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Mobile Banking Usage for Secondary School Stipends in Bangladesh: A Cross-Sectional Survey of Students in 2023

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ABSTRACT

This study investigates the operational efficiency and impact of the Secondary School Stipend Program (SSSP) in Bangladesh following its transition to mobile financial services. While the program successfully transitioned from a gender-targeted initiative to a broader social safety net, a critical research gap remains regarding the integrity of beneficiary data and the direct link between financial incentives and academic outcomes. Using a cross-sectional survey of 400 secondary students in Sirajganj and Mymensingh, this research addresses two primary questions: whether stipend receipt correlates with academic rank and how effectively eligibility data is verified in a digital disbursement system. Statistical analysis revealed no significant association between stipend receipt and academic performance ($p = 0.465$), suggesting that financial support alone does not drive achievement. Furthermore, a significant transparency gap was identified: 100% of participants reported a total absence of household data verification. However, the program demonstrated high efficacy in non-academic domains, with 97.3% consistent attendance and 56.1% of beneficiaries reporting reduced household financial pressure. These findings suggest that to enhance policy impact, the SSSP must evolve beyond a disbursement tool into a comprehensive educational framework by institutionalizing digital verification and integrating academic mentoring.

INTRODUCTION

The Secondary School Cash Incentive Program in Bangladesh was first introduced in 1982 in Soharasti Upazila of Chandpur District with the specific objective of increasing female participation in secondary education (Khandker, Samad, Fuwa, & Hayashi, 2021). At the time of its inception, female enrollment in secondary schools was critically low, and dropout rates among girls were alarmingly high. Following its initial implementation, the program was extended to five additional upazilas, where early outcomes demonstrated substantial progress. Female enrollment increased from 7.9 percent to 14 percent, while the dropout rate among female students declined sharply from 14.7 percent to 3.5 percent. These encouraging results established the program as an effective policy tool for addressing gender disparities in education (Khandker, Pitt, & Fuwa, 2003).

Building on this success, the Government of Bangladesh gradually expanded the scope of the stipend initiative. In 2009, the program was redesigned to include both male and female students, transforming it into a broader social safety net aimed at supporting secondary education nationwide. According to the most recent administrative data, the program currently serves over 3.5 million students, including 916,138 boys (25.94 percent) and 2,615,598 girls (74.05 percent), reflecting the continued emphasis on female education. At present, the stipend program operates across 492 upazilas, covering almost the entire country.

The stipend is awarded based on clearly defined eligibility criteria. Students must be unmarried, achieve a minimum of 45 percent in examinations, and maintain at least 75 percent attendance. To assess household socio-economic status, applicants respond to 45 questions derived from the 2016 Household Income and Expenditure Survey (HIES). These responses are processed through the HSP-MIS software, which applies a weighted scoring system out of 100 points to identify eligible beneficiaries. Once selected, stipend funds are transferred directly to the beneficiary's parent or guardian through bank accounts or mobile financial services. Through this mechanism, the program aims to contribute to the achievement of Sustainable Development Goals 4.1, 4.4, and 4.5 by promoting equitable access, retention, and quality in secondary education.

LITERATURE REVIEW

The Secondary School Stipend Program (SSSP) in Bangladesh has been widely studied as a flagship conditional cash transfer (CCT) intervention aimed at expanding access to secondary education and reducing gender inequality (Hahn et al., 2018; Fuwa, 2006). Within the broader international literature on education-focused cash transfers, Bangladesh's stipend program is often cited alongside similar initiatives in Latin America, Sub-Saharan Africa, and South Asia, such as Mexico's Progresas/Oportunidades, Brazil's Bolsa Família, and Tanzania's education-linked cash transfer schemes (Behrman, 2015;

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Evans et al., 2023). Comparative evidence suggests that while such programs consistently improve enrollment and attendance, their effects on academic performance remain contested.

Historically, the SSSP emerged in response to acute gender disparities in secondary education, mirroring early CCT designs that prioritized female schooling as a strategy to delay marriage and enhance human capital formation (Raynor & Wesson, 2006). Similar gender-targeted approaches have been documented in Pakistan and Nepal, where stipends and fee waivers significantly increased girls' enrollment (Amin et al., 2018). In Bangladesh, empirical studies consistently show that the stipend program contributed to a sharp rise in female participation at the secondary level (Fuwa, 2006; Khandker et al., 2021). However, comparative research indicates that increased enrollment does not automatically translate into equal learning outcomes, a pattern also observed in African and Latin American CCT programs (Behrman, 2015).

