintain a minimum of 4.5 grade point (without additional subject) in the HSC level and 2.75 grade point in university examination. Only two respondents said they didn't know about any requirement for keeping this scholarship. One female respondents told that her

elder brother communicated with BRAC staff on time. She only provided the information required by the programme staff. The father of the married beneficiary said,

'I am a very low earning person. When Salma (my daughter) got this scholarship, it was a blessing for us. After completing her HSC exam, some good marriage proposals came. I was a bit scared if such good proposal did not come in future? On the other hand, I thought Salma is able to bear her own expenses. She can continue her education. But when the BRAC staff from local office knew about this they said Salma has lost her eligibility for getting this scholarship. Now continuation of study became very tough for her. She had to do huge household work and her husband's family didn't inspire her for further study. I felt sorry for her. I wish I knew the scholarship criteria and take the right decision at that time'.

Five ex-beneficiaries can mention other standards made by the programme authority. These are: attendance rate should be at least 75% in class, study break is not acceptable, admission in technical or vocational study is prohibited and getting married is undesirable during the scholarship getting period.

Communication with BRAC staff

When the scholarship was suspended, the ex-beneficiaries and BRAC staff communicated several times. Most of them wanted to be sure whether the scholarship was suspended or not. The beneficiaries usually get their monthly allowance once in two months. So most of them had to wait until 4 to 6 months after stopping this scholarship. Then they communicated with the local BRAC staff. On the other hand, two respondents told that when they knew that their result was not desirable they didn't communicate with BRAC staff anymore. One of them reported,

'It's my fault, I couldn't maintain the grade (GPA 5) in HSC level. I should take this examination more seriously and put more effort for it. I had a guilty feeling at that time and that's why I decided not to talk with BRAC staff anymore. Everybody knew me as a good student, but I couldn't prove myself'.

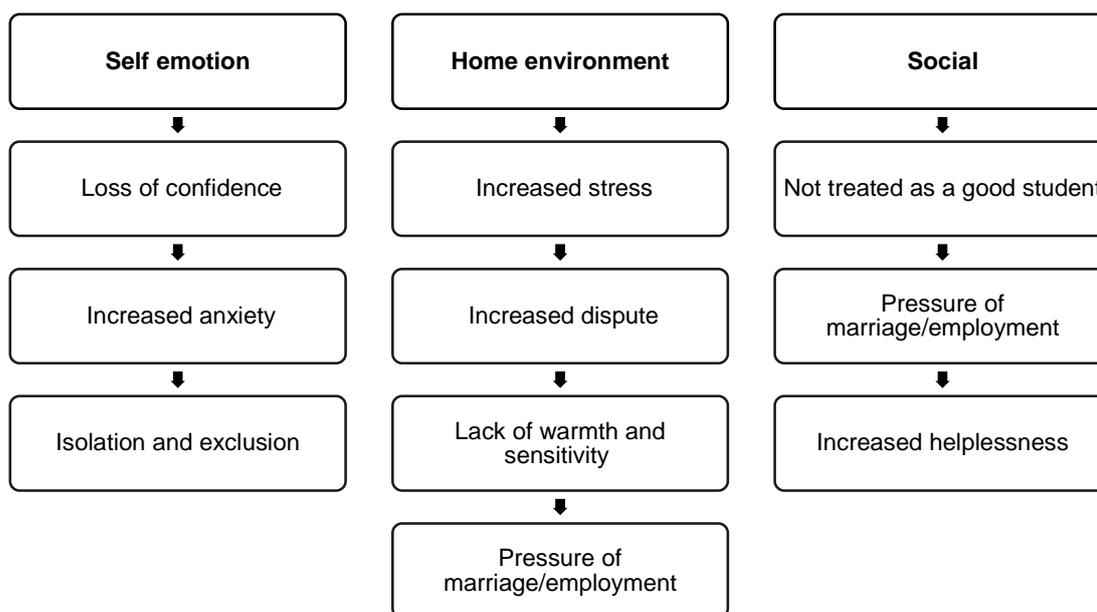
We found opposite scenario, two of our respondents went to the BRAC centre and talked with the head office based programme staff and requested them to consider their situation. Some of the ex-beneficiaries who didn't know the eligible criteria for keeping this scholarship were not happy with BRAC staff. One of the respondents said,

'After my HSC results we talked several times. But we didn't come up with any solution. The BRAC staff informed me that I was not eligible for getting support from *Medhabikash*. But I submitted my papers. However, the authority didn't allow me for getting scholarship in the next stage. I still have connection with those BRAC staff. When we meet in shop or street we talked and BRAC would ask questions regarding my study and give advice on it'.

