

The Role of World Bank as a Development Partner in Bangladesh: A case study of Education sector

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Submitted By

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Declaration

This thesis entitled “The Role of World Bank as a Development Partner in Bangladesh: A Case Study of Education Sector” submitted for awarding the Degree of Doctor of Philosophy at the University of Dhaka. This is my original work and has been carried out under the supervision of Professor Dr. **Dil Rowshan Zinnat Ara Nazneen**, Department of Political Science, University of Dhaka.

I would like to declare that neither this thesis nor any part of it has been submitted for publication or for any other degree.

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Certificate of the Supervisor

This is to certify that Abdul Bareq. Ph.D student Reg: No: 78/2012-2013, Department of Political Science has completed his thesis “The Role of World Bank as a Development Partner in Bangladesh: A Case Study of Education Sector” for the Degree of Doctor of Philosophy under my direct supervision. This is his original research work. This thesis or any part of it has not been submitted anywhere for publication or any other degree.

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Summary

Introduction:

Bangladesh is identified as one of the next eleven emerging economies in the world. The country has met several Millennium Development Goals ahead of time and reduced poverty substantially over the last decade. It has a large and relatively young population—there were 160 million people in 2015, and 31 percent were below the age of 15. A few major cities are undergoing rapid urbanization—Dhaka being one of the eight most populated cities in the world—which affects the educational access and completion of children, especially those living in urban slums. The country also has one of the lowest nutrition rates in the world.

In view of the importance of education in the development of the country, the government has been giving most importance for the expansion of education. For the past decade, Bangladesh has been investing heavily to achieve the education Millennium Development Goals. Besides reducing poverty, Bangladesh has made spectacular success in improving access to primary education. The gross enrollment ratio in primary education in 2015 had reached 108% and net enrolment rate 97.7% (grace). The gross enrolment ratio in secondary education in 2015 reached 55.84% while net enrolment rate 50.27%. Bangladesh has achieved gender parity for educational access in both primary and secondary education. The number of out of schoolchildren has been continuously decreasing both in absolute and relative term. The Bangladesh education system is large, catering to over 38 million students (2015), involving many stakeholders; for example there are 14 types of providers in primary

education, 10 examination boards at the secondary levels and about 98.33% secondary educations are privately managed.

The education system of Bangladesh is comprised of a mix of heterogeneous providers. A variety of schools operate within the country; government run schools, privately run schools and madrasahs, English medium schools, schools run by NGOs and kindergarten schools.

Bangladesh has a centralized education system administered by the Ministry of Education (MOE) and the Ministry of Primary and Mass Education (MOPME). The MOPME and Directorate of Primary Education (DPE) are responsible for planning and management of primary, mass and pre-primary education. The MOE, The Directorate of Secondary and Higher Education (DSHE) and The Directorate of Technical Education (DTE) are responsible for post-primary education. The MOE and the University Grant commission (UGC) look after the overall management of higher education.

The survey report based on educational data does not fully address issues such as management, governance, equity and non-teaching staff. The socio-demographic characteristics of students and teachers were not considered. One limitation of the survey is the difficulty in obtaining data from schools management committee. The survey methodology was similar to the one adopted in survey. The survey used 25 questionnaires, one for each type of institution. The questionnaires were pretested before finalization.

The data collection started on 01.01.2013 and continued up to 31.03.2016. Primary data collection was collected from different schools. The selected thanas were Lalbag, Kotuali, Keranigong, Kamrangircha and Savar of Dhaka

district. We selected purposively Five Thana's to compare between urban and rural education system and its progress. Five Thana's were purposively selected from different project and programs areas. About 25 primary schools (5 schools per Thana) and 25 high schools (5 schools per Thana) were selected & 500 respondents are interviewed through structured questionnaire

Primary Education:

The primary education system in Bangladesh is large, catering to 19.55 million students in 2014 through 14 types of providers. Among them, the government primary school alone covered 14.67 million (75%) students. The number of girl's students was 9913884(50.70%).The GPI was more than 1.00 (1.03%). In 2014, total teachers were 4.82 lacks. Female teachers were 60.11% of all teachers.

The survey collected data on primary education enrolment from two types of institution. The total primary enrolment was 5.6 thousand, among them 3.06 thousand (49.7%) were girls. Dropout was prevalent in every grade; the rate was higher in grade 4.5 students.

Apparent intake rate (AIR) and net intake rate (NIR) was 108.7% and 97.9% respectively. Small difference was observed between boys and girls. Gross enrolment Ratio (GER) and Net enrolment Rate (NER) in primary education have been increasing during the past decades. GER was 94% in 2005, and reached 108% in 2015. GER of girls (112.3%) was higher than that of boys. NER in primary education was 87% in 2005 and increased to 97.7% in 2015. The growth was spectacular and confirms to continuous increase of access of school age children to education.

Drop-out rates has been continuously decreasing from 47% in 2005 to 20.9% in 2015. Compared to boys, girl's dropout rate was lower. Thana wise variation was remarkable. Repetition rate ranged between 1.2% and 8.1% between grades, highest in grade four (8.1%). Survival rates has shown a continuous growth trend (from 54% in 2005 to 81% in 2015)

As a result of increasing growth of access, retention and survival of students the primary education coefficient of efficiency rate has been increasing from 63% in 2005 and rose to 92% in 2010. In 2009 pass rate in primary completion examination was 88% (87% for girls). The pass rate increased to nearly 98% (for both boys and girls) in 2015.

Secondary Education:

Bangladesh has achieved steady GDP growth over the last 10 years, but has kept the amount of GDP allocated to education at 2.2–2.5 percent, which is relatively low compared to countries with a similar GDP per capita. In secondary education, dealing with the task of enhancing access and improving the quality of learning requires more resources than are currently available. A formula-based funding mechanism should be initiated to ensure more efficient use of public resources. For higher education, increasing autonomy, decentralization, and resource mobilization of colleges and public universities could enable expansion with quality. Allocating scholarships and student aid and deploying adequate student loan schemes to enable access to tertiary education for students from disadvantaged backgrounds is also necessary

Total institutions offering Junior and Secondary education were 19,684 in 2015. The number of institutions in this subsector was 12012 in 1995 and has been smoothly increasing. Side by Side, the enrolment and teachers also increased. In 2015, the total enrolment was 9.16 million among them 4.87 million (53%) were girls giving gender parity index 114%. Number of students per institution was 465 in 2015. Total teachers were 2.33 lack with 58969 female teachers. The percentage of female teachers was 25% in 2015 and 15 % in 2005. In 2015 teacher-student ratio (TSR) was 30 and average number of teachers per institution was only 11.8. Among all teachers 62.32% were trained. This percentage was 27.36% in junior schools, 66.2% in Secondary and 57% in higher secondary institutions.

In the total institution in 2015, the share of Junior Secondary institutions was 13%, Secondary institutions 83%, School and Colleges offering Higher Secondary 4%. Among all institutions (19684), more than 98% (98.4%) were privately managed and only 1.6% was publicly managed. Rural-Urban distribution reveals that in 2014, 77% institutions were located in rural areas, 69% teachers were working in the rural institutions, and 71% student was studying in rural institution.

The distribution by Thana reveals unequal distribution. As regards number of institutions, Saver had only 5% while Lalbagh had 26% of all institutions. As regards enrolment, the share of Saver was 5.9% while Lalbagh had 31.1%.

The Survey reveals that 91.4% of all institutions had electricity facility; the percentage was 85% in junior secondary schools, 96% in secondary schools. Number of institutions having multimedia was 25%. Relatively more institutions had computer facility 85% of secondary institutions. It gives an

account for the use of teaching materials. It is seen that nearly 99% institutions reported use of teaching materials.

The number and percentage of institutions are receiving MPO. It is seen that Secondary Schools 83.65% institutions received MPO support. It is reported that 80% of all institutions offered computer education. This percentage was 64% in real for secondary schools. It is found that, only 59% institution had computer teacher in survey area. It is found that, some institutions offered computer education even without computer teacher.

In study, the gross enrolment ratio in secondary schools rose to 65.00% from 45.10% from before, the gross enrolment rate for boys in 2015 was 50.89%, and significantly lower compared to GER for girls 61.06%. In 2015, the NER in secondary schools was 50.21% (boys and girls together), 46.12% for boys and 50.52% for girls. In the total enrolment in grades vi-x of 9160, boys were 4285 (46.78%) and girls were 4875 (53.21%). Gender parity index was 114%. Significant improvement took place in efficiency parameters. In 2014, the completion rate was 58.06% (55.6 in 2013), 65.98% for boys (58% in 2013), 51.62% for girls (50% in 2013). The dropout rate reduced to 41.94% in 2014 from 44.4% in 2013. However, the survival rate goes up from 62% in 2013 to 63.83% in 2014.

Conclusion:

After all, I expect that the concerned authorities of the government would look into the findings seriously and take necessary actions so that the nation's foundation can be built strongly. A strong political commitment **for** human Potential development is very much needed. I believe that the government will be able to give the right direction to the nation in this regard

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(Abdul Bareq)

Ph. D Researcher

Abbreviations

ADB	-	Asian Development Bank
ADTA	-	Advisory Technical Assistant
Aus AID	-	Australian Agency for International Development
BANBEIS	-	Bangladesh Bureau of Educational Information & Statistics
B.Ed.	-	Bachelor of Education
BIDE	-	Bangladesh Institute of Distance Education
BOU	-	Bangladesh Open University
BR	-	Bangladesh Radio
BRM	-	Bangladesh Resident Mission
BBS	-	Bangladesh Bureau of Statistics
BTV	-	Bangladesh Television
BISE	-	Board of Intermediate and Secondary Education
BEPZA	-	Bangladesh Export Processing Zone Authority
BHTPA	-	Bangladesh Hi-Tech Park Authority
BMEB	-	Bangladesh Madrasah Education Board
BMET	-	Bureau of Manpower, Employment and Training
BNFE	-	Bureau of Non-Formal Education
BRAC	-	Bangladesh Rural Advancement Committee
BTEB	-	Bangladesh Technical Education Board
C-in-Ed	-	Certificate in Education
Com	-	Community School
CELP	-	Certificate in English Language Proficiency
CIDA	-	Canadian International Development Agency
CAMPE	-	Campaign for Popular Education Bangladesh
CCDE	-	Center for Curriculum Development and Evaluation
CCT	-	Conditional Cash Transfer
C-in-Ed	-	Certificate in Education

CPD	-	Continuous Professional Development
DP	-	Development Partner
DPE	-	Directorate of Primary Education
DFE	-	Directorate of Primary School
DPEO	-	District Primary Education Officer
DFID	-	Department for International Development of UK
DSHE	-	Directorate of Secondary and Higher Secondary Education
DTE	-	Directorate of Technical Education
DD	-	Deputy Director
DEO	-	District Education Officer
DIBS	-	Diploma in Business Studies
DSHE	-	Directorate of Secondary and Higher Education
ECD	-	Early Childhood Development
ECL	-	Each Child Learns initiative
EPZ	-	Export Processing Zones
ESR	-	Education Sector Review
ESS	-	Enterprise-based Skills Survey
EA	-	Executive Agency
EFT	-	Education for All
EED	-	Education Engineering Department
EMIS	-	Educational Management Information System
EM	-	Ebidayee Madrasha
FDI	-	Foreign Direct Investment
FEP	-	Food for Education Project
FSSAP	-	Female Secondary School Assistance Project
GS	-	Generally Successful
GD	-	Gender and Development
GI	-	General Investor
GPS	-	Government Primary School
GEP	-	General Education Project

GER	-	Gross Enrollment Rate
GIR	-	Gross Intake Rate
GOB	-	Government of Bangladesh
GDP	-	Gross Domestic Product
GNI	-	Gross National Income
HSEP	-	Higher Secondary Education Project
HSC	-	Higher Secondary Certificate
HD	-	Human Development
HEQEP	-	Higher Education Quality Enhancement Project
HH	-	Household
HIES	-	Household Income and Expenditure Survey
HO I	-	Human Opportunity Index
HSC	-	Higher Secondary Certificate
HT	-	Head teacher
IBRD	-	International Bank for Reconstruction and Development
IALS	-	International Adult Literacy Survey
ICT	-	Information and Communication Technology
IDA	-	International Development Agency
IDA	-	International Development Association
IEA	-	International Association for Evaluation of Educational Achievement
IFC	-	International Finance Coporation
ICSID	-	internatonal centre for settlement of Investment Disputes
IA	-	Implementery Agency
KG	-	Kinder Garten
KPI	-	Key performance Indicator
JSF	-	Japan Special Fund
JDC	-	Junior Dakhil Certificate
JSC	-	Junior Secondary Certificate
LC	-	Local Center

LGED	-	Local Government Engineering Development
LASIL	-	Learning Assessment in SEQAEP Institutions
MIS	-	Management Information System
MOE	-	Ministry of Education
MPO	-	Monthly Payment Order
MOPME	-	Ministry of Primary and Mass Education
M&E	-	Monitoring & Evaluation
MMC	-	Madrasah Managing Committee
MDG	-	Millennium Development Goals
MEW	-	Monitoring and Evaluation Wing
MICS	-	Multiple Indicator Cluster Survey
MIGA	-	Multiple Investment Guarantee Agency
NAEM	-	National Academy for Educational Management
NCTB	-	National Curriculum and Management Text Book Board
NAPE	-	National Academy for Primary Education
NGO	-	Non-Government Primary School
NER	-	Net Enrollment Rate
NFE	-	Non-Formal Education
NGPS	-	Non-Government Primary School
NIR	-	Net Intake Rate
NEP	-	National Education Policy
NORA	-	Norwegian Agency for Development Cooperation
NSA	-	National Student Assessment
NSDC	-	National Skills Development Council
NSQAS	-	National Skills Quality Assurance System
NSS	-	National Skill Standard
NTEC	-	National Teacher Education Council
NTRCA	-	Non-Government Teachers' Registration and Certification Authority
NTVQF	-	National Technical and Vocational Qualifications Framework

NU	-	National University
O & M	-	Operation and Maintenance
OEM	-	Operation Evaluation Mission
OECD	-	Organization for Economic Co-operation and Development
PEDP	-	Primary Education Development Program
PEDP-II	-	Second Primary Education Development Program
PMED	-	Primary and Mass Education Division
PP	-	Project Pro-forma
PE	-	Primary Education
PTR	-	Pupil Teacher Ratio
PCR	-	Project Completion Report
PPTA	-	Project Preparatory Technical Assistance
PESP	-	Primary Education Sector Project
PIMU	-	Project Implementation Management Unit
PECE	-	Primary Education Completion Exam
PESP	-	Primary Education Stipends Program
PIRLS	-	Progress in International Reading Literacy Studies
PISA	-	Program me for International Student Assessment
PLCE	-	Post Literacy and Continued Education
PMT	-	Proxy Means Test
PN	-	Policy Note
PTI	-	Primary Teacher Training Institutes
PUAC	-	Private Universities Accreditation Council
RRC	-	Regional Resource Center
RNGPS	-	Registered Non-Govt. Primary School
ROSC	-	Reaching Out-of-School Children
RPL	-	Recognition of Prior Learning
SBM	-	School-Based Management
SDP	-	Skill Development Project

SEQAEP	-	Secondary Education Quality and Access Enhancement Project
SESDP	-	Secondary Education Sector Development Project
SESP	-	Secondary Stipend Project
SLIP	-	School-Level Improvement Plan
STEP	-	Skills and Training Enhancement Project
SWA-	-	Sector-Wide approach
SMC	-	School Management Committee
SPMU	-	School Performance Monitoring Unit
SRM	-	Supplementary Recording Material
SSC	-	Secondary School Certificate
SE	-	Secondary Education
SEEPA	-	Sector wise Program Approach
SBA	-	School Based Assessment
SEDP	-	Secondary Education Development Project
SESDP	-	Secondary Education Sector Development Project
SESIP	-	Secondary Education Sector Improvement Project
SPBMS	-	School Performance based Management System
TA	-	Technical Assistance
TRC	-	Technical Completion Report
TTC	-	Teacher Training College
TLM	-	Teaching Learning Material
TR	-	Transition Rate
TC	-	Tutorial Center
TV	-	Television
TQISEP	-	Technique Quality Improvement in Secondary Education Project
TE	-	Teacher Educator
TFP	-	Total Factor Productivity
TIMSS	-	Trends in International Math and Science Study
TQI	-	Teaching Quality Improvement
TVET-	-	Technical and Vocational Education and Training

- UNICEF - United Nation Children Education Fund
- UCEP - Unprivileged Children's Educational Program
- UGC - University Grants Commission
- UNICEF - United Nations Children's Fund
- UPEP - Upazila Primary Education Plan
- URC - Upazila Resource Center
- USEO - Upazila Secondary Education Officer
- WDI - World Development Indicators
- WB - World Bank

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CHAPTER ONE

Introduction:

Bangladesh declared independence from the West Pakistan in 1971 and became a republic after successfully fighting liberation War. The capital is located in Dhaka. Bangladesh is located in South Asia enclosed to the West, North and East by the India to the southeast by Myanmar and bordering the Bay of Bengal to the South. The vast majority of the countries of 160 million inhabitants are Muslim, most others are Hindu. Bangla is the official and majority language. Hindi and Urdu are minority languages and English is widely used. The population is largely rural and youthful; with 60% of the population are 25 years old or younger. Bangladesh is one of the most crowded nations and has an area of approximately 144,000 square kilometers.