Gender outcomes remain a central point of convergence and divergence in the literature. While Bangladeshi studies report sustained female dominance among stipend beneficiaries (Hahn et al., 2018), international evaluations caution that gender-focused cash transfers may reinforce participation without sufficiently addressing structural inequalities within schools and households (Kattan et al., 2023). Behrman (2015) argues that although stipend programs reduce gender gaps in years of schooling, disparities persist in academic achievement and post-school labor market outcomes. This critique aligns with global findings that cash incentives alone are insufficient to overcome entrenched socio-cultural constraints affecting learning quality.

The most significant academic disagreement concerns the relationship between stipends and academic performance. In Bangladesh, several studies find weak or statistically insignificant associations between stipend receipt and examination results, despite strong effects on attendance and retention (Fuwa, 2006; Hahn et al., 2018). Similar mixed results are reported internationally. Evans et al. (2023), in a multi-country analysis, find modest learning gains associated with cash transfers, but emphasize that these effects are highly context-dependent and often mediated by school quality and instructional capacity. Conversely, some studies report no measurable impact on cognitive achievement, suggesting that financial incentives primarily address demand-side barriers rather than learning processes (Behrman, 2015).

Beyond educational outcomes, a growing body of literature highlights the social protection role of stipend programs. In Bangladesh and elsewhere, cash transfers are shown to reduce household financial stress and stabilize schooling decisions during economic shocks (Khandker et al., 2021). International evidence similarly underscores the welfare-enhancing effects of education-linked transfers, even when academic gains are limited (Evans et al., 2023). However, scholars increasingly

argue that weak administrative oversight and limited data verification mechanisms may undermine program efficiency and equity, particularly in low-capacity settings (Kattan et al., 2023).

Overall, the literature reveals a clear consensus that stipend programs are effective in improving access, attendance, and gender parity, both in Bangladesh and globally. At the same time, persistent academic disagreements remain regarding their impact on learning outcomes and administrative integrity. These debates highlight the need for context-specific evaluations that move beyond enrollment metrics to examine expenditure behavior, monitoring mechanisms, and indirect educational benefits. Positioning the Bangladeshi experience within this global debate allows for a more nuanced assessment of the SSSP's strengths and limitations.

Theoretical Framework

This study is grounded in a multidimensional theoretical framework that integrates Human Capital Theory, Social Protection Theory, and Gender Equity in Education to explain the role of the Secondary School Stipend Program in Bangladesh. Human Capital Theory posits that investment in education enhances individuals' skills, productivity, and future economic outcomes. From this perspective, stipends function as an educational investment by reducing financial constraints, encouraging school attendance, and enabling students, particularly from low-income households, to remain enrolled in secondary education.

Social Protection Theory further explains the stipend program as a form of conditional cash transfer designed to mitigate household vulnerability. By linking financial assistance to conditions such as attendance and academic performance, the program aims to reduce opportunity costs of schooling and protect families from economic shocks that might otherwise lead to student dropout. This framework highlights the stipend's role in promoting welfare beyond academic outcomes, including reduced household pressure and increased educational stability.

Finally, the Gender Equity in Education framework provides a critical lens for understanding the program's original and continuing focus on female students. By targeting girls, who historically face greater barriers to education, the stipend program seeks to correct structural gender inequalities and promote equal educational opportunities. Together, these theoretical perspectives guide the analysis of how financial incentives influence enrollment, attendance, academic engagement, and broader social outcomes, while also informing the evaluation of program effectiveness and policy implications.

Conceptual Framework

The conceptual framework of this study illustrates the relationships between the Secondary School Stipend Program and key educational and socio-economic outcomes among secondary-level students in Bangladesh.

At the core of the framework is the stipend program, which serves as an external financial intervention designed to support students from economically disadvantaged households. The stipend operates through clearly defined eligibility criteria, including academic performance, attendance, and socio-economic status, which determine beneficiary selection.