Emotional and Social Challenges

In poor households parental education is usually substandard, family members are overworked and overstressed (Feldman and Eidelman 2009; Kearney 1997; Segawa 2008). The families of ex-beneficiaries also have these features. When the scholarship was suspended the beneficiaries had to deal with some emotional and social challenges. We divide these into three categories:

- inability to self-regulate emotions
- disruption at home
- social vulnerability



Regulating self emotion: Most of the respondents mentioned that loss of confidence was the most immediate effect of elimination from *Medhabikash Udyog* programme. One respondent said,

'When *Medhabikash* selected me as an eligible candidate I was very happy and my family members also appreciated me a lot. These huge appreciation and regular flow of stipend helped me to boost my confidence. I thought I could continue my study and able to establish myself in the job market. My family members had the same belief. I am from a poor family in a rural area of Bangladesh. I don't think I was capable to earn Tk. 3000/- at that time on a monthly basis. But *Medhabikash* allocated a monthly Tk. 3000/- for me. I thought I can do anything. After suspension, my ego was hurt. I realised that it's hard to maintain adroitness in study'.

The elimination from *Medhabikash* creates tension and threats in our ex-beneficiaries life. One respondent reported,

'When I was involved with *Medhabikash* I felt free from the monetary related anxiety. Since my childhood I had to deal with poverty. My parents were always tensed about our well-being. *Medhabikash* helped me for paying my tuition and other expenses. It also helped to reduce the anxiety at that time. My parents could spent the money for my younger brother's study. Everybody was happy at that time. After two years of continuous support when I was eliminated from this programme, it was like a nightmare for me. I was too much shocked. I thought I couldn't continue my study anymore. It was not possible for my parents to bear my expenses. I felt so vulnerable at that time'.

Students face emotional and social instability in a low earning family. Basically their anxiety produced insecurity and it hampered the regular harmony of life. After elimination several beneficiaries told that the excessive monetary tension produced huge stress at that time. They couldn't concentrate on their studies. Family members, relatives and friends reacted badly at that time. It appeared that this experience created guilty feelings and helplessness among the participants and they preferred to be alone and reserved. Mother of an ex-beneficiary said,

'When we were sure that we are not getting the monthly allowance anymore, it was a massive shock for us. Rita was too disturbed at that time. From childhood her academic performance was very satisfactory. People knew her as a good student and they advised his son/daughter to be a good student like her. After elimination, ever body thought that Rita became a bad student, she didn't concentrate on her study like she did in the past. Some of our relatives guessed that she might have put effort on other things like involvement in love affair and so on. As a result, Rita became so depressed she didn't feel comfortable to talk and maintain social network with others. Approximately one year she didn't visit our relative's house. After that this problem diminished slowly and now she is spending more time with friends and relatives'.

Disruption at home: After elimination from this programme, several anxieties emerged which affected the relationship with parents and siblings. Sometimes the family members of the ex-beneficiaries couldn't cope with this problem. This elimination increased their family expenses and stress level. Therefore, without a word or action, beneficiaries were not loved and appreciated. Poor or less communication occurred and a period of detachment occurred. The family members were affected by the common stress reactions like apprehension, intense anger, helplessness, mistrust and a feeling of worthlessness. One respondent said,

'It was tough to get adjusted with that situation. Excessive tension of money produced huge tension. Even my youngest brother was tensed, because I gave him Tk. 300-500/- from time to time for buying his educational apparatus. The whole family was worried so much, we had huge conflicts on silly issues. However, the situation improved after 4/5 months'.