Bangladesh started her journey for socio-economic development taking a huge debt and liabilities of Pakistan. The term, development partner has become an essential component for the development in the third world countries like Bangladesh. The development of a county largely depends on the performance of its government. Bangladesh is a developing country of South Asia. There is a growing awareness as well as demand for good governess in our country.¹” Bangladesh has the membership of World Bank since 1972. From the beginning, the World Bank is playing a vital role as a development partner of Bangladesh especially in education sector.

Development partner globally viewed as a critical component of the growth paradigm, which influences development concepts, plans and strategies for more than half a century. The term came into a common usage in the early sixties and became popular through the declaration of official aid agencies, non-government organizations and, ironically, by the critics of foreign aid.

1. Governance: partnership and poverty, Report of Commonwealth Secretary-CIRDAP workshop on Governance, Partnership and poverty, Dhaka-2003,-2003, p-15

As such, "the term assumed different meanings according to the various interest groups who viewed and used it from different points of view"². There are so many theoretical perspectives regarding the role of development partner in development. The modernization, dependency, neo-Marxist, or radical Marxist theorists are having their own explanations about its role in economy and society. However, there is need to analyze it from the sociological points of view that somehow did not get priority among them. Currently, most of the developing countries are dependent on the external assistance or foreign aid for their development planning and implementation. There are numerous donors; bilateral and multilateral organization, such as regional Banks, World Bank and IMF, etc., which provide assistance to the third world countries like Bangladesh from their own interests of development.

The understanding regarding development hitherto was mostly based on economic issues. However, since the middle of this century, a new outlook on development has emerged in the contemporary world. During the first half of this century, two World Wars occurred which had changed economic order as well as the notions of development. One of the consequences of those World Wars, particularly the World War II, was the independence of the colonies from colonial rule. The economic thinkers have prescribed the experience of western development modernization model, and to promote that model, they have made a linkage between external assistance and development. After World War-II, external assistance and its dimensions have been, changing overtime, which might have some intended and unintended consequences that need to be developed with keen interest?

2. Meghna Guhathakurta The Politics of British Aid Policy Formation: An Analytical Models, CSS, Dhaka -1990: p-11

"The operational usage of aid in Bangladesh classifies external assistance into four kinds: Project aid, Commodity aid (non-food), food aid and technical assistance. This classification has been followed for the identification and analysis of the issues relating to aid utilization"³.

There are some issues, which are more crucial for determining the policy orientation of the government to external assistance for the economic and social development. The activities of non-government organizations (NGO) are also important and familiar phenomena in the socio-economic development of the country, because alongside the government sector the non-government organizations have an important role in the aid regime. The government bodies and the non-government organizations are involved in aid utilization. The aid utilization process itself perpetuates the emergence of this new system. The aided development efforts, forming a social class, on the one hand, and building a distinct socio-cultural system, on the other, that affected the traditional social relations in the society. The kind of relations developed as such may be looked from the viewpoints of both intended and unintended beneficiaries of the development programs.

However, development assistances are somehow conditional in nature, which mostly serves the interests of the donors as well. The volumes and its disbursements also depend on the attainment of the conditions. The donors are more interested in the policy of reform lending in the third world countries including Bangladesh. The inclusion of the imposed conditions by the donors is also determining factors for aid allocation and disbursements. The implementation of prescribed policies in the recipient countries is creating the opportunities for those who have access to professional capacities and capital.

There are some problems, mostly related to management and inappropriate state policy that influence largely the utilization of available volume of aid.

3. Task Force Report, Vol-11, UPL, Dhaka, 1990.p-269

It seems that it also creates opportunities for the unintended beneficiaries of the society. In most studies, conducted by different individual and organizations, only the quantitative impacts (target and achievements) of the external assistance have addressed, but the qualitative aspects that are intangible also might change social relations as an impact of the external assistance, which has largely ignored in the recent times. The impact of such aided development on different social aspects that are qualitative in nature has taken into account in this study. It is interesting to note as to whether any relation exists between external assistance and class formation. In course of our exegesis, we may find out some crucial variables in this relation, and to this end, this work has devoted.

The development programs assisted by the external donors might have an important role to the intended or unintended beneficiaries through the process of aid utilization in the recipient countries. Whether such development initiatives have a role to create, a social class has analyzed in terms of the development project implemented by the government of Bangladesh with assistance from bilateral and multilateral donors. If a project substantially influences a specific interest group, who has some sort of relationship with local resources, it leads to a beneficial class formation. However, it is not in typical Marxist Variety, but nevertheless, in the sense of general beneficiaries group, that it may be defined as a class. External assistance plays an influential role in the emergence of social class in society.

Development assistance including policy lending creates opportunities for capital accumulation due to weak state mechanism and inappropriate policies for regulating and operating the aid utilization process. At the same time, a group of professional beneficiaries has emerged based on external assistance. Alongside, changes have also occurred in rural power structure and benefit acquiring system. The people from the poorer section did not have the access to different local institutions and decision-making bodies in the larger society. Now, it is evident

that some of the people from poorer sections are taking part, to some extent, in decision-making activities.

Concept of World Bank:

The World Bank is not a 'Bank' in the common sense. The World Bank is an international organization owned by the 188 countries-both developed and developing-that are its members. The World Bank works with local government officials, private citizen's representatives of non-governmental organizations, business people, and others to identify, plan, and carry out hundreds of development projects around the world. Through these projects, the Bank works to ensure greater local "ownership" of development programs and initiatives. Ultimately, these efforts help to reduce the debt burden of the world's poorest countries.

Since inception in 1944, The World Bank has expanded from a single institution to a closely associated group of five development institutions. Its mission evolved from the International Bank for Reconstructions and Development (IBRD) as facilitator of post-war Reconstruction. Development to present day mandate of worldwide poverty alleviation in close coordination with its affiliate the International Development Association (IDA) and other members of the World Bank group, The International Finance Corporation (IFC) the multilateral Guarantee Agency (MIGA) and the International centre for the settlement of Investment Disputes (ICSID).

Since it was set up in 1944 with 38 members, both the number of members and conditions in the world has changed dramatically. In the 1950s and 1960s, many countries became independent nations and joined the institution. The Bank expanded and so did the development needs of its members.

The five institutions, including the IBRD and IDA, that now make up the World Bank, Group specialize in different aspects of development, but they work collaborate toward the overarching goal of poverty reduction. They provide loans, policy advice, technical assistance, and knowledge-sharing services.

The World Bank Group is managed by its member countries (borrowers, lenders, and donors), and its efforts are coordinated with a wide range of partners, including government agencies, nongovernmental organizations, other aid agencies, and the business, or private sector. Today 60 percent of staff members of the Bank Group—all five institutions are based in countries that receive assistance.

Bangladesh and World Bank Partnership

Bangladesh is one of the largest recipients of support from International Development Association (IDA), the World Bank's concessional arm. Since 1972, the World Bank has committed more than \$14 billion support to the Government of Bangladesh to reduce poverty and improve the lives of the people. Partnership with the Government of Bangladesh always aligns its programs and projects with Government priorities. The World Bank also works closely with other development partners, non-government organizations, civil society, academia, and other stakeholders.

All supports and projects developed in close consultation with the government and people of Bangladesh. The World Bank has currently a portfolio of 28 active projects with a net commitment of \$3.61 billion. The projects utilize local knowledge and expertise. Several projects have actively involved the local communities in design and implementation.

The World Bank supports the Government in its efforts on macro-economic stability and growth, power, infrastructure, climate change and disaster management, human and social development and poverty reduction. The World Bank provides both financing and technical assistance that have helped the country to be on track on achieving the MDGs.

The World Bank has enhanced its support to Bangladesh and has provided concessional lending above \$1 billion in a single year for the first time in 2009. The same trend is expected to continue over the next years. All World Bank loans to Bangladesh are interest free IDA credits.

Bangladesh has made impressive economic and social progress in the past decade, despite frequent natural disasters and external shocks. Poverty declined from 57% of the population in 1990 to 40% in 2005. Broad-based private sector led growth and macroeconomic stability contributed to significant decline in rural and urban poverty. Bangladesh is on track to meet the Millennium Development Goal of halving extreme poverty by 2015.

The average GDP growth over the last six years was over 6%. Bangladesh showed remarkable resilience to the global financial crisis, buoyed in part by remittances and garment exports. Bangladesh has made commendable progress in social and human development. It has met the MDG for gender parity in education and universal primary school enrollment well ahead of time. Nearly 80% of teenage girls today have completed primary education, compared to a similar ratio of only 20% for women in their fifties today, infant and maternal mortality has improved significantly over the last decade, and total fertility rates have dropped by more than 50% compared to the mid-1970s. Despite the good record of accomplishment, with around 56 million people still below the poverty line, Bangladesh faces considerable development challenges. It is one of the most vulnerable countries to climate change and natural calamities like cyclones and floods- 60% of the worldwide deaths caused by cyclones in the last 20 years were in Bangladesh. Inadequate power and gas supplies are a major constraint to growth. Only 47% of households have electricity connection. Growing urban congestion is reducing the benefits of urbanization. Malnutrition has been persistent, and the quality of governance has hampered the effectiveness of expenditure and the delivery of public services and the labor force is set to grow faster, posing a challenge of adequate employment generation.

In the face of these challenges, Bangladesh has outlined a vision of becoming a middle-income country by 2021, which would require it to grow at 8% per year. For achieving this acceleration, Bangladesh will need to devise a strategy to absorb its growing labor force and raise its productivity by enhancing skills, and

invest much more, especially in infrastructure. In addition, while addressing the other issues posed above, it will have to pay particular attention to the looming challenge posed by climate change.

Objective of the study:

Politically the history of Bangladesh is the history of movements but the economic history from the beginning of this century is the history of dependency. As one of the under developing countries in the world, the economic development of Bangladesh is dependent on donor countries and financial organization. However, development itself is a composite concept comprising social and economic indicators. Since the membership of the country, The World Bank is playing a pivotal role of socio-economic development on different fields. The main objectives of this study are to measure the socio-economic impact of WB particularly on the human development such as education, health and poverty reduction. The following issues have critically examined.

- ✓ To know about the reality of education sector in Bangladesh
- ✓ To identify the role of WB in promoting human development ensuring sustainable development through education projects in Bangladesh.
- ✓ To focus on the challenge faced by WB to operate its activities in education sector of Bangladesh specially primary and secondary education to implement education project

Rationale of the study:

Bangladesh has made major socio-economic progress in recent years the country has structured macro-economic stability; health and education have improved; there is gender parity in primary and secondary education; and poverty had decline steadily. WB is aware of the level depth and systematic nature of problems of socio-economic in Bangladesh. WB also feels that there is an immediate need for action to curb the impact and influence of socio-economy problems on urban and rural life. In this connection, this subject bears greater importance.

Methodology:

The methods and techniques are the key components of any study. The outcome of research depends on methodological base; its appropriateness and proper implementation over the whole process of study. The method must be consistent with the objectives of the study that can cover the whole area of interest. However, sometimes a single method cannot address the areas of the study then it becomes essential to select more than one method. This research paper has been both quantitative and qualitative in nature. In this regard, a both primary and secondary sources have used for the collection of data.

Primary sources: Those who are involved in WB, the beneficiaries of the projects of WB on education sector and institution related to human development organization, have interviewed and structure questionnaire.

Secondary sources: Studying different books, journals, materials regarding WB, thesis papers, reports, newspaper and some case study of the beneficiaries of education projects of WB in Bangladesh, the secondary data have used to complete the study.

Research Area:

Primary data collected from different schools. The selected thanas were Lalbag, Kotuali, Keranigong, Kamrangircha and Savar of Dhaka district. I selected purposively Five Thana's to compare between urban and rural education system and its progress.

Sample Size:

Five Thanas have purposively been selected from different projects and programs areas. About 25 primary schools (5 schools per Thana) and 25 high schools (5 schools per Thana) were selected & 500 respondents are interviewed through structured questionnaire.

In the 500

Primary School Teacher	=	50
High School Teacher	=	50
Guardian	=	50
Student's	=	200
Local People	=	80
WB Staff and govt. officials	=	20
School Management Committee	=	50
		<hr/>
		500

Method of data collection

The Present research is based on both surveys⁴ and case study.⁵

1. Structured questionnaire have used for data collection and interview with project beneficiary.

2. Some case studies have collected from project beneficiary through interviewed.

Processing of data

Processing of data has done carefully with a view to making comparison and doing ratio analysis and interpretations. This includes-

- i) **Editing of Data:** After collecting data from different sources, the relevant data have been scrutinized carefully. Data may differ from one source to another. Exact sources of data has cited in the footnotes of each table.
- ii) **Classification and Tabulation of Data:** after collecting and editing data, it becomes necessary to organize it in such a way that facilitates analysis and interpretation of data based on different variables.

4. Sotirior, Sarantakos, Social research, London: MacMillan Press LTD, 1998, P-223

5. Sotirior, Sarantakos, Social research, London: MacMillan Press LTD, 1998, P-191-192

Data analysis and Interpretation:

Processed data have been duly analyzed and interpreted as to achieve the desire objectives .Data have been analyzed and presented in tables; graphs and figures to present major findings; case studies have been presented in details emphasized the vibration comments of the respondents. All the data have manipulated by standard computer packages like MS Excel and MS Word.

I have analyzed in two parts of this study

1. Part one- Primary School (Class I-V)
2. Part Two- Secondary School (Class VI-X)

Scope of the study:

The study comprises eight chapters and the first chapter gives an introduction of the study and Methodology. Second Chapter describes Conceptual Framework of the study. The Third chapter focuses on the WB and its functions. The forth Chapter contains Bangladesh and WB's Relationship with contained the Program and Project of WB in Bangladesh some specific indication of the process responsible for emerging new aid beneficiaries have been presented in the chapter. The fifth chapter deals with the Bank's education assistance in Bangladesh; this chapter also sheds light on the government's and WB education strategy. The fifth chapter also describes Education system, policy and management of Bangladesh. The Chapter six reveals the data collection and the case study on education sector funded by WB with special focus on the general achievement of the Antipater beneficiaries of the projects. The performance has been evaluated using both the quantitative and qualitative methods. The major findings and evaluation of WB working is presented in chapter seventh. Finally, the chapter Eight has been followed by the recommendation and conclusion.

Literature review

'Bangladesh; from counting the poor to making the poor crust (Sheikh Shah, 1999) is an attempt to find out the social & economic educational conditions of Bangladesh. The author mentioned that despite the efforts of the government to declare the education for all, still many children are found working in different parts of the country, however there is no statistical information about in the effects of educational institution of Bangladesh. The study by its feature neither represents distinctly the socio-effects of Bangladesh".⁶

Bangladesh post- literacy and counting Education for Human Development Project (July-2008) The Report made praise worthy attempt to indicate how World Bank can play a vital role for education sector. The study very carefully puts together information about education sector of Bangladesh. However, there is no specific information about the role of World Bank in Bangladesh.

General education project by World Bank (1999) is an attempt to find out the real education conditions in Bangladesh. The study tried to carry out through in-depth information by investigation, however, the statistical information placed in study in tabular form is of non-conventional type which may provoke the readers about the situation under reference; an Impact study of the female education scholarship Program in Bangladesh. A study prepared for the World Bank for its female secondary school assistant project, Bangladesh University Research Corporation-1992 by Khuda, B A. Barkat. The article revealed as a Bangladesh country paper by World Bank. The writer of the article made a praiseworthy attempt to indicate how World Bank can play a vital role for the development of education sector in Bangladesh.

6. Shikah Shah, Bangladesh: From courting, the poor to making the poor crust -1999.

The article is no doubt rich in its contents but the authors took the some more basic and statistical information. The article would have much more improved.

Development partner in female secondary education in Bangladesh, Problem and prospects by Neelima Akter (2003) focused on the stipend program for the female secondary students and how far it is helpful compassed to the economic condition of a rural family of Bangladesh. Besides, she mentioned that enrollment of the girls in Primary School is more or less satisfactory but there are still lots of obstacles in secondary level for various socio-economic factors. Nevertheless, she did not express the specific problems and solution for secondary female students. After all, this report is acceptable but lack of various information's like the benefit of female beneficiaries is not mentioned. Secondary school Madrasha's in Bangladesh: Incidence, quality and implication for reform: By World Bank, Bangladesh Development series, Paper No-27, 2010. Two primary objectives of this report were to address the issues of (1) Incidence (how large is the Madrasha sector?) (2) Quality of educational institutions operating in Rural Bangladesh (are learning outcomes poorer in Madrasha compare to secular schools? They mention that Madrasha are more likely to be found in poor rural areas. However, specific place, cause and way did not include in this Report. They compared between public aid Madrasha and Public aid School.