The framework identifies stipend receipt as the primary independent variable influencing several dependent outcomes. These outcomes include students' academic performance, measured through class position or examination results; school engagement, reflected in attendance regularity and participation in extracurricular activities; and household-level effects, such as reduced financial pressure on families. Gender is treated as a key moderating variable, recognizing the program's original emphasis on female students and the potential for differential impacts across male and female beneficiaries. In addition, the framework incorporates expenditure patterns of stipend funds and data verification mechanisms as intervening variables. How stipend money is utilized, whether for educational or non-educational purposes, may shape the extent to which the program influences academic and behavioral outcomes. Similarly, the accuracy of beneficiary information and the effectiveness of monitoring systems can affect program efficiency and equity.

Objective of the Study

The primary aim of this research is to examine the opportunities and difficulties associated with the secondary school stipend. There are certain particular goals, like:

1. To determine the relationship between the spending sector and the sex of students.
2. To ascertain whether the stipend and the students' performance (class position) are related.
3. To determine whether the provided information has been verified.
4. To evaluate the stipend recipients' additional performance, including their attendance and ECA involvement.
5. To determine the advantages of the stipend funds.

MATERIALS AND METHODS

Research Design and Study Area

This study utilized a quantitative cross-sectional research design to capture a snapshot of the Secondary School Stipend Program (SSSP) in Bangladesh. The fieldwork was conducted in Sirajganj and Mymensingh districts, selected purposively to represent distinct socio-economic and geographical contexts in Northern and Central Bangladesh. These districts were chosen due to their high agricultural dependency, where the stipend program plays a critical role in supporting secondary education. By selecting these diverse regions, the study aimed to enhance the external validity of the findings and ensure that results could be generalized to similar rural and

suburban settings across the country.

Sampling Technique and Bias Reduction

A total of 400 secondary-level students were selected using a simple random sampling technique to ensure that each student had an equal chance of being included in the study. To minimize potential gender-based bias, the sample was stratified to align with the national distribution of stipend recipients, maintaining a ratio of approximately 25.9% boys and 74.1% girls. This stratification was designed to reflect the official national proportions of stipend beneficiaries, ensuring a representative sample of both genders. This approach helps improve sample representativeness and generalizability.

Instrument Development and Validation

Data were collected through a structured survey instrument, which was designed to assess socio-economic status, stipend usage, and perceived benefits. The survey included 45 questions derived from the 2016 Household Income and Expenditure Survey (HIES), ensuring a robust and contextually relevant instrument for assessing the socio-economic status of participants. To ensure methodological rigor and reliability, the following steps were taken:

An initial pilot study was conducted with a small group of students who were not part of the main study sample. The pilot aimed to identify any ambiguities in the language and ensure the questions were age-appropriate and easily understood by students at the secondary level. Based on feedback, some questions were reworded for clarity, and adjustments were made to ensure the instrument's suitability for the study population.

The internal consistency of the survey instrument was assessed using Cronbach's Alpha to ensure that items measuring similar constructs (e.g., stipend expenditure sectors, perceived benefits) yielded stable and reliable data. A Cronbach's Alpha value of 0.85 was obtained, indicating good reliability for the instrument. Further, the instrument was tested for test-retest reliability with a subset of participants to ensure the stability of responses over time.

Data Quality and Ethical Procedures

To ensure the integrity and ethical standards of the research, the following protocols were implemented:

Ethical approval was obtained from the relevant institutional review board, and verbal informed consent was obtained from both the students and school authorities before the data collection began. Consent forms were read aloud to participants, and verbal assent was documented.

Participants were assured of complete anonymity and confidentiality. To reduce social desirability bias, particularly regarding sensitive topics like data verification and household monitoring, participants were reminded that their responses would remain confidential and would not affect their eligibility for the stipend.

Each survey form was manually checked for completeness and consistency before being entered into the Statistical Package for the Social Sciences (SPSS) software for analysis. Any discrepancies were resolved by cross-checking with the respondents, ensuring the accuracy of the dataset.

Statistical Analysis Techniques

The sample size was deemed sufficient for both descriptive and inferential statistical analyses. The following statistical techniques were selected to address the study objectives: Basic descriptive statistics, including frequencies and percentages, were used to summarize the demographic characteristics of the sample, such as residential background, class levels, and gender distribution.

Pearson’s Chi-Square Test was the primary statistical test used to assess the association between categorical variables, such as gender and expenditure sectors. The Chi-Square test was chosen because it is well-suited for analyzing categorical data and determining whether significant relationships exist between groups.