Parents and other family members had to make several adjustments. One respondents said,

'After getting support from BRAC it's tough for us to continue my study. My father borrowed some money for expanding his business. At that time my scholarship stopped. And I need nearly Tk. 12000/- for admission. In that year he didn't expand his business. We had to wait almost 10 months for this. My family members were not happy on that time. My younger brother thought that I was a curse for them'.

Some additional things occurred specially in a female beneficiary's life. They suffered the social pressure for marriage from family and society. Gender discrimination exists in our society and it's not unusual when a family suffers from economic constraints they don't want to invest in female education. There is a popular belief that spending on girl's education means watering in neighbour's tree. Three of our female respondents had to struggle with this. One respondent said,

'My daughter Jeba could not achieve A+ in her HSC exam. He father got angry and decided not to spend money on her education. He thought Jeba should get married and manage her household activities and have children. When Jeba said she wanted to be a nurse and she had no plan to marry, the dispute increased. Then some of our relatives talked with him and finally he said it's her last chance for study. If Jeba can't get good grade her educational expenses will not be provided'.

Another respondent mentioned that in her village most of the people think that husband's house is the ultimate destination of a women. One of her neighbours told her,

'How long do you want to continue your study? At last you have to take care for your husband's family. How this education will help you? Good looking women need not study. They can get good husband easily. Those who are not impressive they can spend time on study'.

These type of comments made their life more complicated. Now the situation has improved. Because these respondents were able to obtain family support. When a marriage proposal comes parents discuss with them, they can express their opinion on it.

Social vulnerability: Vulnerability arises when people feel threatened for their personal incapacities, disadvantaged social status, inadequacy of interpersonal networks and supports. It may arise from individual, community, or larger population challenges and requires different types of strategy interferences from social and economic development of neighbourhoods and communities. After elimination, our respondents had to deal with multiple stresses and shocks which created defenselessness in their lives. Excessive stress, social exclusion and lack of warmth have significant impact on social interaction and movement. The programme participants were treated as good students, when they failed to show their proficiency their family members or relatives couldn't accept it. Then it was tough to gain respect from others. One respondent said,

'I always get good recognition for my academic achievements in my family and neighbourhood. When I failed to achieve the expected grade my family members were extremely shocked. My mother put huge effort for fulfilling my demands compared to other siblings. My parents gave importance to my decisions. They thought that as a good student I know everything better and it will be easier for me to get good result and job as well. After publication of the HSC result I lost my good impression and was also not eligible for BRAC's support. I felt worthless and guilty. I wish I could reappear for the examination and achieve the expected result'.

Individuals who have failed at tasks might dampen one's social skills. Actually, the *Medhabikash* beneficiaries were already in a pre-existing condition to prove themselves as good students. Therefore, when they failed to attain the desirable result they felt vulnerable. It is tough to break the 'vicious cycle' of poverty which strengthens vulnerability. More than half of our respondents mentioned that after elimination they had to deal with multiple stresses (financial and social) which reinforced this feeling. One respondents said,

'Since my childhood financial constraint is our all-time companion. We have six family members and my father is the only earning member. My elder brother is still unemployed and the rest of the siblings are currently involved in study. Support from *Medhabikash* programme was a great relief for us. Apparently when it stopped I felt I couldn't survive anymore. My family might not be able to extricate from poverty. At that time I was less motivated and encouraged to study. Now our financial condition has improved but excessive stress for money has reduced. I have started earning from teaching. So I feel worthy again'.

Few female beneficiaries had to deal with marriage pressure from their family and relatives. Some times their neighbours also discouraged them for further study and suggested them to get married soon. It increased the stress level and sometimes it became hard to cope with this situation. One of the respondents got moral support from her mother and was able to get admission in honours level. The rest two got support from elder siblings which helped to reduce vulnerability.