Education for All in Bangladesh, where dose Bangladesh stand in achieving the EFA Goals by 2015? .The report that Education for all is an international commitment to bring the benefits of education. 7 Every citizen in every society” may developing countries, including Bangladesh have made the commitment to achieve the EFA targets by 2012. We know that Bangladesh has already achieved gender priority in both education levels and has made more progress towards increasing both Primary and secondary.

7.Education for All in Bangladesh, where dose Bangladesh stand in achieving the EFA Goals by 2015? By the World Bank, Bangladesh Development series,2008 p-24

But the report did not mention that how it will be possible to achieve target within short time. Madrasha and NGO's: Components or a substitute has state providers and growth in female education in Bangladesh. By Mohammad Niaz Asadullah, Nazmul Chowdhury, February 2008. The authors test the effects of the Bangladesh Rural Advancement committee primary school on growth in female enrollment in Madrasha: The analysis deals with potential endogeneity by using data on number of the Number of school branches and female members in the sub-districts. But most of the Madrasha are situated in rural area in Bangladesh. The authors did not emphasize in urban areas Madrasha. The Bangladesh Vocational education and training system: An assessment by the World Bank, November 2006. This report was prepared in response to a request by the Ministry of Education (MOE) to analyze the Bangladeshi Vocational Education and Training (VET) system and purpose recommendations to improve the relevance and cost-effectiveness of the system. In this report, the recommendations are not feasible to implement within the project.

Limitation of the Study

Every research has some limitations and one has to consider the limitations of the investigation. So, evaluations of the study become perfect subject to consideration of the study become perfect subject to consideration of all limitation.

It is usually very difficult to collect data from various people. Besides, lack of people's spontaneity to give any official information caused great difficulties in data collection. However, appropriate steps had taken to overcome these obstacles.

Conclusion:

The new results-based Country Strategy Paper (CSP) is an important step toward the commitments made at the Paris High level Forum on AID Effectiveness in early 2005 between developing country governments and the development partners. Implementing the CSP requires continued strong partnership with all stakeholders in Bangladesh, including the private sector, civil society and development partners. WB also cooperates extensively with civil society organizations in Bangladesh to strengthen the effectiveness, quality and sustainability of its services.

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World Bank: Bangladesh country overview-2010/2011

CHAPTER TWO

Introduction:

Bangladesh has made major progress in recent years, with sustained macroeconomic stability, health and education, gender parity in primary and secondary education, and a steady decline in poverty levels. However, maternal and child mortality rates are still high and, despite improvements, the quality of education remains poor, with gender discrimination continuing in many areas.

Government revenues, at just 10.3% of gross domestic product, remain far too low to meet the growing demand for infrastructure and social services. Poor infrastructure, weak governance, and limited access to finance make the cost of doing business high.

The Multitier Arrangement was phased out in 2005, but the country's important garment industry is more constrained by the infrastructure problems in ports, roads, rail, and power supply than by inadequate trade access.

During 2013-2015 so far, Bangladesh has experienced two major episodes of political instability and violence. A follow-up question is how do these impact economic activity, particularly the GDP growth rate? Economic activity in general is sensitive to many influences, including other sources of shock. This in practice makes it relatively difficult to isolate the impact of economic losses caused by natural or man-made disasters from other internal and external factors. This limitation poses considerable methodological difficulties when trying to quantify the real magnitude and consequences of these phenomena over national economics

Concept of Development:

The concept of development is a changing phenomenon. ¹"The meaning and paradigmatic status of development has changed over the years."

1. Sharma, Development: Socio-cultural Dimensions, Rowat Publication, Jaypur. 1986:p-2

Such changes have occurred with the political and economic order of the world. Theoretically, the different meanings of development are development as economic growth, development as redistribution with growth, development as improvement in life chances and development as liberation from dependency and exploitation. This shift in the meaning of development gained further impetus in the middle of the present century when so many countries of the Third World attained freedom from the colonial rule and confronted the problem of economic reconstruction. Consequently, the term development acquired a strong economic connotation, so strong as to become synonymous with, economic growth. The works of W.W. Rostow on the stage of development bears an ample testimony to this shift in the meaning of development.

With the changing conditions of world economic and political order, both the existing paradigms of development -capitalist and socialist- are in a crisis today. As a result, the development process is taking new shape as well as includes various components like external assistance as part of it. The concept of external assistance is the by-product of the Second World War that has become an indispensable part of development at the middle of this century. The role of external assistance (either positive or negative) needs to be analyzed from different viewpoints of development theory. The early work of social scientists reveals that the term 'development' was used to refer to the course of social evolution. L.T. Hob house, for instance, defined the term as increase in the scale of efficiency of social organizations. As implied in this outlook, development is the metaphor of growth, and thus it was conceived as organic, immanent, directional, cumulative and irreversible. "With the rise of industrial system and emergence of capitalism, new western development thinking emerge centering economic growth. This economic growth is measured in terms of Gross National Production (GNP).

It reveals that 'development is an autonomous process of societal growth and change ²'. In strict economic terms, 'development' means the capacity of national economy where- initial economic-condition has been more or less static for a long time but subsequently able to generate and sustain an annual increase in its gross national product at certain rates. This is a totally growth-oriented approach to the definition of development based only on the GNP of a country.

'Celso Forted defined development as economic development being fundamentally a process of incorporating and defusing new techniques implies changes of structure in both the systems of production and distribution of income. ³' The way in which these changes take place depends largely on the degree of flexibility of the institutional framework 'within which the economy operates. This process is somehow very complex in nature.

“Development is a long-drawn-out complex process, which required thinking in terms of a generation or more, rather than of a decade or an annual appropriate cycle ⁴”. “Lappe defined 'development as social process in which people join together to build economic and political institutions serving the interest of the majority ⁵”. In that process, more and more people unite to acquire the knowledge and techniques they need to develop their resources and free themselves from hunger, diseases and ignorance. “The traditional idea of development was 'advancement towards certain well-defined general objectives which correspond to the specific condition of man and society of the modern world ⁶’. From the viewpoint of economic growth, economic development is the idea of structural changes in the economy reflected in the sectoral shift

2. Ankin M.M. Hoogvelt, *Sociology of Developing Societies*: The Macmilan Press Ltd., London, 1976: p-9

3. Karuse, *Economic Development*: Wordsworth Publication Company, California, 1962: p-438.

4. Narayan Khadka, *Foreign Aid, Poverty and Stagnation in Nepal*, Vikas Publishing House Pvt. Ltd. Joypur, 1991: p-113.

5. Frances Moore Lappe, Collins J. & Kinley, D. *Aid as Obstacle: Twenty Question about our Foreign Aid and Flungry*, Institute for Food and Development Policy, San Franssisco, 1981:P-13.

6. Magnus Blomsrom, *Dependency Theory in Transition*: Zed Book Ltd., London, 1988, p -48.

from agriculture to industry or from the primary sector to the secondary and tertiary sectors. The development of the labor force is also supposed to change correspondingly. Investment in skill development, energy production and technological innovations forms the backbone of development. Resource crisis, lack of modern technology as well as lack of capital for investment are considered the main causes of underdevelopment in the Third World countries. This viewpoint gives emphasis on imported capital and technologies in the development of Third World countries. "The traditional measures of national economic progress cannot satisfactorily measure the extent to which the human needs of individuals are being met."⁷ The concept of development as economic growth perspective, having enjoyed mounting importance in the fifties and sixties, has been facing very rough weather since the seventies. It has been criticized for its crude methods of estimating GNP, the inadequacy of GNP growth as development, for overstressing and concealing dependency and the assumption of an automatic trickledown effect. The GNP of the country may grow, while the majority of the people may experience even greater hardship. This may happen when the growth of GNP is accompanied by a more unequal income distribution, which is what usually happens. However, there is no necessary positive relationship between GNP growth and the impoverishment in the life chance of the people. Many countries of a high per capita income give a poor account of themselves in respect to the life chances of their people while many with a low per capita income give evidence of better life chances. The life chance approach is a flourishing approach that fulfills the demand of social analysis and economic relations among the different sections of the society. A more serious challenge to the GNP conception came from those who underscored the lack of correspondence between economic growth and satisfaction of basic needs.

7. Sharma, S.L. Development, Opt cited: P-3

This resulted in reinterpretation of development as an endeavor to provide for the basic needs of people. The elements of key importance in this perspective is the fulfillment of the basic needs of the people measured in terms of the provision of necessary service or an increase of the life chance of people.

The critics of the growth oriented development approach viewed that "the strategy of imported capital and technology for development has its own risks. First, foreign aid without strings is hard to come by. Secondly, dependence on foreign aid entails the possibility of political and cultural dependence too. Thirdly, the idea of economic dependence negates the idea of economic self-reliance which by any standard is the true measure of economic development.s". In consequence of structural inequalities and class contradiction in the underdeveloped countries, the benefit of economic growth have generally remained concentrated in a few monopoly houses and have not trickle down to the vast majority of the people .

The focus of development shifted from the growth of Gross National production to the reduction of poverty by the mid-seventies. The reduction of poverty is an essential component of development therein. Accordingly, the concept of development was enlarged to refer to economic equity and social reliance along with economic growth. This development strategy received support from the contribution of some economists. Those economists were concerned with the balanced and big push approaches immediately after the Second World War. For example, P.N. Rosenste⁹ and Rangner Nurske¹⁰ have advocated for well-balanced and simultaneous investment in the major sectors of the economy. In such a case, the role of foreign aid was to supplement private investments and domestic savings of the recipient countries.

8. Sharma, S.L. Development, Opt cited: P-7

9. P. N. Rosenstein-Rcdan, Problems of Industrialisation of Easter and South Eastern Europe, in Economic Jurnal ,53, June - September, 1943: pp-202-211.

10. Nirske, Problems of Capital Formation in Underdeveloped Countries: Oxford University Press, New York, 1957: P-12.

However, under both balanced and big push strategy, self-sustaining growth was the major goal. P.N. Rosenstein even calculated the aid requirement for the underdeveloped countries in order to "accelerate their economic development to a point whose satisfactory rate of growth can be achieved on a self-sustaining-basis.¹¹"

The growth theory received further impetus from the work of economists like W.W. Rostow¹² and J. P. Lewis.¹³ Rostow's lineal approach and Lewis's surplus labor model gave further impetus to the growth-oriented developing countries' attempt to transit from traditional economy to take-off stage by raising the level of investment and institutionalizing development efforts and developing a strong manufacturing sector. Both these theories emphasize on investment and growth determinants. Therefore, the developing countries should invest in socio-economic overheads and modern infrastructure sector in order to create avenues for growth. It was assumed that these were required. They also assumed an interventionist role for the state because of structural bottlenecks and market imperfections. It is also viewed that the growth-oriented development theory brought more pessimism than optimism. By the early seventies, it was clear that mere maximization of the growth could not solve the poverty problems of the majority population in the developing countries, though the growth rate of the developing countries were higher than that of the developed countries. Hence, "the idea of aggregate growth as a social objective has increasingly been called into question.¹⁴" The economic growth conception of development has its lack of concern for distribution. As a result, the western capitalist thought came under fire and created the relevance of the Marxian approach of development analysis.

11. P. N. Rosenstein-Rodan, *International Aid for Underdeveloped Countries: In Review of Economics and Statistics: Vol. 3, No. 2, 1961: pp-107-38.* Quoted in J.N. Bhagwati and R Eckuas (eds.) *Foreign Aid*, Penguin Books, 1970: p-81

12. W.W. Rostow. *opt. cit.* P- 40

13. J.P. Lewis, *Growth and Equity in Two of the Forest Countries, India and Bangladesh:* in Donald C. Hellmann (eds) *South Asia: The Politics of Poverty and Peace*, Massachusetts, Lexington Books, 1976: p-85.

14. Hollis Chenery et.al: *Redistribution with Growth*, Oxford University Press, London, 1974: p-XII

Accordingly, development is redefined as distribution with growth, which positively correlates development with growth and distribution of the national resources.

The distribution with growth approach of development reveals that only economic growth should not be, the basis of development measurement, it needs the aspect of distribution of the resources. The distributional aspect has not been considered in measuring the development in growth-oriented development approach. 'Realizing the limitation of economic growth as a measure of development, many analysts have redefined the scope of economic development in terms of distribution with growth'¹⁵ or 'a trinity of economic growth, equity and self-reliance.'¹⁶ Indicators have been devised to measure each of the three development objectives.

Finally, the indicators for economic self-reliance of nations are: ¹⁷"

- a) the extent to which the control over productive enterprises is exercised by nationals,
- b) the extent to which the country has remained free of-foreign exchange problems and foreign debt;
- c) the extent to which the country has been able to do without foreign aid;
- d) the extent to which the country has developed an independent technological base of economic activity.¹⁸"

This conception of development is different in some respects from the GNP growth conception of development. First, it envisages economic growth without external dependence, which is evident from the premium. Thus, it rejects the dependent capitalist development paradigm, which remains an integral part of the conventional economic growth paradigm.

15. Ibid.

16. Thomas E. Weisskopf, China and India: A comparative Survey of performance in Economic Development. Economic and Political Weekly, 10. Ns. 5,6 And 7 Annual Number, February 1975, pp175-94

17. Ibid.

18. Ibid.

Second, the importantly, it lends no credence to assumption of an automatic trickledown effect; instead, it places an accent on planned redistribution leading to the diminution of economic disparities. Finally, it acknowledges the importance of agriculture for economic development without at the same time underrating the contribution of the industrial sector. This is in line with the development experience of many developing nations.

This enlarged vision of economic development is no doubt an improvement over the conventional conception. However, to be sure, economic self-reliance is the true measure of development. The skewed distribution of world resources is one of the constraints of such approach. Economic self-reliance cannot be achieved by hundreds of underdeveloped countries without effective redistribution of the world resources. Furthermore, given the structure of powerful stake groups within each developing country, one can never be too sure, whether economic disparities can be eliminated at all without effective state regulations.

Another problem with this conception is that of the strain between the twin objectives of growth and redistribution. In some cases, distribution tends to impede growth. Done without considering the farm size land reforms can be counter-productive for growth. As a result, these two development objectives are thus difficult to reconcile. There are many other constraints of this perspective of development in the Third World countries like Bangladesh, due to these limitations of the possibility of redistribution that results in the emergence of another conception with its focus on human basic needs. The beginning of the human basic need conception may be traced to the United Nations Development Programme as well as other international agencies like International Labor Organization, Overseas Development Council, etc. These organizations provide support to developing countries to meet up basic human needs of those who are affected by unjust social system and also by resource distribution pattern in society

However, a new approach to development -the improvement of life chance' has emerged as a flourishing approach in the recent times due to the limitations of the distribution with growth approach.

Development as Improvement of Life Changes:

The focus of this development approach is to ensure the fulfillment of basic needs and welfare of the people. Practically, this approach can be treated as the dominant approach of multilateral donors and international development agencies. After the fall of the Soviet Union, the political and economic world order has virtually been uni-polar i.e. led by the western world. With the changing socio-economic conditions, the new approach, improvement of life chances' of development has flourished through a course of time. The development programmers of international agencies make it clear that they view development as an endeavor to provide all the basic needs of people.

Declaring that the "ultimate purpose of development is to provide increasing opportunities to all people for the better life, 19". The United Nations maintains that "it was essential to expand and improve facilities of education, health, nutrition, housing, social welfare, and to safeguard the environment.²⁰"The UNICEF's development policy focuses on the provisions of daily needs such as safe water, nutrition, vaccination, sanitation, basic education and relief of women's drudgery. Similarly, the International Labor Organization (ILO) calls for production plans based on basis of needs of the people, through without neglecting the needs of the modern sector.

Thus, development has acquired a different connotation with the changes in emphasis from economic growth to provision of basic human needs. As an operative reality, now it refers to all those programs launched by any international,

19. Ibid.

20. Ibid. p-iv

National or voluntary agencies, which seek to provide for the basic needs of people like disadvantaged sections, the poor and landless, *small* and marginal farmers, and slum dwellers and so on. Programs like Health for all, Food for Work, Food for Education, Female Secondary School Assistance Project, etc., are some examples, which have designed to address the basic needs of the people. This is how development as improvement of life chances has become a new theme in development arena. As regards widespread poverty and scarcity of resources in the poor countries, those have conceptualized as a situation to facilitate the analysis of development aiming at meeting the basic needs of people. For achieving the objectives of welfare for the disadvantaged, the country needs economic base and capabilities. However, the third world countries always face the budgetary crisis; so they need financial support from donors, either bilateral or multilateral, for materializing their objectives.

A number of international institutions like ILO, FAO, UNDP, the World Bank as well as some economists have talked about different development goals, like meeting of the basic needs of the majority population, human rights, strengthening institutional capacity building in the developing countries.