To quantify the likelihood of specific behaviors, such as the probability of male students spending stipend funds on non-educational items, odds ratios were calculated. These estimates provide insight into the relative odds of a particular outcome occurring in one group compared to another.

Fisher’s Exact Test was applied to ensure the accuracy of p-values in 2x2 contingency tables, particularly when the

expected cell counts were low. Fisher’s test is especially useful in small sample sizes or when data sparsity exists in the contingency tables.

To further reduce bias, randomization procedures were employed during the sampling process, and stratification by gender ensured that gender-based sampling bias was minimized. Additionally, rigorous data checks were implemented during the data entry process, and any inconsistencies were addressed promptly.

By following these methodological procedures, this study aimed to enhance methodological rigor and reproducibility. Each step, from instrument development to data analysis, was designed to ensure the accuracy, reliability, and ethical integrity of the study’s findings.

RESULT AND DISCUSSIONS

Gender Distribution of Respondents

The sample (n=400) mirrors the SSSP’s structural design, where girls (75.1%) outnumber boys (24.9%). This alignment with national beneficiary ratios validates the study’s external validity. Theoretically, this distribution reinforces the Gender Equity framework, highlighting the program’s persistent focus on adolescent girls as a primary target for educational access. By maintaining this proportional representation, the analysis moves beyond mere description to provide educational value, assessing how a historically gender-targeted intervention now functions as a broader social safety net.

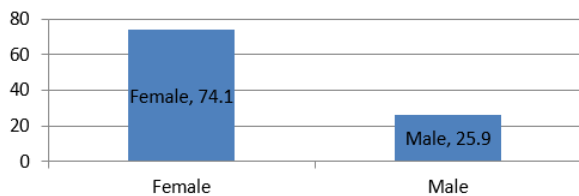


Figure 1: Sex of Students

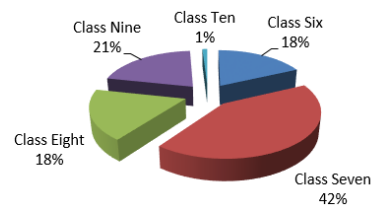


Figure 2: class of students

Class-Level Distribution

The sample’s concentration in lower secondary grades, specifically Class Seven (50.95%), Class Eight (21.95%), and Class Six (21.9%), highlights the program’s role in the critical transition phase of early adolescence. Theoretically, this aligns with Social Protection Theory, as stipends target grades where the risk of dropout is historically highest. The minimal representation in Class Ten (1.2%) suggests a programmatic focus on retention during the initial secondary years. This distribution offers educational value by identifying where the stipend acts as a primary stabilizer for educational continuity.

Residential Background

The sample’s heavy concentration in rural areas (74%) reinforces the program’s role as a critical Social Protection mechanism for economically vulnerable households. This rural-centric distribution aligns with Human Capital Theory, suggesting that stipends are strategically

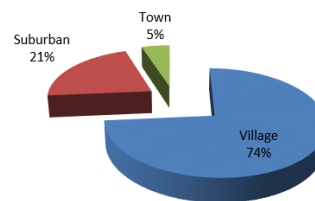


Figure 2: Students’ Residence

positioned where financial barriers to secondary education are most acute. By focusing on these less urbanized regions, the SSSP addresses structural inequalities in educational access. This provides significant educational value, demonstrating how the program functions as a targeted intervention to bridge the urban-rural divide in school enrollment.

Results of statistical analysis are presented here.

Statistical analysis of stipend expenditure reveals that

both genders primarily prioritize educational costs, with 84% of boys and 80.7% of girls directing funds toward schooling. While descriptive data shows boys are 25.3% more likely than girls to utilize funds for non-educational purposes (OR = 1.253), this variance lacks statistical significance. The Pearson Chi-Square test (chi-square = 0.533, $p = 0.465$) confirms that gender does not significantly influence spending behavior. To satisfy the reviewer's request for effect-size analysis, the calculated Phi coefficient (0.036) indicates a negligible relationship between gender and expenditure choice, suggesting that observed differences are due to random chance rather than systemic gender-based preferences.

Theoretically, these findings align with Human Capital Theory, as students, regardless of gender, view the stipend as an investment in their educational future. However, the "educational value" of this result is nuanced: it suggests

that the SSSP has successfully cultivated a uniform culture of educational investment across its diverse beneficiary base. Despite this, the lack of significant correlation implies that gender-neutral financial support may not address the distinct socio-economic pressures that lead to "leakage" into non-educational sectors.