Effects on study

All of our respondents are currently involved in study. But they had to make a few adjustment for continuing their study. Generally the few modifications were:

- Continue study in local college instead of public university
- Take a temporary study break
- Involve in earning activity

Continue study in local college instead of public university: Thirteen respondents reported that they had to choose nearby located colleges because it took less transport cost and the student could stay at home which decreased the living cost. For this they preferred to get admission in the Bangladesh National University which has affiliated nationwide colleges. The tuition fee of this these colleges are relative low from public university as they reported. One respondent said,

'It was my dream to study in a public university like Dhaka or Rajshahi University. For this except tuition fee I have to pay living and other relevant cost as well. It will take Tk. 5000-6000/- per month and for admission it takes more than Tk. 15000/-. While, my father was not able to pay this amount of money. He is a rickshaw puller and my mother is a house wife. We don't have any asset or rich relatives. We have to earn each and every taka. So, during admission my father suggested me not to spend money for appearing in the university examination and I obeyed that. I submitted the application for the neighbourhood college and it is less expensive to continue my study. Now I have to pay Tk. 40/- as transport cost on a daily basis and the tuition fee and other expenses are within Tk. 300/- per month. I used to do photocopy on a regular basis. It takes Tk. 400-500/- in a month'.

However, we get opposite picture from two of our respondents. They sold their asset and arranged money for admission. One respondent said,

'My son got scope for admission in a textile college. They demanded around Tk. 12000/- for the admission. But at that time we didn't have much money. I sold my cow and took loan from some relatives. Still it was tough to provide regular monetary support to him. But no option was left for us'.

Take a temporary study break: Only three respondents reported that they had to take a study break after the elimination. One of them said,

'My son got a scope to get admission in the Noakhali Science and Technical University. But they charged Tk. 20000/- for admission. But we didn't arrange that money on that time. In the next year he did some tuition and saved some money. After a year he got admitted to Rajshahi University'.

Two respondents almost had the same experience. They couldn't arrange the admission fee and didn't accept the condition to get admission in a reputed university. So they had to wait for collecting money. After a year they were able to start their under graduation level.

Involve in earning activity: Only four respondents said still they didn't get involved in any earning activities. Almost everyone was involved in providing tuition to school students. It was relatively easy to earn money, just need good networking as they reported. One respondent said,

'After elimination what could I do at that time? It was very urgent to earn something. I started providing home based tuition to the weaker students. That's the most convenient task for me. My father suggested to quit the study and do small job. But I wanted to be a graduate and I was stuck in my decision. At that time our financial condition was so low, I didn't buy forms from public university, didn't do any coaching for admission. I only applied in the national university. I was lucky that I got a chance to get admission in honours in Economics. I borrowed money from one of my uncle and complete the admission procedure. After that I started tuition on a regular basis. My study was not stopped, not for a single day. But I can do better if get some financial support'.

After elimination from *Medhabikash* most of the respondents report that they passed a 'hard time' in their life. The amount of the scholarship was also very useful to bear other expenses in the family. One respondent mentioned,

'I am a fisherman. When Jamil started to get a monthly allowance from BRAC, I was relieved. But after 2 years the scholarship was stopped. It was a very hard time. We took loan from several known people to maintain his cost. Jamil also tried to do several tuitions. Now Jamil is teaching in a private school in Savar. He has to bear the cost of living and for his education as well'.

Everyone said that they had huge monetary problems at that time. It takes six months to one year for recovering these difficulties. Most of the respondents didn't have regular cash flow. So, they had to take support from others. Students who started to work as a private tutor they also faced some difficulties. Initially the payment of the task was low. Half of them told that they were living in a poor community. The earning level of most people was not satisfactory. So, they couldn't spend good amount on their children's study. As a result the tutoring got demotivated.

Another problem arose due to involvement in earning activities. It takes huge time because if a student provides 2 private tuition he has to engage almost six days in a week for this purpose. It hampers his study. One respondent said,

'I failed to achieve good grade in my honours first year examination. Then my stipend was stopped. For surviving I started work as a home based tutor. Still I am doing this task. I am now in honours final year. My result never improved after termination of this stipend. Now I teach four students. When I started to get support from BRAC, my family members showed the courage to send me to Dhaka for higher study. At that time all of us thought that I could manage my own expenses. However, when the stipend was terminated I couldn't go back to my home and get re-admission in a local college. Now I am trying to take at least one month break before my examination and concentrate on my study'.