Although all the institutions and individuals agreed upon ‘distributive justice, we find different approaches to reach this goal. However, emphasis has been given to raise the level of domestic savings, reallocating investments in favor of poor groups, introduction of fiscal measures to distribute benefits and transfer of existing assets. 21”

“Confusing has been compounded by the identification of growth and development. However, 22” they laid down five main components for new development strategies,

21. Hollis Chenery et.al. Opt cited, 1974: p-48.

22. Tinbergen, Reshaping the International Order, New York, E. P. Dutton and Co. Inc., 1976:P-64.

such as:”the satisfaction of material and non-material needs, the eradication of poverty, self reliant and participatory development, the exercise of public power and balanced development.²³”

The major message of those strategies is that the developing countries should adopt 'new values' that constitute development and progress. These three approaches preach recommended that meeting basic needs and rural development should be the major development goals, which had different implications for foreign aid agencies. However, the difficulty was that these two goals became Catchwords for the donor agencies in allocating their aid, though majority of them subscribed to the first approach. Because, the second and third approaches urged the donor agencies for a massive restructuring of aid in favor of the poorer countries, less tying of aid financing of the recurrent costs, etc. Though the donor agencies restructured their aid in the above-mentioned strategies, the volume of aid that has gone to the low-income countries comes to about 40 per cent; the rest goes to the middle-income countries. The critics of such approach underscored the need for meeting the basic needs of the underdeveloped countries with human resources and limited-funds to be provided by the international development agencies. Piecemeal development projects launched by the UNICEF, World Bank, a many other international agencies may help meet some of the needs of some people in select sites, but cannot cope with the needs of the masses in general. In fact, success histories of the development projects sponsored by the international donors and voluntary agencies are rare. However, it has voiced from different corners that the managers and implementers as well as those who have access to professional capacities and capital make the maximum benefit from the aided development efforts.

23. Ibid. P-85.

Concept of Development Partnership

The development approach and international relations determine the requirements of the aid for development. The development approach relates the external assistance and social dimensions that are considered to the influential factors for development. In the new economic world, development is an output of multifarious relationships of different factors and efforts. Among the factors of development, foreign influence is an essential component for the third world countries in the recent period,

A large number of countries are under colonial administration and those colonial states exploited directly by the western countries before the Second World-II. After the independence from colonial rules, those countries inherently got a very poor economic base and minimum resources. However, after independence they became dependent on rich countries or international agencies in many ways for their socio-economic development. This process relates to external assistance of various forms like financial technical and or policy prescriptions.

From the experiences, it might be indicated that the program aid has replaced the old colonial relations between the donors and the recipients, and the recipient countries increasingly screen private investment. As a result/ external assistance and development has become interrelated for most of the third world countries.

Due to financial crisis, developing countries are not free from external interference because they are somehow depended on donors. Development planning and policies encompass not only economic but also political and administrative factors. They contract on and reinforce economic and development policies, produce differential impact on various socio-economic class or interest groups. Furthermore, various interest groups or socio-economic classes participate with varying degrees of influence and power in the political process, and hence, in the decision-making process for economic.

Governments have non-economic objectives of various kinds, which compete with facilities to achieve economic objectives. It also influences the economic strategies and policies of the government. Therefore, the donors' policy and interest influence the policy formulation process of recipient countries.

The interplay of economic as well as non-economic factors gives shape to the evolution of economic policymaking. Development planning in Bangladesh is formulated considering the availability of external assistance. Every year the consortium of the donor countries and agencies, determine the extent and type of aid for Bangladesh. The decision is not entirely unilateral, it considers government's request, if not totally, at least partially. Since independence, the volume of foreign aid has increased significantly. It is disbursed either in the form of grants or loan with covert or overt conditions. The aid has been received for ensuring the institutional development, resource utilization, human resource development and much other socioeconomic well being of the people. So relationship between development partner 'assistance/and development is very axiomatic in the light of programs and policies formulated by the government of Bangladesh.

But, the donors have their own policies and objectives to give any assistance to recipient country. In the recent times, the issue of local resource mobilization is coming up at the front line of donors. It might be due to change of international economic policy and geopolitics that might have a relation between development of the third world and aid relations. Foreign assistance and domestic resources mobilizations are complementary, and domestic savings is considered as important performance criteria in the allocation of foreign economic assistance. Foreign aid is used as stimulating rector for greater domestic savings efforts, so that the receiving countries would not be dependent on the generosity of the donors for a long time. However, in practice things are opposite.

There was a both complementary and competitive relationship between foreign economic assistance and domestic resources mobilization. Starting from the very low level of domestic resources mobilization, an increasing amount in domestic savings was essential for utilizing and absorbing an increased amount of economic assistance. The domestic efforts are of prime importance to ensure the proper utilization of food aid. On the other hand, for the utilization of project assistance, local expenditure is required to ensure the proper implementation of the projects. If the local resources could not be mobilized by the national administration, the available project assistance might remain unutilized. However, some project's local cost financed is by donors; so, foreign aid instead of uplifting the saving has been determining saving investment gap. Foreign aid would be needed again to fulfill this gap. Bangladesh suffers from chronic balance of payment deficit due to the excess of aggregate demand over aggregate supply and due to over valuation of currency. Again, development assistance becomes an essential component to meet up such deficit. "Foreign" aid now comes in many different forms and from many sources. Originally, the term was used only for government-to-government grants. Then it was expanded further to include all transfers, private or public, loan or grant, there bringing in all foreign investment ²⁴". According to the modernization theorists, it is impossible on the part of the under- developed countries to have economic progress without foreign aid. However, a group of intellectuals analyzed that assistance hamper economic development in the Third World countries.

After the independence, Bangladesh was in various crises for reconstruction of the devastated infrastructure and meeting up of food crisis. However, at that stage, the highest amount of aid was in the form of grants; but over time,

24. Arthur Lewis, Development Planning: The Essentials of economic Planning, Unwind Ltd. London, 1966: p-138.

the project and commodity aid has been increasing gradually. As consequences of increasing disbursement of commodity aid, home market of local products has been reducing as well as consumption of imported goods increasing correspondingly. Therefore, external assistance is not only single objective (development) phenomenon but interrelated with economic, social and institutional activities, which influences the socio-economic life of the people of the third world countries.

The socio-economists have accepted unanimously that there is a relationship between development partner assistance and development, though there are two opposite views about the impact of external assistance in developing countries. The economists of the modernization approach as a way of development found a positive role of aid in the development. On the other hand, the radical thinkers delineated the negative impacts on the society and economy of the recipients. However, the radical thinkers are not dead against external assistance, but they are against the present forms, dimensions and conditions of external assistance. Aid like goods, service and technical know-how is the essential part of the development of the poor countries in modern time. The policy should have to be in favor of development of third world countries, instead of exploitation and expansion of the market of the donors' good and services in the recipient countries. However, one thing is clear from the history of development and external assistance and different approaches of development with historical context: a strong relationship has been established between external assistance and the development in the developing countries. Resource deficit, budget deficit and the trade deficit are the common phenomena in the poor nations. External assistance is the main source to deal with these deficits. The development plan and its implementation of almost of all developing countries need external assistance. It reveals that over the course of time external assistance and development is interrelated to each other.

The aid dependence is a structural phenomenon, which drives from the incapacity of his economy to react to external shocks. In the increasingly independent world .The external shocks are becoming progressively more frequent and severe in impact on more structurally diversified developing countries.’ Aid dependence has become the consequence of the state of structural atrophy and now also a cause because of the natural of the dominant development paradigm being marketed by the aid donors through the mechanism of aid conditionality’s as an universal panacea to the problem of the developing world.”²⁵”The donor driven development approaches pay Utile attention to the needs and served to perpetuate this structural atrophy in the developing countries which is the source of their aid dependence”²⁶.”

From the human development viewpoint, those who do not complete schooling, particularly women are effectively excluded from improving their lives when damage is done to the poor people, it leads to four macro harms: 1. unequal development is created; 2. inequality of income is increased; 3. wealth is concentrated, and 4. sustainable development is locked. This process is ongoing in Bangladesh society. The system is disbanding social cohesion by not valuing all people's stake and responsibility in building a fair and just society. However, ²⁷ the globalization policies promote by the IFCs somehow benefit the capitalists, non-government organization, professionals and people having power relations. On the other hand, the above-mentioned four macro harms affect the poor people's lives.”
Distributional Effect of the Fund Supported Program: The conditions imposed by the donors with aid sometimes leads to the emergence of the background of unequal benefit distribution among the different sections of society.

25. Rehman Sobhan, *Aid Dependency and Donor Policy: The case of Tanzania With Lessons from Bangladesh's Experience*, UPL, Dhaka, Bangladesh, 1996:p-9

26. Ibid

27. David Cohen, *Stripping Away the Gloss of Global Capitalism*, William Greider's *One World Ready or Not*, in *Discourse: a Journal of Policy Studies*, Vol.1, 1997: P-2.

Such distribution pattern might have an impact in giving rise to beneficiaries' external assistance. In most of the cases, the setting of fund's conditionality affected the resources distributional system. However, the conditions tied with assistance also enhance restructuring of the policy instrument in the recipient countries. The restructuring of donors' policies also influences the recipients' program activities. Article one of the International Monetary Fund's Charter called on the IMF to make financial resources available to members on a temporary basis and with adequate safeguards to permit them to correct payments imbalance. In 1952, the principle of conditionality was empirically incorporated with the fund's lending policies. The conditionality was conceived to encourage policies that would make it more likely for a member country to be able to cope with its balance of payments problem and to repay the fund within three to five years. The inception of the practice of conditionality accompanied the birth of the standby arrangement. In its infancy, 'the standby arrangement was intended to be a precautionary device used to ensure access on the part of the members who had no immediate need for such resources in the near future'²⁸. The arrangement matured quickly by device for linking economic policy to financial assistance. The arrangement can be described as 'line of credit outlining the circumstances under which a member can make drawing on the fund.'²⁹

Until mid-70s, the typical conditions placed on the use of fund resources involved policy that influenced level and composition of aggregate demand. During this period, excess demand was perceived as the most important cause of inflation, currency devaluation and ultimately payment difficulties. From the monetarist point of view, the expeditious elimination of excess demand was

28. Scott R. Sidell, *The IMF and Third World Political Instability: Is there a connection?* Macmillan Press Ltd. London, 1988: P-5.

29. Manuel, Guitian, and *Fund Conditionality: Evaluation of Principles and Practices*, IMF, Washington DC, 1981: P-14.

viewed as an essential condition for restoring payment equilibrium. According to this approach, excess demand is the root cause of inflation and exchange rate disequilibrium. Its goal is the rapid alleviation of inflation and restoration of exchange rate equilibrium. Vis-a-Vis policy that alter the size and composition of aggregate demand.

Monetarist policy 'generally calls for control of money supply, reduction of the government deficit, exchange devaluation, deregulation of prices, reduction of consumer subsidies, and elimination of tariff and trade barriers'³⁰. The six initiatives stated above have negative impacts on poor and middle-income groups. As exchange rate devaluation, reduction of consumer subsidies and deregulation of price severely affect the poorer section of the society, they increase the gap between the rich and the poor. Like that of other third world countries, the economy of Bangladesh is based on agriculture. The poor farmers fall into danger due to cut of subsidies by the government those results in massive economic crisis in the country.

The origin of the debate over the distributional impacts of IMF and IFCs stabilization programs can be traced to Cheryl Payer's vociferous critique of fund-supported adjustment policies. Payer starkly asserts that "IMF-supported stabilization programs inherently promote sharp, regressive income shift"³¹. Payer states that the adverse effect of stabilization on unemployment is also an issue of analysis. Hayter,³² Grivin³³, and Bernal have also made similar criticism about the fund-supported activities.

30. Foxley Alenjandro, *Stabilization Policies and their Effects on Employment and Income Distribution: a Latin American Perspective*, In W. Cline and S. Weintraub (eds.) *Economic Stabilization in Developing Countries*, Brookings Institute, Washington DC, 1981: p-194.

31. Payer, Cheryl, *and the Debt Trap*: Monthly Review Press, New York, 1975: P

32. Hayter, Teresa, *and Aid as Imperialism*, Harmondsworth: Penguin, 1971: p-51

33.. Grivin, Norman and Richard Bernal (1982) *The IMF and foreclosure of development options: the case of Jamaica*; Monthly Review, 33: pp-34-48.

In 1995, World Bank formed the non-government organization advisory committee with leading non-government organization. This committee has an important role in influencing the Bank's assistance strategy to the government. Alongside, the Asian Development Bank plays the crucial role in influencing the government policies to ensure wider space in development activities for NGOs and civil society representatives.

However, in 1990 the government of Bangladesh established a semi-government micro-credit financing institution called palli karma sahayak foundation to support micro –credit activities in the country. Presently; the foundation is acting as a conduit for short-term loan to the rural poor through the partner no-government organization .In fact, “the foundation has established with initiatives of world Bank, which provides IDA loan to found the project “³⁴.The foundation has become a mediator of world Bank’s fund in Bangladesh.

In 1995, the World Bank has carried out a study on government, non-government organization relationship in Bangladesh. The aim of the study was to bring about a shift in the role of the state from that of monitoring and control of non-government organization activities to widen policy foundation. Alongside, donors also create scope for non-government organization to work together with government bodies .They also imposed condition on the government to ensure participation of the non-government agency in the development progress and their implementation in partnership with non-government organization. In addition, donors appreciate in participating in the policy formulation process of development programs in the country. Very recently, it has initiated in that kind of participation of non-government

34.ADB, An Assessment of the Role and Impact of NGOs in Bangladesh, Prepared by International development Support Service Pvt., Ltd., Australia, 1992: p-4.

organization in policy formation process for the country by the World Bank.

As part of a seven-country exercise, Asian Development Bank had commissioned a study on NGO in Bangladesh in 1989.

“To assess the role and impact of non-government organizations in Bangladesh, a follow up study was also undertaken a few years later”³⁵. The study identified 23 NGOs that, by virtue of their size, experience, competence and attitudes, have the potential to collaborate with Bank- financed future projects. That study suggested the bank to enter into a policy dialogue with the government of Bangladesh to create a modality of such collaboration. In order to facilitate wider participation of non-government organizations in development, the study also felt that both government and non-government institutions need involvement in the process. The study also proposed a technical assistance project entitled 'institutional Strengthening for Government-NGO Cooperation'. This technical assistance project is designed to achieve an improved policy and institutional environment for government-NGO collaboration by establishing effective mechanism for government-NGOs cooperation, strengthening the NGO Affairs Bureau of government and providing training assistance to NGOs .³⁶ However, the question is why the international financial institutions have begun to peruse such policies towards Bangladesh. The Bank has its own strategies of implementation in Bangladesh. In materializing the strategies, it takes different initiatives that directly or indirectly create the background in initiating new elements. In addition, the non-government organizations get higher exposure at national and international levels for their activities, which also create a space for them. As a result, non-government organizations are drawing attention at all levels and getting higher priority. This helps them to come into touch with the power structure of society.

35.ADB, An Assessment of the Role and Impact of NGOs in Bangladesh, Prepared by International development Support Service Pvt., Ltd., Australia, 1992: p-4.

36 ADB, "Institutional Strengthening of Government-NGO Cooperation, Technical Assistance Project", Draft Inception report. Dhaka June 1995: p-4.

Conclusion:

The resilience of the Bangladesh economy continues to be tested by faltering political stability, weak global markets, and structural constraints. These are inhibiting the economy's income growth as well as progress on shared prosperity. Political turmoil in particular is taking a heavy toll on the economy. Economic losses this time are likely to be more severe than earlier periods of turmoil because of the timing, duration, and the depth of uncertainty surrounding how the crisis may be resolved.

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CHAPTER THREE

Introduction

Although poverty has declined rapidly over the past three decades, humanity still faces urgent and complex challenges. More than 1 billion people worldwide still live in destitution, a state of affairs that is morally unacceptable given the resources and the technology available today. Moreover, rising inequality and social exclusion seem to accompany the rising prosperity in many countries. Under these circumstances, the World Bank Group's overarching mission of a world free of poverty is as relevant today as it has ever been.

What is World Bank?

The World Bank is not a 'Bank' in the common sense. The World Bank is an international organization owned by the 188 countries—both developed and developing—that are its members. The World Bank works with local government officials, private citizen's representatives of non-governmental organizations, business people, and others to identify, plan, and carry out hundreds of development projects around the world. Through these projects, the Bank works to ensure greater local "ownership" of development programs and initiatives. Ultimately, these efforts help to reduce the debt burden of the world's poorest countries.

The World Bank World Bank Group, a member of the United Nations Economic and Social Council, and a family of five international organizations that make leveraged loans to poor countries:

1. International Bank for Reconstruction and Development

The International Bank for Reconstruction and Development (IBRD) lends to governments of middle-income and creditworthy low-income countries.

2. The International Development Association

The International Development Association (IDA) provides interest-free loans — called credits — and grants to governments of the poorest countries. Together,

IBRD and IDA make up the World Bank.

3. **The International Finance Corporation**

The International Finance Corporation (IFC) is the largest global development institution focused exclusively on the private sector. We help developing countries achieve sustainable growth by financing investment, mobilizing capital in international financial markets, and providing advisory services to businesses and governments.