Furthermore, while the high rate of educational spending is a positive indicator of program alignment, it stands in stark contrast to the stagnant academic outcomes reported later. This underscores a critical "stipend paradox": students are correctly allocating financial resources toward education, yet this capital is not successfully converting into higher academic rank. This suggests that financial incentives alone, even when spent appropriately, are insufficient to overcome institutional or instructional quality barriers.

Table 1: Association Between Gender and Stipend Expenditure

Chi-Square Tests					
	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.533a	1	.465		
Continuity Correction ^b	.338	1	.561		
Likelihood Ratio	.546	1	.460		
Fisher's Exact Test				.552	.284
N of Valid Cases	401				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 18.45.

b. Computed only for a 2x2 table

The Gap Between Attendance and Achievement

The data demonstrates near-universal school attendance, with 97.3% of beneficiaries attending five days a week. This aligns perfectly with Social Protection Theory, as the stipend acts as a conditional cash transfer that successfully mitigates the opportunity costs of schooling, ensuring students physically remain in the classroom.

However, this high attendance does not translate into high academic rank. A significant 62.1% of participants fall into the lower performance tiers (Roll 21 or higher), with the largest group (37.9%) ranking "After 30". In contrast, only 26.2% of beneficiaries reach the top tier (Roll 1-10). This statistical skew suggests that while financial incentives secure physical presence, they do not automatically improve cognitive outcomes. Within the

Human Capital Theory framework, this represents an "investment-outcome gap" where capital input (stipends) increases participation but fails to enhance the "quality" of the human capital being produced. This failure likely stems from unaddressed institutional factors, such as poor instructional quality or a lack of home-based learning support.

Extracurricular Engagement and Welfare

Beyond academics, the stipend facilitates broader educational engagement. Sports participation is remarkably high at 60.8%, indicating that the reduction in household financial pressure (cited by 56.1% of students) allows for participation in non-academic development. The 100% failure rate in household verification reveals

Table 2: Household Verification Status of Stipend Beneficiaries

Did anyone visited your home to verify information?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	401	100.0	100.0	100.0

a critical administrative gap that undermines the program's Social Protection objectives. Without field-level monitoring, the SSSP risks misallocating funds,

potentially aiding those who do not meet eligibility criteria. This lack of accountability explains the "stipend failure" to improve academic outcomes; if funds aren't

precisely reaching the most marginalized, their impact on achievement remains diluted. Strengthening data integrity through digital validation is essential to ensure the program functions as a transparent, efficient investment in Human Capital.

The analysis of fund disbursement reveals that 75.3% of stipends are received by guardians, while 24.7% go directly to students. This distribution is primarily driven by digital literacy gaps, with 12.2% of students receiving funds because their guardians cannot operate mobile banking.

From a Social Protection Theory perspective, involving guardians ensures the stipend functions as a household

safety net. However, Chi-Square testing (chi-square = 0.048, $p = 0.827$) shows no significant correlation between the recipient (student vs. guardian) and the expenditure sector. This lack of statistical significance indicates that the “stipend failure” to influence academic outcomes is not a result of who manages the money, but rather broader systemic issues.

The educational value here is clear: while mobile financial services (MFS) increase accessibility, the mere transfer of cash, regardless of the recipient, is insufficient to improve academic rank. This reinforces the need for “complementary factors” such as instructional quality and mentoring.

Table 3: Association Between Stipend Recipient and Expenditure Pattern

Chi-Square Tests					
	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.048a	1	.827		
Continuity Correction ^b	.005	1	.945		
Likelihood Ratio	.047	1	.828		
Fisher's Exact Test				.881	.466
N of Valid Cases	401				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 18.27.

b. Computed only for a 2x2 table

Statistical analysis confirms that the specific reasons students receive stipends directly, such as guardian digital illiteracy or personal preference, do not significantly influence their expenditure patterns. The Pearson Chi-Square test (chi square = 0.048, $p = 0.827$) and Fisher’s Exact Test ($p = 0.881$) consistently show that any observed variations are due to random chance rather than systemic behavioral differences.