Coping strategies

Our ex-beneficiaries mainly applied two strategies: limit their expenses and adjust with other choices. One respondent said,

'After elimination, half time of a year I usually worked as a private tutor. The rest of the time I had to concentrate on my study. My father pays my expenses when I am not doing tuition. When I earn money I can spend it in a relaxed way. But when my father supports me, I have to invent ways how I can minimise my expenses. Similarly, when my parents send me money they have to spend less in other purpose and sometimes they have to take loan from others. My father is running a small business. Half of the year he couldn't invest much to his business'.

Several respondents mentioned that the siblings also had to adjust with their choices. One of the respondents reported that her younger brother got admitted into the *Madrasha* because her family couldn't spend his educational expenses. Another respondent mentioned that his family couldn't spend on private tuition or coaching fee for improvement of his youngest brother's study. Mother of one ex-beneficiary said,

'We have a small fish farm. We recruited one guy for helping us in maintaining and marketing. When the scholarship stopped, we were unable keep that staff. And I had started work instead of him. In that year, our plan was to expand our business and invest on some new species of fish. We also failed to do that. My husband takes a job at that time and we were able to save some money in the next two years. Now we are working in a larger premises'.

Several respondents told that they also had to invent some strategies for reducing their education expenses. For instance, borrow books from library instead of buying them. Three of the respondents told that, the price of the guide books were higher compared to text books. In honours level, the price of the text books was relatively higher too. So they tried to not spend on expensive books and use it from the library. Additionally, two respondents said they couldn't spend on private tuition or coaching. Two male respondents preferred walking instead of taking rickshaw. The ex-beneficiaries combating their financial burden with the expectation that the hardship will vanished if they would get a job. That spirit encourages them to deal in their struggle uninterruptedly.

Strength of this programme

In general all of our respondents had a very good impression on programme's activities. All of them seemed grateful to BRAC and they thought this programme had very conducive and benevolent kind of activities. One of the respondents said,

'It is an innovative programme. I feel lucky to be a part of it. When I suffered from financial shortage no one came and helped me. At that time it was tough even to manage food three times a day. My parents were stressed and our family environment was also tiring. Nothing could bring inspiration for us. Then I received support from BRAC and the situation completely reversed. I started to feel optimistic about my study and life. I started to believe that I could do something in life. I respect BRAC and their people who being an inspiration in my life. Yes it would be more helpful if I could get the full term scholarship, but still I think I have gained a lot from this programme'.

Another example, one of the respondents mentioned that she used to pray for the local BRAC staff who helped her daughter to get into it. Still she has a good rapport with that staff. Most of the ex-beneficiaries seemed very satisfied with the training programmes which was conducted by BRAC University. One respondent said,

'The quality of the training was excellent. The computer and language training helped me to increase my confidence. I also enjoyed the regional meetings which were usually conducted in BLD. In career development workshop I met with several successful people and learnt from their views. I like the meetings and trainings conducted by BRAC staff as well'.

One respondent thought this programme helped him to increase his network. Additionally, most of the beneficiaries are almost of same age. So they were able to make some friends easily. He told,

'The programme is very useful for those people who have to struggle for every small things. Usually this kind of people live in the lower level of the society. Meeting with distinguished people and building network is hard for us. This programme provides an opportunity to meet with some well-educated and successful people and build some network. Other beneficiaries are friendly and I still need to connect with few of them'.

Suggestions for improving this programme

Although the ex-beneficiaries seemed pretty impressed with *Medhabikash* programme, still they had some recommendations for this programme. They were happy with the financial support, but most of them said the duration of providing support was not enough for them. Thus, they thought to achieve the goal of this programme by increasing the length of this scholarship. Several respondents specially the parents and siblings thought that BRAC should give emphasis to establish the programme participants. Two respondents thought regular communication with BRAC staff is essential. So, they suggested to develop a mechanism for regular communication through monthly meetings. One of the respondents told that he didn't think that only getting GPA 5 should be the major criteria for selection of eligible candidates. He thought if a student get less grade point that doesn't mean that he has lost the urge to do better in future. So financial support is also required for him. Four BPS graduates thought that most of the BPS students come from disadvantaged family, so programme should comprise them more. Two respondents said this programme should expand in wider level. Programme should reach more poor students from hard to reach area.