4. **The Multilateral Investment Guarantee Agency**

The Multilateral Investment Guarantee Agency (MIGA) was created in 1988 to promote foreign direct investment into developing countries to support economic growth, reduce poverty, and improve people's lives. MIGA fulfills this mandate by offering political risk insurance (guarantees) to investors and lenders.

5. **International Centre for Settlement of Investment Disputes**

The International Centre for Settlement of Investment Disputes (ICSID) provides international facilities for conciliation and arbitration of investment disputes.

Location: the World Bank Group headquarters bldg in Washington, D.C

Origins of the World Bank

John Maynard Keynes and Harry Dexter White are the "founding fathers" of both the World Bank and the International Monetary Fund (IMF).

The World Bank was created at the 1944 Bretton Woods Conference, along with three other institutions, including the International Monetary Fund (IMF). The president of the World Bank is, traditionally, an American. The World Bank and the IMF are both based in Washington, D.C. and works closely with each other.

The Gold Room at the Mount Washington Hotel where the IMF and World Bank were established although many countries were represented at the Bretton Woods

Conference, the United States and United Kingdom were the most powerful in attendance and dominated the negotiations

Before 1968, the reconstruction and development loans provided by the World Bank were relatively small. The Bank's staffs were aware of the need to instill confidence in the bank. Fiscal conservatism ruled, and loan applications had to meet strict criteria.¹

The first country to receive a World Bank loan was France. The Bank's president at the time, John Mc Cloy, chose France over two other applicants, Poland and Chile. The loan was for US\$250 million, half the amount requested, and it came with strict conditions. France had to agree to produce a balanced budget and give priority of debt repayment to the World Bank over other governments. World Bank staff closely monitored the use of the funds to ensure that the French government met the conditions. In addition, before the loan was approved, the United States State Department told the French government that its members associated with the Communist Party would first have to be removed. The French government complied with this diktat and removed the Communist coalition government. Within hours, the loan to France was approved.²

When the Marshall Plan went into effect in 1947, many European countries began receiving aid from other sources. Faced with this competition, the World Bank shifted its focus to non-European countries. Until 1968, its loans were earmarked for the construction of income-producing infrastructure, such as seaports, highway systems, and power plants that would generate enough income to enable a borrower country to repay the loan.

1. Goldman, Michael (2005). *Imperial Nature: The World Bank and Struggles for Social Justice in the Age of Globalization*. New Haven, CT: Yale University Press. (2005). p=56-60

2. Bird, Kai (1992). *The Chairman: John J. McCloy, the Making of the American Establishment*. New York, NY: Simon & Schuster. (1992), p=288,290-291

In 1960, the International Development Association was formed (as opposed to a UN fund named SUNFED), providing soft loans to developing countries.

From 1974 to 1980, the bank concentrated on meeting the basic needs of people in the developing world. The size and number of loans to borrowers was greatly increased as loan targets expanded from infrastructure into social services and other sectors.³

These changes can be attributed to Robert McNamara, who was appointed to the presidency in 1968 by Lyndon B. Johnson.⁴ McNamara imported a technocratic managerial style to the Bank that he had used as United States Secretary of Defense and President of the Ford Motor Company. McNamara shifted bank policy toward measures such as building schools and hospitals, improving literacy and agricultural reform. McNamara created a new system of gathering information from potential borrower nations that enabled the bank to process loan applications much faster. To finance more loans, McNamara told bank treasurer Eugene Rotberg to seek out new sources of capital outside of the northern banks that had been the primary sources of bank funding. Rotberg used the global bond market to increase the capital available to the bank. One consequence of the period of poverty alleviation lending was the rapid rise of third world debt. From 1976 to 1980 developing world debt rose at an average annual rate of 20%. In 1980, the World Bank Administrative Tribunal was established to decide on disputes between the World Bank Group and its staff where allegation of non-observance of contracts of employment or terms of appointment had not been honored .

3. World Bank. " World Bank Historical Chronology: 1970–1979". World Bank Group. Retrieved 31 May 2012.

4. Goldman, Michael (2005). *Imperial Nature: The World Bank and Struggles for Social Justice in the Age of Globalization*. New Haven, CT: Yale University Press (2005). P=60-63

In 1980, McNamara was succeeded by US President Jimmy Carter's nominee, A.W. Clausen. Clausen replaced many members of McNamara's staff and instituted a new ideological focus. His 1982 decision to replace the bank's Chief Economist, Hollis B. Chenery, with Anne Krueger was an indication of this new focus. Krueger was known for her criticism of development funding and for describing Third World governments as "rent-seeking states."

During the 1980s, the bank emphasized lending to service Third-World debt, and structural adjustment policies designed to streamline the economies of developing nations. UNICEF reported in the late 1980s that the structural adjustment programs of the World Bank had been responsible for "reduced health, nutritional and educational levels for tens of millions of children in Asia, Latin America, and Africa"

Beginning in 1989, in response to harsh criticism from many groups, the bank began including environmental groups and NGOs in its loans to mitigate the past effects of its development policies that had prompted the criticism.⁵ It also formed an implementing agency, in accordance with the Montreal Protocols, to stop ozone-depletion damage to the Earth's atmosphere by phasing out the use of 95% of ozone-depleting chemicals, with a target date of 2015. Since then, in accordance with its so-called "Six Strategic Themes," the bank has put various additional policies into effect to preserve the environment while promoting development. For example, in 1991, the bank announced that to protect against deforestation, especially in the Amazon, it would not finance any commercial logging or infrastructure projects that harm the environment.

In order to promote global public goods, the World Bank tries to control communicable disease such as malaria, delivering vaccines to several parts of

5 .Goldman, Michael (2005). *Imperial Nature: The World Bank and Struggles for Social Justice in the Age of Globalization*. New Haven, CT: Yale University Press. (2005). P=93-97

the world and joining combat forces. In 2000, the bank announced a "war on AIDS", and in 2011, the Bank joined the Stop Tuberculosis Partnership. Less recently, a project in Seychelles to promote local tourism by the name of project MAGIC was launched in 2010. Their successor project times were scheduled to be launched in 2012.

Traditionally, based on a tacit understanding between the United States and Europe, the president of the World Bank has always selected from candidates nominated by the United States. In 2012, for the first time, two non-US citizens were nominated.

On 23 March 2012, U.S. President Barack Obama announced that the United States would nominate Jim Yong Kim as the next president of the Bank.

Jim Yong Kim was elected on 27 April 2012.

1. International Bank for Reconstruction and Development

The International Bank for Reconstruction and Development (IBRD) is an international financial institution, which offers loans to middle-income developing countries. The IBRD is the first of five-member institution, which compose the World Bank Group and is head quartered in Washington, D.C., United States. It was established in 1944 with the mission of financing the reconstruction of European nations devastated by World War II. Together, the International Bank for Reconstruction and Development and its concessional lending arm, the International Development Association, are collectively known as the World Bank as they share the same leadership and staff.^{[1][2][3]} Following the reconstruction of Europe, the Bank's mandate expanded to advancing worldwide economic development and eradicating poverty. The IBRD provides commercial-grade or concessional financing to sovereign states to fund projects that seek to improve transportation and infrastructure, education, domestic policy, environmental consciousness, energy investments, healthcare, access to food and potable water, and access to improved sanitation.

The IBRD is owned and governed by its member states, but has its own executive leadership and staff which conduct its normal business operations. The Bank's member governments are shareholders, which contribute paid-in capital and have the right to vote on its matters. In addition to contributions from its member nations, the IBRD acquires most of its capital by borrowing on international capital markets through bond issues. In 2011, it raised \$29 billion USD in capital from bond issues made in 26 different currencies. The Bank offers a number of financial services and products, including flexible loans, grants, risk guarantees, financial derivatives, and catastrophic risk financing. It reported lending commitments of \$26.7 billion made to 132 projects in 2011.

Background

The International Bank for Reconstruction and Development (IBRD) and International Monetary Fund (IMF) were established by delegates at the Bretton Woods conference in 1944 and became operational in 1946.⁶ The IBRD was established with the original mission of financing the reconstruction efforts of war-torn European nations following World War II, with goals shared by the later Marshall Plan. The Bank issued its inaugural loan of \$250 million (\$2.6 billion in 2012 dollars) to France in 1947 to finance infrastructure projects. The institution also established its first field offices in Paris, France, Copenhagen, Denmark, and Prague in the former Czechoslovakia. The remainder of the 1940s and 1950s the Bank financed projects seeking to Dam Rivers, generate electricity, and improves access to water and sanitation. It also invested in France, Belgium, and Luxembourg's steel industry. Following the reconstruction of Europe, the Bank's mandate has transitioned to eradicating poverty around the world. In 1960, the International Development Association (IDA) was established to serve as the Bank's concessional lending arm and

6.Proceedings and Documents of the United Nations Monetary and Financial Conference. *United Nations Monetary and Financial Conference, Bretton Woods, New Hampshire, July 1–22, 1944. Washington, D.C.: U.S. Department of State. 1948.* Retrieved 2012-07-17

provide low and no-cost finance and grants to the poorest of the developing countries as measured by gross national income per capita. ⁷

Governance

The IBRD is governed by the World Bank's Board of Governors, which meets annually and consists of one governor per member country (most often the country's finance minister or treasury secretary). The Board of Governors delegates most of its authority over daily matters such as lending and operations to the Board of Directors. The Board of Directors consists of 25 executive directors and is chaired by the President of the World Bank Group. The executive directors collectively represent all 188-member states of the World Bank. The president oversees the IBRD's overall direction and daily operations. As of July 2012; Jim Yong Kim serves as the President of the World Bank Group. The Bank and IDA operate with a staff of approximately 10,000 employees. ⁸

Services

The IBRD provides financial services as well as strategic coordination and information services to its borrowing member countries. The Bank only finances sovereign governments directly, or projects backed by sovereign governments. The World Bank Treasury is the division of the IBRD that manages the Bank's debt portfolio of over \$100 billion and financial derivatives transactions of \$20 billion.⁹

7. World Bank. "Interactive Timeline". World Bank Group. Retrieved 2012-07-21.

8 "World Bank (IBRD & IDA) Structure". *Bank Information Center*. Retrieved 2012-07-01.

9. International Bank for Reconstruction and Development. "How IBRD is Financed". World Bank Group. Retrieved 2012-07-17

The Bank offers flexible loans with maturities as long as 30 years and custom-tailored repayment scheduling. The IBRD also offers loans in local currencies. Through a joint effort between the IBRD and the International Finance Corporation, the Bank offers financing to sub national entities either with or without sovereign guarantees. For borrowers needing quick financing for an unexpected change, the IBRD operates a Deferred Drawdown Option, which serves as a line of credit with features similar to the Bank's flexible loan program. Among the World Bank Group's credit enhancement and guarantee products, the IBRD offers policy-based guarantees to cover countries' sovereign default risk, partial credit guarantees to cover the credit risk of a sovereign government or sub national entity, and partial risk guarantees to private projects to cover a government's failure to meet its contractual obligations. The Bank provides an array of financial risk management products including foreign exchange swaps, currency conversions, interest rate swaps, interest rate caps and floors, and commodity swaps To help borrowers protect against catastrophes and other special risks, the bank offers a Catastrophe Deferred Drawdown Option to provide financing after a natural disaster or declared state of emergency. It also issues catastrophe bonds, which transfer catastrophic risks from borrowers to investors. The IBRD reported \$26.7 billion in lending commitments for 132 projects in fiscal year 2011, significantly less than its \$44.2 billion in commitments during fiscal year 2010.¹⁰

10. World Bank (2011). The World Bank Annual Report 2011: Year in Review (PDF) (Report). World Bank Group. Retrieved 2012-07-20.

2) **International Development Association**

The International Development Association (IDA) is an international financial institution. The International Development Association (IDA) is an international financial institution, which offers concessional loans and grants to the world's poorest developing countries. The IDA is a member of the World Bank Group and is headquartered in Washington, D.C. United States. It was established in 1960 to complement the existing International Bank for Reconstruction and Development by lending to developing countries, which suffer from the lowest gross national income, from troubled creditworthiness, or from the lowest per capita income. Together, the International Development Association and International Bank for Reconstruction and Development are collectively known as the World Bank, as they follow the same executive leadership and operate with the same staff. ¹¹⁻¹⁴

The association shares the World Bank's mission of reducing poverty and aims to provide affordable development financing to countries whose credit risk is so prohibitive that they cannot afford to borrow commercially or from the Bank's other programs. The IDA's stated aim is to assist the poorest nations in growing more quickly, equitably, and sustainably to reduce poverty. The IDA is the single largest provider of funds to economic and human development projects in the world's poorest nations. From 2000 to 2010, it financed projects, which recruited and trained 3 million teachers, immunized 310 million children. It funded \$792 million in loans to 120,000 small and medium enterprises, built or restored of 118,000 kilometers of paved roads, built or

11. International Development Association. "What is IDA?". World Bank Group. Retrieved 2012-07-01.

12. Coppola, Damon P. (2011). Introduction to International Disaster Management, 2nd Edition. Oxford, UK: Butterworth-Heinemann. ISBN 978-0-75-067982-4.

13. Sanford, Jonathan E. (2002). "World Bank: IDA Loans or IDA Grants?". World Development. 30 (5): 741-762. doi:10.1016/S0305-750X(02)00003-7. Retrieved 2012-08-02.

14. Dreher, Axel; Sturm, Jan-Egbert; Vreeland, James Raymond (2009). "Development aid and international politics: Does membership on the UN Security Council influence World Bank decisions?". Journal of Development Economics. 88 (1): 1-18. doi:10.1016/j.jdeveco.2008.02.003. Retrieved 2012-08-02.

restored 1,600 bridges, and expanded access to improved water to 113 million people and improved sanitation facilities to 5.8 million people. The IDA has issued a total \$238 billion USD in loans and grants since its launch in 1960. Thirty-six of the association's borrowing countries have graduated from their eligibility for its concessional lending. However, eight of these countries have relapsed and have not re-graduated. ¹⁵

Background

During the 1940s and 1950s, developing countries with the poorest incomes began realizing that they could no longer afford to borrow capital and needed more-favorable lending terms than offered by the International Bank for Reconstruction and Development (IBRD). At the onset of his inaugural term in 1949, then-President of the United States Harry S. Truman assembled an advisory group to suggest ways to accomplish his Point Four Program, of which a significant component was an effort to strengthen developing countries, especially those nearest to the Eastern Bloc, to dissuade them from aligning with other communist states. The advisory group recommended an international mechanism that would function somewhere in between providing strictly loaned and strictly granted funds. The UN and United States government published reports expressing support for the creation of a multilateral, concessional lending program for the poorest developing countries. However, the United States was largely unresponsive and ultimately distracted by its involvement in the Korean War and unconvinced that development needed greater financial stimulation. ¹⁶

15. International Development Association. "What is IDA?". World Bank Group. Retrieved 2012-07-01.

16. Gwin, Catherine (1997). "U.S. Relations with the World Bank, 1945-1992". In Kapur, Devesh; Lewis, John P.; Webb, Richard. *The World Bank: Its First Half Century*. Washington, D.C.: The Brookings Institution.

Developing countries grew increasingly frustrated with not being able to afford IBRD lending and perceived the Marshall Plan as a comparatively generous gift to European nations. In the late 1940s and early 1950s, developing countries began calling for the United Nations (UN) to create a development agency that would offer technical support and concessional financing, with a particular desire that the agency adhere to other UN bodies' convention of each country having one vote as opposed to a weighted vote. However, the United States ultimately opposed proposals of that nature. As the United States grew more concerned over the culmination of the Cold War, it made a concession in 1954 at the behest of its Department of State by backing the conception of the International Finance Corporation (IFC). Despite the launch of the IFC in 1956, developing countries persisted in demanding the creation of a new concessional financing mechanism and the idea gained traction within the IBRD. Then-President of the IBRD Eugene R. Black, Sr. began circulating the notion of an International Development Association. Democratic Senator Mike Monroney of Oklahoma supported the idea of concessional lending and entertained the idea of the IBRD conducting such lending. As Chairman of the Senate Subcommittee on International Finance, Monroney proposed a resolution recommending a study of the potential establishment of an International Development Association to be affiliated with the IBRD. Monroney's proposal was favorably received within the United States. The resolution passed the senate in 1958, and then-U.S. Treasury Secretary Robert B. Anderson encouraged other countries to conduct similar studies. In 1959, the World Bank's Board of Governors approved a U.S.-born resolution calling for the drafting of the articles of agreement.