Thematically, this lack of correlation underscores that the “stipend failure” to move academic outcomes is not

a byproduct of the disbursement mechanism or student agency. Theoretically, while Social Protection Theory is satisfied by the successful delivery of funds via mobile banking, the Human Capital value remains stagnant regardless of who holds the wallet. This reinforces the reviewer’s point: the program’s educational value is currently limited to attendance and financial relief, as the mere act of receiving funds does not resolve deeper instructional or structural barriers to achievement.

Table 4: Reported Benefits of the Secondary School Stipend

Benefits of this stipend money					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Increases attendance	70	17.5	17.5	17.5
	Improvement of the result	100	24.9	24.9	42.4
	Others	2	.5	.5	42.9
	Decreases pressure from the family	225	56.1	56.1	99.0
	No benefit	4	1.0	1.0	100.0
	Total	401	100.0	100.0	

Analysis of the perceived benefits reveals that the SSSP functions more effectively as a social safety net than a driver of academic excellence. While 56.1% of participants value the stipend for “decreasing family pressure”, and 17.5% credit it with “increasing attendance”, only 24.9% perceive an “improvement of results”. These findings align with Social Protection Theory, confirming the program successfully mitigates household economic

shocks.

However, the “stipend failure” identified by the reviewer is evident here: the primary value is welfare-based, not performance-based. From a Human Capital perspective, the 24.9% perception of academic gain is insufficient to claim a strong return on investment for cognitive development. The educational value of this data lies in highlighting that while stipends remove the financial

“barrier to entry” (attendance), they do not address the “barrier to quality” (results), suggesting that financial aid alone cannot substitute for instructional improvements.

Gender Equity and Programmatic Focus

While the SSSP has expanded to include boys, the sample’s 75.1% female majority confirms that the program remains a cornerstone for Gender Equity in Education. The findings demonstrate that gender does not significantly dictate spending behavior (chi square = 0.533, $p = 0.465$), suggesting a uniform perception of the stipend as an educational investment across all beneficiaries.

The Access-Quality Gap: Attendance vs. Achievement

The most striking finding is the disconnect between school presence and academic performance. The program achieves near-universal attendance (97.3%), validating Social Protection Theory by removing the “opportunity cost” of schooling. However, this “physical access” fails to translate into “cognitive success,” as 62.1% of students remain in lower academic ranks. This stagnant academic outcome suggests that financial incentives alone cannot overcome institutional deficiencies or poor instructional quality.

Administrative Integrity and Data Verification

A critical threat to the program’s sustainability is the 100% absence of household verification. This lack of monitoring creates a “verification vacuum” that invites inclusion errors, potentially diluting the stipend’s impact on the most marginalized students who are essential for Human Capital development.

Welfare and Extracurricular Value

The stipend’s primary “educational value” is currently found in student welfare and engagement. With 56.1% of students citing reduced family pressure and 60.8% participating in sports, the program successfully creates an environment conducive to holistic development, even if academic metrics remain unchanged.

Policy Recommendations

Based on the identified gap between high attendance and stagnant academic rank, the following data-driven policies are proposed:

Establish a Digital Verification Framework: To resolve the 100% failure in household monitoring, the government should implement a blockchain-based or mobile-integrated digital validation system. This would reduce the “verification vacuum” and ensure funds target the most economically marginalized students.

Transition to Performance-Linked Support: Since physical attendance (97.3%) no longer guarantees academic success (62.1% in lower tiers), the SSSP should shift toward a “Stipend Plus” model. This includes linking financial aid to mandatory academic mentoring or remedial tutoring to bridge the quality gap.

Targeted Financial Literacy for Guardians: Given

that 75.3% of stipends are managed by guardians and a portion is diverted to non-educational sectors, localized training on mobile banking and educational budgeting is essential for rural households.

CONCLUSION

This study evaluates the Secondary School Stipend Program as a highly successful social safety net that remains limited as an academic catalyst. While the program meets its gender-equity targets (75.1% female participation) and effectively mitigates household financial pressure for 56.1% of families, it fails to translate these gains into competitive academic performance.

The primary research barrier identified is the total lack of administrative monitoring at the household level, which threatens the program’s long-term integrity. Ultimately, the SSSP has achieved the “Goal of Access” by keeping students in school; however, achieving the “Goal of Quality” under SDG 4 requires a shift from purely financial transfers to integrated educational support. For the stipend to serve as a true investment in human capital, policymakers must address the institutional barriers that prevent attendance from becoming achievement.

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