Chapter 4. Discussion

This section presents summary of the crosscutting issues emerging from this study. After ten years continuously implementing programme proved its efficiency in several aspects. Programme paid huge concentration on selecting meritorious poor students as eligible candidates. Both BEP and BRAC Monitoring Division are working hardly and they are able to choose the candidate precisely. The average family income of the beneficiaries' are Tk. 12,000/- and more than one third of theses family dependents daily labour. More than half of the beneficiaries belong to deficit household. That means, the quality of life of *Medhabikash Udyog* beneficiaries are not much of a standard. Here programme plays a very effective role for choosing candidates from poor family. The parental education and sources of income are also found low standard among the beneficiaries' households.

Although programme is able to maintain the set criteria that they defined, however in earlier batch some inconsistency was found in terms of duration of scholarship. The rate of not participating in career counselling workshop was also maximum among the 6th batch recipients, which was also high in 2nd batch and 4th batch. The duration of selecting eligible candidates (which includes monitoring, interview and scholarship initiation) also found higher in 2nd batch and 5th batch. However, programme authority was concerned about these inconsistencies and they are continuously working for improving this situation. Programme decided to fix the duration of scholarship for HSC it would be 24 and for honours level it would be 48 months and the time would start from the month of admission to any college or university. The duration of selecting eligible candidates, programme taking support from monitoring division and last three batches it took half of the time (nearly 2 months) for completing the whole process. Programme was also concerned about the training participation and recent years this rate has notably increased.

On the other side, in some aspects improvement is required for better serving. We broadly made some categories related to length of scholarship, communication dilemmas, include unreached community, more involvement of beneficiaries and generate more scope for monitoring and evaluation. The qualitative investigation also suggested to initiate some steps for elimination of beneficiaries.

Programme can extent their support in few aspects

Generally, in our country for completing honours it requires at least 4-years and for masters it requires 1-year study. In some disciplines 5 years consecutive study is also required. Due to political instability session jam arises and it's tough to complete study within a specific time. Programme supports for four years and within this time most of them couldn't finish their study. More than one third respondents expressed the demand for increasing the duration of this scholarship. It could be increased for at least 1-year to ensure better outcome in master's level.

Rai Foundation is the only option for female candidates for study in abroad. But this scope is getting limited since last 2 years. *Medhabikash* should collaborate with universities, private donors, and government agencies around the world, as well as with other affiliated organisations. BRAC achieved good reputation and wider network with

national and international community. Programme can look for more scope and include male candidates for this benefit.

For improving scholar's grade and status

Close supervision is required for maintaining a good grade in exam. Programme staff should monitor their grades and make them conscious before the final exam. For secondary level student the result of pre-test and test exam (which was held in college) could be collected and those who are not able to achieve good result could get a counselling before the exam.

It was found that a portion of students are severely poor and their siblings are also involved in study. In some families we found that our beneficiary is the only earning member. So, he has to concentrate on earning. In such a case programme staff should communicate with him and his family members and provide some short/long term loan and guidance for improving their situation.

Though the recipients receiving a good monetary support, they need a guidance on utilising most of it. Programme staff should help them for making a financial plan for it. They also need to look for building a career after completion of their study. BRAC staff could assist them to invest useful courses and trainings.

For improving communication

Communication between programme staff and recipients/family members is demanded in at least two different layers: recipient and their parents. From qualitative investigation it was revealed that most of the parents were unaware of the purpose, activities, eligibility to maintain criteria and duration of this programme. In the survey we tried to check the letter of approval from all beneficiaries. The beneficiaries (both prior and present) also had a lack of knowledge about the purpose of this programme, activities of this programme and eligibility maintaining criteria.

In rural areas most of the students lack information on the career council workshops and other relevant events and less communication among their peers and programme staff as well. Most of the time workshop and job fair are held in the capital, so those who live outside Dhaka they have less scope to join.