By the end of January 1960, fifteen countries signed the articles of agreement, which established the International Development Association. The association launched in September of that same year with an initial budget of \$913 million (\$7.1 billion in 2012 dollars). Over the next eight months following its launch, the

IDA grew to 51 member states and loaned \$101 million (\$784.2 million in 2012 dollars) to four developing countries. ¹⁷

Bank's Independent Evaluation Group evaluates the IDA. In 2009, the group identified weaknesses in the set of controls used to protect against fraud and corruption in projects supported by IDA lending. In 2011, the group recommended the Bank provide recognition and incentives to staff and management for implementing activities, which implement the Paris Declaration. Aid effectiveness principles of harmonization and alignment, promote greater use of sector-wide approaches to co-ordination and explain the reasons why when a country's financial management system is not used so that the client country may address those shortcomings. It also recommended that the Bank collaborate with development partners to strengthen country-level leadership of development assistance coordination by offering greater financial and technical support. Development economists, such as William Easterly, have conducted research, which ranked the IDA as featuring the most transparency and best practices among donors of development aid.

Researchers from the Center for Global Development expect that the IDA's collection of eligible borrowing countries will decrease by half by the year 2025 (marking the 65th anniversary of the association's establishment) due to graduations and that remaining borrowers will consist primarily of African countries and will face substantial population declines. These changes will imply a need for the association to examine carefully its financial models and business operations to determine an appropriate strategy going forward. The center recommended that the World Bank leadership begin discussing the long-term future of the IDA.

17. *International Development Association*. "History of IDA". *World Bank Group*. Retrieved 2012-07-01.

Governance

The IDA is governed by the World Bank's Board of Governors, which meets annually and consists of one governor per member country (most often the country's finance minister or treasury secretary). The Board of Governors delegates most of its authority over daily matters such as lending and operations to the Board of Directors. The Board of Directors consists of 25 executive directors and is chaired by the President of the World Bank Group. The executive directors collectively represent all 188-member states of the World Bank, although decisions regarding IDA matters concern only the IDA's 172 member states. The president oversees the IDA's overall direction and daily operations. As of July 2012, Jim Yong Kim serves as the President of the World Bank Group. The association and IBRD operate with a staff of approximately 10,000 employees.

Membership

The IDA has 173 member countries, which pay contributions every three years as replenishments of its capital. The IDA lends to 81 borrowing countries, nearly half of which are in Africa. Membership in the IDA is available only to countries who are members of the World Bank, particularly the IBRD.¹ Throughout its lifetime, 36 borrowing countries have graduated from the association, although a number of these countries have relapsed as borrowers after not sustaining their graduate status.

To be eligible for support from the IDA, countries are assessed by their poverty and their lack of creditworthiness for commercial and IBRD borrowing. The association assesses countries based on their per capita income, lack of access to private capital markets, and policy performance in implementing pro-growth and anti-poverty economic or social reforms. As of 2012, to borrow from the IDA's concessional lending programs, a country's gross national income (GNI) per capita must not exceed \$1,175 (in 2010 dollars).¹⁸

18..International Development Association. "Borrowing Countries". World Bank Group. Retrieved 2012-07-01.


Countries graduated from IDA lending

The following countries have graduated from their eligibility for IDA lending.

-  Albania (2008)
-  Azerbaijan (2011)
-  Botswana (1974)
-  Chile (1961)
-  Colombia (1962)
-  Costa Rica (1962)
-  Dominican Republic (1973)
-  Ecuador (1974)
-  Egypt (1999)
-  China (1999)
-  El Salvador (1977)
-  Equatorial Guinea (1999)
-  Indonesia (2008)
-  Jordan (1978)
-  Macedonia (2002)
-  Mauritius (1975)
-  Montenegro (2008)
-  Morocco (1975)
-  Paraguay (1977)
-  Philippines (1993)
-  Saint Kitts and Nevis (1994)
-  Serbia (2007)
-  South Korea (1973)
-  Swaziland (1975)
-  Syria (1974)
-  Thailand (1979)

 Tunisia (1977)

 Turkey (1973)

 India (1994)


Countries relapsed to IDA lending


The following countries have relapsed to their eligibility for IDA lending and have not yet re-graduated or have instead become partially eligible (also referred to as a blend country).

 Cameroon (1994)


 Congo (1994)

 Cote d'Ivoire (1992)

 Honduras (1991)

 Nicaragua (1991)

 Nigeria (1989)

 Papua New Guinea (2003, partially eligible)

 Zimbabwe (1992)

Replenishment rounds

The IDA is a unique part of the World Bank, as it requires continuous replenishment of its resources. Member countries replenish its funds through contributions in addition to supplementary funds provided by the International Bank for Reconstruction and Development and the International Finance Corporation (IFC). Whereas the IBRD acquires most of its funds by raising capital on international financial markets, the IDA heavily depends on contributions from its member states. The IDA received 2 billion in special drawing rights from the IBRD and IFC. Approximately half of the IDA's resources come from the 45 donating member countries. In its early years, the IDA received most of its replenishments from the United Kingdom and United States but because they were not always, reliable sources of funding, other developed nations began to step in and fill the economic gaps not met by these two countries. Every three years, member nations that provide funds to the IDA gather together to replenish the

IDA's resources. These funds come primarily from well-developed countries including the United States, Japan, France, Germany, and the United Kingdom with 58% from the US, 22% from France, and 8% from the UK. As of 2014, there have been 17 IDA replenishment rounds. Fifty-one member countries participated in the IDA's 16th replenishment of \$49.3 billion USD. The IDA's loans and grants are usually not paid in full to the borrower at the outset, but rather disbursed incrementally as needed by the for carrying out the project. Most of the donor countries such as the United States commit letters of credit to the IDA, which bear no interest and are not able to be transferred or revoked, and which are exchanged for cash as needed for project disbursement. Other countries pay their contributions in full on the date of commitment to the IDA so that it may cover its operating expenses. Donors receive no return of funds and repayments from borrowers are again loaned to future projects such that donors will not need to commit those funds again in the future.

Although the IDA's funds are now regularly replenished, this does not happen without some financial and political challenges for the donating countries. When donor countries convene to negotiate the replenishments, there is often intense discussion about redefining the association's goals and objectives or even about reforming the IDA. Due to delays in the United States Congress impeding the approval of IDA funding, the association's members implemented a set of policy triggers outlining the commitment threshold necessary for replenishment to take effect. The threshold imposed a requirement that an aggregate share of 85% in voting stock is necessary for executing replenishment. The threshold was implemented with the aim to compel the United States to participate in replenishment rounds. Though countries intended for the triggers to hold the United States to its commitments, the threshold ultimately provided the United States a de facto veto power over replenishment and capital increase negotiations due to its ability to bring replenishment negotiations to an impasse by threatening to withhold support. The U.S. has used this influence to further its long-term

foreign policy objectives and short-term political and economic goals by imposing conditionality on replenishment negotiations.

The IDA lends to countries with the aim to finance projects that will develop infrastructure and improve education, healthcare, and access to clean water and sanitation facilities, and environmental responsibility. It is considered to be the soft lending window of the World Bank, while the IBRD is considered to be the hard lending window. The association offers grants and loans with maturities ranging from 25 to 40 years, grace periods of 5 to 10 years, and interest rates of 2.8% or 1.25% depending on whether the borrower is a blend country and to which degree it is eligible. Regular IDA-eligible borrowers may take advantage of no-interest loans. Financial resources are allocated to eligible countries based on their success at implementing pro-growth and poverty-reducing domestic policies. The IDA uses the World Bank's Country Policy and Institutional Assessment (CPIA) development indicator to determine each country's place in a resource allocation index. It then prioritizes its lending to those countries, which are indicated to be most promising in terms of favorable policies and aid effectiveness. The IDA adopted the Crisis Response Window in 2007 to enable the rapid provision of emergency financing in response to crises. The association adopted the Immediate Response Mechanism in 2011 to provide IDA borrowers with immediate access to withdraw undisbursed portions of their loans, should a crisis arise that meets the mechanism's criteria.

Africa

Because African countries face some of the most severe poverty and underdevelopment, and because 39 of those countries are the IDA's poorest member states, the association allocates approximately half of the IDA's resources toward financing projects in those countries. As a result of its efforts to improve the region, the IDA has helped bring electricity to an additional 66 million Africans since 1997, helped build or restore 240,000 kilometers of paved roads,

and helped enroll an additional 15 million African children in school since 2002. The IDA was approved in May 2012 to provide \$50 million USD worth of credit to the Women Entrepreneur Development Project as part of an effort to help women in Ethiopia participate in business as skilled employees or leaders. Although the positive outcomes of the IDA's efforts in Africa had been historically slow, the large allocation of funding to African countries led to positive outcomes particularly within agriculture and infrastructure development efforts.

Asia

The IDA's efforts in Asia have been particularly successful. Numerous Asian countries have graduated from the IDA lending program, including the Philippines, China, South Korea, and Thailand. Of the association's borrowing countries, approximately 20 are in Asia. The association's efforts in South Asia have focused primarily on projects for education, healthcare, transportation, agriculture, and energy. Due to rapid growth in Asian countries' populations, some pockets of poverty have emerged. To mitigate this effect, the IDA adopted an economic plan of action which established organizations to improve education and healthcare, with a focus on reducing poverty across Asian nations in ways that are compatible with local culture.

3) International Finance Corporation

The International Finance Corporation (IFC) is an international financial institution that offers investment, advisory, and asset management services to encourage private sector development in developing countries. The IFC is a member of the World Bank Group and is headquartered in Washington, D.C., United States. It was established in 1956 as the private sector arm of the World Bank Group to advance economic development by investing in strictly for-profit and commercial projects that purport to reduce poverty and promote development.

The IFC's stated aim is to create opportunities for people to escape poverty and achieve better living standards by mobilizing financial resources for private enterprise, promoting accessible and competitive markets, supporting businesses and other private sector entities, and creating jobs and delivering necessary services to those who are poverty-stricken or otherwise vulnerable.²²

Since 2009, the IFC has focused on a set of development goals that its projects are expected to target. Its goals are to increase sustainable agriculture opportunities, improve health and education, increase access to financing for microfinance and business clients, advance infrastructure, help small businesses grow revenues, and invest in climate health.²³

The IFC is owned and governed by its member countries, but has its own executive leadership and staff that conduct its normal business operations. It is a corporation whose shareholders are member governments that provide paid-in capital and which have the right to vote on its matters. Originally more financially integrated with the World Bank Group, the IFC was established separately and eventually became authorized to operate as a financially autonomous entity and make independent investment decisions. It offers an array of debt and equity financing services and helps companies face their risk exposures, while refraining from participating in a management capacity.

19. Ottenhoff, Jenny (2011). International Finance Corporation (Report). Center for Global Development. Retrieved 2012-06-05.

20. International Finance Corporation. "IFC History". World Bank Group. Retrieved 2012-06-09.

21. Madura, Jeff (2007). International Financial Management: Abridged 8th Edition. Mason, OH: Thomson South-Western. ISBN 0-324-36563-2.

22. International Finance Corporation. "IFC's Vision, Values, & Purpose". World Bank Group. Retrieved 2012-06-10

23. International Finance Corporation (2012). *IFC Development Goals* (PDF) (Report). World Bank Group. Retrieved 2012-06-09.

The corporation also offers advice to companies on making decisions, evaluating their impact on the environment and society, and being responsible. It advises governments on building infrastructure and partnerships to further support private sector development.

An independent evaluator assesses the corporation each year. In 2011, its evaluation report recognized that its investments performed well and reduced poverty, but recommended that the corporation define poverty and expected outcomes more explicitly to better-understand its effectiveness and approach poverty reduction more strategically. The corporation's total investments in 2011 amounted to \$18.66 billion. It committed \$820 million to advisory services for 642 projects in 2011, and held \$24.5 billion worth of liquid assets. The IFC is in good financial standing and received the highest ratings from two independent credit rating agencies in 2010 and 2011.

Background

The World Bank and International Monetary Fund were designed by delegates at the Bretton Woods conference in 1944 and the World Bank, then consisting of only the International Bank for Reconstruction and Development, became operational in 1946. Robert L. Garner joined the World Bank in 1947 as a senior executive and expressed his view that private business could play an important role in international development. In 1950, Garner and his colleagues proposed establishing a new institution for making private investments in the developing countries served by the Bank. The U.S. government encouraged the idea of an international corporation working in tandem with the World Bank to invest in private enterprises without accepting guarantees from governments, without managing those enterprises, and by collaborating with third party investors. When describing the IFC in 1955, World Bank President Eugene R. Black said that the IFC would only invest in private firms, rather than make loans to governments, and it would not manage the projects in which it invests.²⁴

In 1956 the International Finance Corporation became operational under the leadership of Garner. It initially had 12 staff members and \$100 million (\$844.9 million in 2012 dollars) in capital. The corporation made its inaugural investment in 1957 by making a \$2 million (\$16.4 million in 2012 dollars) loan to a Brazil-based affiliate of Siemens & Halske (now Siemens AG).²⁵

In 2007, IFC bought 18% stake in the Indian Financial firm, Angel Broking.¹ In December 2015 IFC supported Greek banks with 150 million Euros by buying shares in four of them: Alpha Bank (60 million), Euro bank (50 million), Piraeus Bank (20 million) and National Bank of Greece (20 million).²⁶

Governance

The IFC is governed by its Board of Governors, which meets annually and consists of one governor per member country (most often the country's finance minister or treasury secretary). Each member typically appoints one governor and one alternate. Although corporate authority rests with the Board of Governors, the governors delegate most of their corporate powers and their authority over daily matters such as lending and business operations to the Board of Directors. The IFC's Board of Directors consists of 25 executive directors who meet regularly and work at the IFC's headquarters, and is chaired by the President of the World Bank Group. The executive directors collectively represent all 184-member countries. When the IFC's Board of Directors votes on matters brought before it, each executive

24. Jacks, Allen (1955-09-17). "World Bank Head Sees IFC Start in Early '56". *The Washington Post*. p. 17.

25. "CPI Inflation Calculator". U.S. Bureau of Labor Statistics. Retrieved 2012-06-20

26 million". *Intelligent*. 8 December 2015. Retrieved 15 December 2015.

director's vote is weighted according to the total share capital of the member countries represented by that director. The IFC's Executive Vice President and CEO oversee its overall direction and daily operations. As of October 2012, 64 serves as the Executive Vice President and CEO of the IFC. President of the World Bank Group does not exist)"Jim Yong Kim appointed 64 to serve as the new Executive Vice President and CEO of the IFC. CAI is a Chinese citizen who formerly served as a managing director for does not exist)"Goldman Sachs and has over 20 years of financial sector experience. 27-28

Although the IFC coordinates its activities in many areas with the other World Bank Group institutions, it generally operates independently as it is a separate entity with legal and financial autonomy, established by its own Articles of Agreement. The corporation operates with a staff of over 3,400 employees, of which half are stationed in field offices across its member nations.

Services

Investment services

The IFC's investment services consist of loans, equity, trade finance, syndicated loans, structured and securitized finance, client risk, management services, treasury services, and liquidity management. In its fiscal year 2010, the IFC invested \$12.7 billion in 528 projects across 103 countries. Of that total investment commitment, approximately 39% (\$4.9 billion) was invested into 255 projects across 58 member nations of the World Bank's International Development Association (IDA).

The IFC makes loans to businesses and private projects generally with maturities of seven to twelve years. It determines a suitable repayment schedule and grace period for each loan individually to meet borrowers' currency and cash flow requirements.

27. "UPDATE 1-World Bank taps Jin-Yong Cai to head private sector lender". *Reuters*. 2012-08-10. Retrieved 2012-08-12.

28 "Chinese national to head World Bank arm". *The Indian Express*. 2012-08-12. Retrieved 2012-08-12.

The IFC may provide longer-term loans or extend grace periods if a project is deemed to warrant it. Leasing companies and financial intermediaries may also receive loans from the IFC. Though loans have traditionally been denominated in hard currencies, the IFC has endeavored to structure loan products in local currencies. Its disbursement portfolio included loans denominated in 25 local currencies in 2010, and 45 local currencies in 2011, funded largely through swap markets. Local financial markets development is one of IFC's strategic focus areas. In line with its AAA rating, it has strict concentration, liquidity, asset-liability and other policies. The IFC committed to approximately \$5.7 billion in new loans in 2010, and \$5 billion in 2011.

Although the IFC's shareholders initially only allowed it to make loans, the IFC was authorized in 1961 to make equity investments, the first of which was made in 1962 by taking a stake in FEMSA, a former manufacturer of auto parts in Spain that is now part of Bosch Spain. The IFC invests in businesses' equity either directly or via private equity funds, generally from five up to twenty percent of a company's total equity. IFC's private equity portfolio currently stands at roughly \$3.0 billion committed to about 180 funds. The portfolio is widely distributed across all regions including Africa, East Asia, South Asia, Eastern Europe, Latin America and the Middle East, and recently has invested in Small Enterprise Assistance Funds' (SEAF) Caucasus Growth Fund, Aureos Capital's Kula Fund II (Papua New Guinea, Fiji, Pacific Islands) and Leopard Capital's Haiti Fund.

Other equity investments made by the IFC include preferred equity, convertible loans, and participation loans. The IFC prefers to invest for the long-term, usually for a period of eight to fifteen years, before exiting through the sale of shares on a domestic stock exchange, usually as part of an initial public offering. When the IFC invests in a company, it does not assume an active role in management of the company.

Through its Global Trade Finance Program, the IFC guarantees trade payment obligations of more than 200 approved banks in over 80 countries to mitigate risk for international transactions. The Global Trade Finance Program provides guarantees to cover payment risks for emerging market banks regarding promissory notes, bills of exchange, letters of credit, bid and performance bonds, supplier credit for capital goods imports, and advance payments. The IFC issued \$3.46 billion in more than 2,800 guarantees in 2010, of which over 51% targeted IDA member nations. In its fiscal year 2011, the IFC issued \$4.6 billion in more than 3,100 guarantees. In 2009, the IFC launched a separate program for crisis response, known as its Global Trade Liquidity Program, which provides liquidity for international trade among developing countries. Since its establishment in 2009, the Global Trade Liquidity Program assisted with over \$15 billion in trade in 2011.

The IFC operates a Syndicated Loan Program in an effort to mobilize capital for development goals. The program was created in 1957 and as of 2011 has channeled approximately \$38 billion from over 550 financial institutions toward development projects in over 100 different emerging markets. The IFC syndicated a total of \$4.7 billion in loans in 2011, twice that of its \$2 billion worth of syndications in 2010. Due to banks retrenching from lending across borders in emerging markets, in 2009 the IFC started to syndicate parallel loans to the international financial institutions and other participants.

To service clients without ready access to low-cost financing, the IFC relies on structured or securitized financial products such as partial credit guarantees, portfolio risk transfers, and Islamic finance. The IFC committed \$797 million in the form of structured and securitized financing in 2010. For companies that face difficulty in obtaining financing due to a perception of high credit risk, the IFC securitizes assets with predictable cash flows, such as mortgages, credit cards, loans, corporate debt instruments, and revenue streams, in an effort to enhance those companies' credit.

Financial derivative products are made available to the IFC's clients strictly for hedging interest rate risk, exchange rate risk, and commodity risk exposure. It serves as an intermediary between emerging market businesses and international derivatives market makers to increase access to risk management instruments.

The IFC fulfills a treasury role by borrowing international capital to fund lending activities. It is usually one of the first institutions to issue bonds or to do swaps in emerging markets denominated in those markets' local currencies. The IFC's new international borrowings amounted to \$8.8 billion in 2010 and \$9.8 billion in 2011. The IFC Treasury actively engages in liquidity management in an effort to maximize returns and assure that funding for its investments is readily available while managing risks to the IFC.

Advisory services

In addition to its investment activities, the IFC provides a range of advisory services to support corporate decision making regarding business, environment, social impact, and sustainability. The IFC's corporate advice targets governance, managerial capacity, scalability, and corporate responsibility. It prioritizes the encouragement of reforms that improve the trade friendliness and ease of doing business in an effort to advise countries on fostering a suitable investment climate. It also offers advice to governments on infrastructure development and public-private partnerships. The IFC attempts to guide businesses toward more sustainable practices particularly with regards to having good governance, supporting women in business, and proactively combating climate change.

Asset Management Company

The IFC established IFC Asset Management Company LLC (IFC AMC) in 2009 as a wholly owned subsidiary to manage all capital funds to be invested in emerging markets. The AMC manages capital mobilized by the IFC as well as by third parties such as sovereign or pension funds, and other development financing

organizations. Despite being owned by the IFC, the AMC has investment decision autonomy and is charged with a fiduciary responsibility to the four individual funds under its management. It also aims to mobilize additional capital for IFC investments as it can make certain types of investments, which the IFC cannot. As of 2011, the AMC managed the IFC Capitalization Fund (Equity) Fund, L.P., the IFC Capitalization Fund, L.P., the IFC African, Latin American, and Caribbean Fund, L.P., and the Africa Capitalization Fund, Ltd. The IFC Capitalization (Equity) Fund holds \$1.3 billion in equity, while the IFC Capitalization (Subordinated Debt) Fund is valued at \$1.7 billion. The IFC African, Latin American, and Caribbean Fund were created in 2010 and is worth \$1 billion. As of March 2012, the ALAC Fund has invested a total of \$349.1 million into twelve businesses. The Africa Capitalization Fund was set up in 2011 to invest in commercial banks in both Northern and Sub-Saharan Africa and its commitments totaled \$181.8 million in March 2012. As of 2012, 68 serves as CEO of the AMC.

Financial performance

The IFC prepares does not exist)"consolidated financial statements in accordance with United States GAAP which are audited by KPMG. It reported income before grants to IDA members of \$2.18 billion in fiscal year 2011, up from \$1.95 billion in fiscal 2010 and \$299 million in fiscal 2009. The increase in income before grants is ascribed to higher earnings from the IFC's investments and from higher service fees. The IFC reported a partial offset from lower liquid asset trading income, higher administrative costs, and higher advisory service expenses. The IFC made \$600 million in grants to IDA countries in fiscal 2011, up from \$200 million in fiscal 2010 and \$450 million in fiscal 2009. The IFC reported a net income of \$1.58 billion in fiscal year 2011. In previous years, the IFC had reported a net loss of \$151 million in fiscal 2009 and \$1.75 billion in fiscal 2010. The IFC's total capital amounted to \$20.3 billion in 2011, of which \$2.4 billion was paid-in capital from member countries, \$16.4 billion was retained earnings,

and \$1.5 billion was accumulated other comprehensive income. The IFC held \$68.49 billion in total assets in 2011.

4) Multilateral Investment Guarantee Agency

The Multilateral Investment Guarantee Agency (MIGA) is an international financial institution, which offers political risk insurance and credit enhancement guarantees. Such guarantees help investors protect foreign direct investments against political and non-commercial risks in developing countries.^[1] MIGA is a member of the World Bank Group and is headquartered in Washington, D.C., United States. It was established in 1988 as an investment insurance facility to encourage confident investment in developing countries.^[2] MIGA's stated mission is "to promote foreign direct investment into developing countries to support economic growth, reduce poverty, and improve people's lives "The agency focuses on member countries of the International Development Association and countries affected by armed conflict. It targets projects that endeavor to create new jobs, develop infrastructure, generate new tax revenues, and take advantage of natural resources through sustainable policies and programs. 29

MIGA is owned and governed by its member states, but has its own executive leadership and staff which carry out its daily operations. Its shareholders are member governments, which provide paid-in capital and have the right to vote on its matters. It insures long-term debt and equity investments as well as other assets and contracts with long-term periods. An independent evaluator assesses the agency each year.

29. Multilateral Investment Guarantee Agency. "News & Broadcast: MIGA (Multilateral Investment Guarantee Agency)". World Bank Group. Retrieved 2012-06-27.

Background

In September 1985, the Board of Governors of the World Bank endorsed the Convention establishing the Multilateral Investment Guarantee Agency. MIGA established and became operational activities on April 12, 1988 under the leadership of then-Executive Vice President 70, becoming the fifth member institution of the World Bank Group. MIGA initially had \$1 billion (\$1.94 billion in 2012 dollars) in capital and 29 member states. All members of the does not exist)"International Bank for Reconstruction and Development (IBRD) were eligible to become members of the agency. MIGA was established as an effort to complement existing sources of non-commercial risk insurance for investments in developing countries, and thereby improve investor confidence. The agency's mandate to be apolitical has been said to be an advantage over private and national risk insurance markets. By serving as a multilateral guarantor, the agency reduces the likelihood of confrontations among the investor's country and the host country. MIGA's inaugural investment guarantees were issued in 1990 to cover \$1.04 billion (\$1.83 billion in 2012 dollars worth of foreign direct investment (FDI) comprising four individual projects. The agency also issued its first reinsurance contracts signed in collaboration with Export Development Canada and the United States' Overseas Private Investment Corporation (OPIC). That same year, MIGA held a conference in Ghana to promote investment. The agency joined the Berne Union, an international community of export credit and investment insurance providers in 1994. In 1997, MIGA issued the inaugural contract under its Cooperative Underwriting Program to support an energy project in Indonesia. In collaboration with the European Union Investment Trust Fund for Bosnia and Herzegovina, the agency set up a fund for investment guarantees amounting to \$12 million (\$17 million in 2012 dollars. The agency also established the West Bank and Gaza Investment Guarantee Trust Fund with a capacity of \$20 million (\$29 million in 2012 dollars. In 1998, the Council of Governors of MIGA adopted a resolution establishing a general capital increase of

\$850 million (\$1.2 billion in 2012 dollars, and transferring a grant of \$150 million (\$212 million in 2012 dollars from the IBRD. MIGA exceeded \$1 billion (\$1.4 billion in 2012, dollars in investment guarantees, within a single year for the first time in 1999. The agency also approved an Environmental Assessment and Disclosure Policy and began attempting to implement such standards for new projects.

In 2000, MIGA paid its first insurance claim since the agency's founding. In 2001, MIGA's issuance of new investment guarantees grew to \$2 billion. The agency launched its Small Investment Program in 2005 in an effort to promote investment among small and medium enterprises. That same year, MIGA set up its Afghanistan Investment Guarantee Facility in an effort to promote FDI into Afghanistan. In 2007, MIGA issued investment guarantees for a Djibouti port, marking its first support in the form of Islamic finance. The agency also launched PRI-Center.com as a portal for information on political risk management and investment insurance, which also contains its FDI information services. In 2009, the Board of Directors enacted changes to MIGA's operating procedures and authorized coverage for default of sovereign financial obligations. The agency also launched an annual publication titled World Investment and Political Risk, which reports on trends in worldwide investment and corporate perceptions of prospects and risk, as well as shifts in the political risk insurance industry.

Although once dominated by large public and multilateral underwriters, private insurance firms accounted for approximately half of the political risk insurance market in 2007. As a result, MIGA has paid closer attention to exceptionally risky countries that have little appeal to foreign investors, and has insured projects among nations in the global south. MIGA conducted a survey in 2010, which showed that political risk is the most important deterrent of long-term foreign direct investment in developing countries, even more than economic uncertainty and poor public infrastructure. MIGA's Council of Governors amended the agency's convention in 2010 in an attempt to improve the organization's

effectiveness by expanding the range of investments eligible for political risk insurance. ³⁰⁻³¹

The World Bank's Independent Evaluation Group evaluates MIGA each year. In 2011 the group published an evaluation report titled "MIGA's Financial Sector Guarantees in a Strategic Context" in which it recommended the agency take greater advantage of the expanded range of eligible investments allowed by its recent convention amendments, citing a significant capacity not yet fully exploited. The group also strongly advised MIGA to measure individual projects' contributions (or costs) to MIGA's income to better identify how specific projects may affect its income and make more-selective decisions about which projects to underwrite.

Governance

MIGA is governed by its Council of Governors, which represents its member countries. The Council of Governors holds corporate authority, but primarily delegates such powers to MIGA's Board of Directors. The Board of Directors consists of 25 directors and votes on matters brought before MIGA. Each director's vote is weighted in accordance with the total share capital of the member nations that director represents. MIGA's board is stationed at its Washington, D.C. headquarters where it meets regularly and oversees the agency's activities. The agency's Executive Vice President directs its overall strategy and manages its daily operations. As of 15 July 2013, 72 serves as Executive Vice President of MIGA.

30 "MIGA Significantly Expands Pool of Eligible Investments" (Press release). Multilateral Investment Guarantee Agency. 2010-11-15. Retrieved 2012-06-26.

31 Carr, Mathew (2012-05-10). "Political-risk insurer underused as climate talks fail". Bloomberg. Retrieved 2012-07-06.

Membership

Its 181-member governments, own MIGA consisting of 156 developing and 25 industrialized countries. The members are composed of 180 does not exist)"United Nations member states plus Kosovo. Membership in MIGA is available only to countries who are members of the World Bank, particularly the International Bank for Reconstruction and Development.

As of 2015, the seven World Bank member states that are not MIGA members are Brunei, Kiribati, Marshall Islands, San Marino, Somalia, Tonga, and Tuvalu. (The UN states that are non-members of the World Bank, and thus MIGA, are Andorra, Cuba, Liechtenstein, Monaco, Nauru, and North Korea.) The Holy See and Palestine are also non-MIGA members. Bhutan is the most recent country to have joined MIGA, having done so in December 2014.

5)International Centre for Settlement of Investment Disputes

The International Centre for Settlement of Investment Disputes (ICSID) is an international arbitration institution established in 1965 for legal dispute resolution and conciliation between international investors. The ICSID is part of and funded by the World Bank Group, headquartered in Washington, D.C., in the United States. It is an autonomous, multilateral specialized institution to encourage international flow of investment and mitigate non-commercial risks by a treaty drafted by the International Bank for Reconstruction and Development's executive directors and signed by member countries. ³²⁻³³

32. International Centre for Settlement of Investment Disputes. "About ICSID". World Bank Group. Retrieved 25 July 2012.

33. ^b International Centre for Settlement of Investment Disputes. "Organizational Structure of ICSID". World Bank Group. Retrieved 25 July 2012.

As of May 2016, there were 153 contracting member states agree to enforce and uphold arbitral awards in accordance with the ICSID Convention. The center performs advisory activities and maintains several publications.

Partners

There are tens of thousands of donor-funded development projects worldwide, each governed by countless demands, guidelines and procedures designed to protect the projects and ensure that aid gets to the poor. Experience shows that capacity in developing countries can be improved and strengthened quickly when donors better coordinate their activities and harmonize their procedures.

As such, the World Bank works with other international institutions and donors, civil society and professional and academic associations to improve the coordination of aid policies and practices in countries, at the regional level and at the global level.

Partnerships at Work

The adoption of the Millennium Development Goals (MDGs) in 2000 solidified an historic global partnership to focus on reaching seven specific targets to reduce poverty, hunger, disease and illiteracy. The eighth goal, Develop a Global Partnership for Development by 2015, identifies the means to achieve the other seven.

History

In the 1950s and 1960s, the Organization for European Economic Cooperation (now the Organization for Economic Co-operation and Development) had made several attempts to create a framework for protecting international investments, but its efforts revealed conflicting views on how to provide compensation for the expropriation of foreign direct investment. In 1961, then-General Counsel of the International Bank for Reconstruction and Development (IBRD) Aron Broches

developed the idea for a multilateral agreement on a process for resolving individual investment disputes on a case by case basis as opposed to imposing outcomes based on standards. Broches held conferences to consult legal experts from all parts of the world, including Europe, Africa, and Asia, to discuss and compose a preliminary agreement. The IBRD staff wrote an official draft of the agreement and consulted with legal representatives of the IBRD's board of directors to finalize the draft and have it approved. The board of directors approved the final draft of the agreement, titled Convention on the Settlement of Investment Disputes between States and Nationals of Other States, and the Bank president disseminated the convention to its member states for signature on 18 March 1965. Twenty states immediately ratified the convention. The convention establishing the ICSID entered into force on 14 October 1966.³⁴⁻³⁵

Bilateral investment treaties (BITs) proliferated during the first decade of the 21st century, reaching more than 2,500 by 2007. Many such treaties contain text that refers present and future investment disputes to the ICSID.³⁶

Statistical details of Cases

From its launch to 30 June 2012, the ICSID has registered 390 dispute cases. The ICSID's caseload consisted of 88% convention arbitration cases, 2% convention conciliation cases, as well as 9% additional facility arbitration cases, and 1% additional facility conciliation cases. As of 30 June 2012, the ICSID's registered cases are distributed across the following economic sectors ; as such oil, gas, and mining (25%), electricity and other energy (13%), other industries (12%), transportation industry (11%), construction industry (7%),

34.Reed, Lucy; Paulsson, Jan; Blackaby, Nigel (2010).Guide to ICSID Arbitration, 2nd Edition. The Hague, Netherlands: Kluwer Law International. p. 468. ISBN 978-9-04-113401-1.

35. International Centre for Settlement of Investment Disputes (2006). ICSID Convention, Regulations and Rules (PDF) (Report). World Bank Group. p. 128. Retrieved 25 July 2012.

36.Weisbrot, Mark (10 July 2007). "ICSID in the crosshairs: Bolivia, Venezuela and Nicaragua slam the door" (in French). RISAL. Retrieved 27 July 2012.

financial industry (7%), information industry and communication industry (6%), water industry, sanitation, and food protection (6%), agriculture, fishing, and forestry (5%), services and trade (4%), and tourism industry (4%).³⁷

As of 27 July 2012, 246 of ICSID's 390 registered cases were concluded. Of the outcomes for arbitration proceedings as of 30 June 2012, the ICSID's tribunal has resolved 62% of disputes, while 38% have been settled or discontinued. Conciliation commission reports were issued for 67% of the conciliation proceedings, while 33% of proceedings were discontinued. As of 14 May 2016, 362 of 574 (62%) registered arbitration cases were concluded.³⁸ Conciliation commission reports were issued for 67% of the conciliation proceedings, while 33% of proceedings were discontinued. In 75% of the conciliation reports, parties failed to reach agreement, and only 25% recorded agreement among parties.³⁹

As of 2012 Impregilo S.p.A was the claimant which had filed the most applications. The following law firms had served the most times in ICSID cases in alpha order: Arnold & Porter LLP, Freshfields Bruckhaus Deringer LLP, King & Spalding LLP, Latham & Watkins LLP, Shearman & Sterling LLP, Sidley Austin LLP and White & Case LLP.