Due to staff crisis and workloads the programme staff cannot spend much time for communication. They usually communicate once in two months for cheque collection. From last year Bkash transfer was introduced. The recipients need not to visit BRAC office for cheque collection. Programme should introduce some activities for regular communication with their recipients and their family members. Maybe one meeting in a quarter would be quite enough to know their updates and provide feedback. A structured follow up system should be introduced for ensuring regular communication. Communication among recipients is also required. Area/institution wise team can be introduced and regular meeting can be conducted as a way of effective communication mechanism.

For excluded students, BRAC staff should explain them the reason for excluding on time and they also assist them for choosing the right options (like admission in university/college), give them courage and motivate them for continuing their education. When career council workshop/training will be organised in their region, let it be open for them. Then may be join in the meeting with existing beneficiaries which helps them

to pay more concentration in study. Additionally, the programme staff will get their updates and provide suggestions if required.

Develop a systematic procedure for tracking *Medhabikash* alumni is very essential. In each district it should be encouraged to build and maintain an accurate database. Because scholars often relocate outside their home to other district, for this reestablish contacts is very vital. Alumni should provide their contact number and address and a committee can be established for maintaining this activities.

For excluded beneficiaries

Programme deals with those who are competent, but they can't consider the financial constraints of excluding beneficiaries. Though the excluded beneficiaries are moved to further study but they face huge stress and anxiety and as result their learning quality is diminished day by day. This exclusion has massive impact on their personal and social life. May be counselling session can be included for improving their well-being, resolve crises and increase their ability to function better in their lives. Programme also can provide some other support like recruit them as a temporary staff (specially where programme needs support on temporary basis).

More media coverage and others

Social media can play a vital role for attracting donors and others relevant agencies. A facebook page was created for updating the programme activities but it was not enough for attracting the audience. Facebook page and fan page can work but programme should have to publish their success story into print and web-media. Short interview (5 to 10 minutes) or teaser can be uploaded in youtube or relevant social media. Web page can introduce where the beneficiaries can put their own information or get other information which can help them to build network as well. Publish brusher with some positive effect of this programme and write up in blog. BRAC social and innovation lab (SIL) can work jointly for this.

Youth as resources

This programme has a very exceptional scope to deal with those who can act as an agent of social change in future. Thus programme should have some social appeal. It can introduce volunteering activities to promote civic responsibility and moral growth of their recipients. Evaluations show that involvement in volunteering activities at early age can help to boost confidence, self-esteem and learn new skills like social networking, organisational and communication skills and team work and so on (Arches and Fleming 2006; Drever 2010; Low *et al.* 2007; Taylor *et al.* 2003). Some studies also show that young people can make significant contribution on awareness activities, they can make a real difference at the local level and have the capacity to make change happen (Morsillo and Prilleltensky 2007). *Medhabikash* beneficiaries can involve in any activity in their institution or community (like blood donation camp) or then can contribute in field implementation of any BRAC's programme. BRAC has extensive activities at community level, and BRAC can offer them a framework for community development planning which intends to deal with community needs, issues and priorities.

Reaching the unreached

As we mentioned earlier, this programme is able to reach the target population. However, the number of benefitted students is not enough to cover the meritorious

disadvantaged children in the whole country. Though BRAC is working for improving the lives of poor people, in every programme/community poor eligible students are available. For example in BPS most of the students belong to disadvantaged families and they are also doing well in their study. Beneficiaries of ultra poor programme also can fit with the programme's set criteria. Additionally, BEP can focus learners from geographically deprived and food insecure areas.

For measuring impact

Longitudinal study is required to determine the impact of *Medhabikash Udyog* in the lives of its beneficiaries. While the notion of impact literally mean as the long term effect of something, the issue of assessing the impact of this programme would face multiple challenges. Like find an equivalent comparison group, education doesn't show an immediate effect, tough to define composite indicators, lack of proper database that helps to understand the status of access, retention and progress of the recipients and so on. After that, if we find any impact it is difficult to give the credit to scholarship scheme only. On the other side, only educational achievement cannot be considered as an effect of such kind of programme, economic impact is also necessary for assessing scholarship programme. Thus, a multi-dimensional plan is required including both qualitative and quantitative techniques.

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