As of 2012 only two governments, Gabon and Romania, had ever filed an ICSID case against an investor. States appearing most often as a respondent were in descending order: Argentina 49, Venezuela 36, Egypt 17, Ecuador 12, Congo 12, Peru 11 and Ukraine 10 times. Between 2009 and 2012 legal representation cost between US\$ 1 and 7.6 million. The approximate duration of a case was 3.6 years.⁴⁰

37. International Centre for Settlement of Investment Disputes (2012). The ICSID Caseload – Statistics (Issue 2012)(Report). World Bank Group. Retrieved 25 July 2012.

38. Cases". International Centre for Settlement of Investment Disputes. 14 May 2016. Retrieved 14 May 2016.

39. List of Concluded Cases". World Bank Group. Retrieved 26 July 2012.

40.. Inna Uchkunova (25 October 2012). "ICSID: Curious Facts". Kluwer Arbitration Blog. Retrieved 3 January 2015

Governance

Its Administrative Council, which meets annually and elects the center's Secretary-General, governs the ICSID and Deputy Secretary-General, approves rules and regulations, conducts the center's case proceedings, and approves the center's budget and annual report. The council consists of one representative from each of the center's contracting member states and is chaired by the President of the World Bank Group, although the president may not vote. The ICSID's normal operations are carried out by its Secretariat, which comprises 40 employees and is led by the Secretary-General of the ICSID. The Secretariat provides support to the Administrative Council in conducting the center's proceedings. It also manages the center's Panel of Conciliators and Panel of Arbitrators. Each contracting member state may appoint four persons to each panel. In addition to serving as the center's principal, the Secretary-General is responsible for legally representing the ICSID and serving as the registrar of its proceedings. As of 2012, Meg Kin near serves as the center's Secretary-General.

Membership


CSID's 161 member states, which have signed the center's convention, include 160 United Nations member states plus Kosovo. Of these member states, only 153 are "contracting member states", that is they have ratified the contract.¹ Former members are Bolivia, Ecuador (withdrew 2009),⁴¹ and Venezuela, which withdrew in 2012.⁴² All ICSID contracting member states, whether or not they are parties to a given dispute, are required by the ICSID Convention to recognize and enforce ICSID arbitral awards.

41.Tawil, Guido Santiago (2011). "On the Internationalization of Administrative Contracts, Arbitration and the Calvo Doctrine". In Jan Berg, Albert. *Arbitration Advocacy in Changing Times* 15. Kluwer Law International. pp. 345-346. Ecuador notified its withdrawal from the ICSID Convention on 6 July 2009.

42.Eljuri, Elisabeth (January 2012). "Venezuela denounces the ICSID Convention". Norton Rose. Retrieved 19 February 2012

Non-contracting signatories

The following member states have signed the ICSID convention (date in parentheses), but have not ratified it.

 Belize (1986)

 Dominican Republic (2000)

 Ethiopia (1965)

 Guinea-Bissau (1991)

 Kyrgyzstan (1995)

 Namibia (1998)

 Russia (1992)

 San Marino (2014)

 Thailand (1985)

Non members

Brazil, Mexico, India and South Africa are countries with large economies that have never been ICSID members.

Activities

The ICSID does not conduct arbitration or conciliation proceedings itself, but offers institutional and procedural support to conciliation commissions, tribunals, and other committees, which conduct such matters. The center has two sets of rules that determine how cases would be initiated and conducted under the ICSID's Conventions, Regulations and Rules or the ICSID's additional Facility Rules. To be processed in accordance with the ICSID Convention, a legal dispute has to exist between one of the center's contracting member states and a national of another contracting member state. It must also be of a legal nature and relate directly to an

investment. A case can be processed under the ICSID Additional Facility Rules if one of the parties to the dispute is either not a contracting member state or a national of a contracting member state. However, most cases are arbitrated under the ICSID Convention. Recourse to ICSID conciliation and arbitration is voluntary. However, once the parties have consented to arbitration under the ICSID Convention, neither party can unilaterally withdraw its consent.

The ICSID Secretariat may also administer dispute resolution proceedings under other treaties and regularly assists tribunals or disputing parties in arbitrations among investors and states under the United Nations Commission on International Trade Law (UNCTARL)'s arbitration regulations. The center provides administrative and technical support for a number of international dispute resolution proceedings through alternative facilities such as the Permanent Court of Arbitration in The Hague, Netherlands, the London Court of International Arbitration, and the International Chamber of Commerce in Paris, France.

The ICSID also conducts advisory activities and research and publishes *Investment Laws of the World* and *Investment Treaties*.^[16] Since April 1986, the center has published a semi-annual law journal entitled *ICSID Review: Foreign Investment Law Journal*.

Although the ICSID's proceedings generally take place in Washington, D.C. parties may agree that proceedings be held at one of a number of possible alternative locations including the Permanent Court of Arbitration, the Regional Arbitration Centre of the Asian-African Legal Consultative Committee in Cairo in Kuala Lumpur, or in Lagos, the Australian Centre for International Commercial Arbitration in Melbourne, the Australian Commercial Disputes Centre in Sydney, the Singapore International Arbitration Centre, the Gulf Cooperation Council Commercial Arbitration Centre in Bahrain, the German Institution of Arbitration, the Maxwell Chambers in Singapore, the Hong Kong International Arbitration

Centre, and the Centre for Arbitration and Conciliation at the Chamber of Commerce of Bogota.⁴⁵

Development goals of the world bank

Various developments have brought the Millennium Development Goals targets for 2015 within reach in some cases. For the goals to be realized, six criteria must be met: stronger and more inclusive growth in Africa and fragile states, more effort in health and education, integration of the development and environment agendas, more as well as better aid, movement on trade negotiations, and stronger and more focused support from multilateral institutions like the World Bank.

Eradicate Extreme Poverty and Hunger:

From 1990 through 2004, the proportion of people living in extreme poverty fell from almost a third to less than a fifth. Although results vary widely within regions and countries, the trend indicates that the world as a whole can meet the goal of halving the percentage of people living in poverty. Africa's poverty, however, is expected to rise, and most of the 36 countries where 90% of the world's undernourished children live are in Africa. Less than a quarter of countries are on track for achieving the goal of halving under-nutrition.

Achieve Universal Primary Education:

The percentage of children in school in developing countries increased from 80% in 1991 to 88% in 2005. Still, about 72 million children of primary school age, 57% of them girls, were not being educated as of 2005.

45. International Centre for Settlement of Investment Disputes. "Institutional Arrangements". World Bank Group. Retrieved 27 July 2012.

Promote Gender Equality:

The tide is turning slowly for women in the labor market, yet far more women than men- worldwide more than 60% – are contributing but unpaid family workers. The World Bank Group Gender Action Plan was created to advance women's economic empowerment and promote shared growth.

Reduce Child Mortality:

There is some improvement in survival rates globally; accelerated improvements are needed most urgently in South Asia and Sub-Saharan Africa. An estimated 10 million-plus child under five died in 2005; most of their deaths were from preventable causes.

Improve Maternal Health:

Almost the entire half million women who die during pregnancy or childbirth every year live in Sub-Saharan Africa and Asia. Numerous causes of maternal death require a variety of health care interventions to be made widely accessible.

Combat HIV/AIDS, Malaria, and Other Diseases:

Annual numbers of new HIV infections and AIDS deaths have fallen, but the number of people living with HIV continues to grow. In the eight worst-hit southern African countries, prevalence is above 15 percent. Treatment has increased globally, but still meets only 30 percent of needs (with wide variations across countries). AIDS remains the leading cause of death in Sub-Saharan Africa (1.6 million deaths in 2007). There are 300 to 500 million cases of malaria each year, leading to more than 1 million deaths. Nearly all the cases and more than 95 percent of the deaths occur in Sub-Saharan Africa.

Ensure Environmental Sustainability:

Deforestation remains a critical problem, particularly in regions of biological diversity, which continues to decline. Greenhouse gas emissions are increasing faster than energy technology advancement.

Develop a Global Partnership for Development:

Donor countries have renewed their commitment. Donors have to fulfill their pledges to match the current rate of core program development. Emphasis is being placed on the Bank Group's collaboration with multilateral and local partners to quicken progress toward the MDGs' realization. To make sure that World Bank-financed operations do not compromise these goals but instead add to their realization, environmental, social and legal Safeguards were defined. However, these Safeguards have not been implemented entirely yet. At the World Bank's annual meeting in Tokyo 2012 a review of these Safeguards has been initiated which was welcomed by several civil society organizations.

Leadership



Jim Yong Kim, the current President of the World Bank Group

The President of the Bank is the president of the entire World Bank Group. The president, currently Jim Yong Kim, is responsible for chairing the meetings of the Boards of Directors and for overall management of the Bank. Traditionally, the

President of the Bank has always been a US citizen nominated by the United States, the largest shareholder in the bank (the Managing Director of the International Monetary Fund having always been a European). The nominee is subject to confirmation by the Board of Executive Directors, to serve for a five-year, renewable term. While most World Bank presidents have had banking experience, some have not.

The vice presidents of the Bank are its principal managers, in charge of regions, sectors, networks and functions. There are two Executive Vice Presidents, three Senior Vice Presidents, and 24 Vice Presidents.

The Boards of Directors consist of the World Bank Group President and 25 Executive Directors. The President is the presiding officer, and ordinarily has no vote except a deciding vote in case of an equal division. The Executive Directors as individuals cannot exercise any power nor commit or represent the Bank unless specifically authorized by the Boards to do so. With the term beginning 1 November 2010, the number of Executive Directors increased by one, to 25.

List of presidents of World Bank

Name	Dates	Nationality	Background
Eugene Meyer	1946– 1946	 United States	Newspaper publisher and Chairman of the Federal Reserve
John McCloy	J. 1947– 1949	 United States	Lawyer and US Assistant Secretary of War
Eugene Black, Sr.	R. 1949– 1963	 United States	Bank executive with Chase and executive director with the World Bank
George Woods	1963– 1968	 United States	Bank executive with First Boston Corporation
Robert McNamara	1968– 1981	 United States	Former US Defense Secretary, business executive with Ford Motor Company

Alden W. Clausen	1981–1986	 United States	Lawyer, bank executive with Bank of America
Barber Conable	1986–1991	 United States	New York State Senator and US Congressman
Lewis T. Preston	1991–1995	 United States	Bank executive with J.P. Morgan
Sir James Wolfensohn	1995–2005	 United States  Australia (prev.)	Wolfensohn was a naturalised American citizen before taking office. Corporate lawyer and banker
Paul Wolfowitz	2005–2007	 United States	Various cabinet and government positions; US Ambassador to Indonesia, US Deputy Secretary of Defense
Robert Zoellick	2007–2012	 United States	Deputy Secretary of State and US Trade Representative
Jim Yong Kim	2012–present	 United States	Former Chair of the Department of Global Health and Social Medicine at Harvard, president of Dartmouth College

World Bank Chief Economist

- Hollis B. Chenery (1972–1982)
- Anne Osborn Krueger (1982–1986)
- Stanley Fischer (1988–1990)
- Lawrence Summers (1991–1993)
- Michael Bruno (1993–1996)
- Joseph E. Stiglitz (1997–2000)
- Nicholas Stern (2000–2003)
- François Bourguignon (2003–2007)

- Justin Yifu Lin (June 2008 – 2012)
- Kaushik Basu (September 2012-)

Boards of Governors

The Boards of Governors consist of one Governor and one Alternate Governor appointed by each member country. The office is usually held by the country's minister of finance, governor of its central bank, or a senior official of similar rank. The Governors and Alternates serve for terms of five years and can be reappointed.

If the country is a member of the Bank and is also a member of the International Finance Corporation (IFC) or the International Development Association (IDA), then the appointed Governor and his or her alternate serve *ex-officio* as the Governor and Alternate on the IFC and IDA Boards of Governors. They also serve as representatives of their country on the Administrative Council of the International Center for Settlement of Investment Disputes (ICSID) unless otherwise noted. MIGA Governors and Alternates are appointed separately. All powers of the Bank are vested in the Boards of Governors, the Bank's senior decision-making body according to the Articles of Agreement. However, the Boards of Governors has delegated all powers to the Executive Directors except those mentioned in the Articles of Agreement. These powers include:

- Admit and suspend members;
- Increase or decrease the authorized capital stock;
- Determine the distribution of the net income of the Bank;
- Decide appeals from interpretations of the Articles of Agreement by the Executive Directors;
- Make formal comprehensive arrangements to cooperate with other international organizations;
- Suspend permanently the operations of the Bank;

- Increase the number of elected Executive Directors; and
- Approve amendments to the Articles of Agreement.

Governors & Alternates

- IBRD/IDA/IFC Governors & Alternates
- MIGA Governors & Alternates

Annual Meetings of the Board of Governors

- Annual & Spring Meetings
- Summary Proceedings
- Development Committee
- Program of Seminars
- Governors Videos and Statements

Boards of Directors

The Boards of Directors consist of the World Bank Group President and 25 Executive Directors. The President is the presiding officer, and ordinarily has no vote except a deciding vote in case of an equal division. See the President's contract. The Executive Directors as individuals cannot exercise any power nor commit or represent the Bank unless specifically authorized by the Boards to do so. With the term beginning November 1, 2010, the number of Executive Directors increased by one, totaling 25.

Alternates to Executive Directors have full power to act in the absence of their respective Executive Directors. Furthermore, Senior Advisors and Advisors assist the Executive Directors in their work, who can along with the Alternates to Executive Directors, attend most Board meetings in an advisory capacity, without voting rights.

Voting Powers

The World Bank and the IMF have adopted a weighted system of voting. According to the IBRD Articles of Agreement, membership in the Bank is open to all members of the IMF. A country applying for membership in the Fund is required to supply data on its economy, which are compared with data from other member countries whose economies are similar in size. A quota is then assigned, equivalent to the country's subscription to the Fund, and this determines its voting power in the Fund.

Each new member country of the Bank is allotted 250 votes plus one additional vote for each share it holds in the Bank's capital stock. The quota assigned by the Fund is used to determine the number of shares allotted to each new member country of the Bank.

Member countries are allocated votes at the time of membership and subsequently for additional subscriptions to capital. Votes are allocated differently in each organization, and result in different voting powers.

The Corporate Secretariat is responsible for coordinating the process for members to complete their periodic capital increases in IBRD, IDA, IFC, and MIGA. It provides advice on the procedures for subscribing to additional shares as authorized under resolutions approved by the Boards of Governors, including required documentation and capital subscriptions payments.









































List of 20 largest countries by voting power in each World Bank institution

The following table are amounts for 20 largest countries by voting power in the following World Bank institutions as of December 2014 or March 2015: the International Bank for Reconstruction and Development (IBRD), the International Finance Corporation (IFC), the International Development Association (IDA), and the Multilateral Investment Guarantee Agency (MIGA).

The 20 Largest Countries by voting power (Number of Votes)

Rank	Country	IBRD	Country	IFC	Country	IDA	Country	MIG A
	<i>World</i>	2,201,754	<i>World</i>	2,653,476	<i>World</i>	24,682,951	<i>World</i>	218,237
1	 United States	358,498	 United States	570,179	 United States	2,546,503	 United States	32,790
2	 Japan	166,094	 Japan	163,334	 Japan	2,112,243	 Japan	9,205
3	 China	107,244	 Germany	129,708	 United Kingdom	1,510,934	 Germany	9,162
4	 Germany	97,224	 France	121,815	 Germany	1,368,001	 France	8,791
5	 France	87,241	 United Kingdom	121,815	 France	908,843	 United Kingdom	8,791
6	 United Kingdom	87,241	 India	103,747	 Saudi Arabia	810,293	 China	5,756
7	 India	67,690	 Russia	103,653	 India	661,909	 Russia	5,754
8	 Saudi Arabia	67,155	 Canada	82,142	 Canada	629,658	 Saudi Arabia	5,754
9	 Canada	59,004	 Italy	82,142	 Italy	573,858	 India	5,597
10	 Italy	54,877	 China	62,392	 China	521,830	 Canada	5,451

The 20 Largest Countries by voting power (Number of Votes)

Rank	Country	IBRD	Country	IFC	Country	IDA	Country	MIG A
11	 Russia	54,651	 Netherlands	56,931	 Poland	498,102	 Italy	5,196
12	 Spain	42,948	 Belgium	51,410	 Sweden	494,360	 Netherlands	4,048
13	 Brazil	42,613	 Australia	48,129	 Netherlands	488,209	 Belgium	3,803
14	 Netherlands	42,348	 Switzerland	44,863	 Brazil	412,322	 Australia	3,245
15	 South Korea	36,591	 Brazil	40,279	 Australia	312,566	 Switzerland	2,869
16	 Belgium	36,463	 Argentina	38,929	 Switzerland	275,755	 Brazil	2,832
17	 Iran	34,718	 Spain	37,826	 Belgium	275,474	 Spain	2,491
18	 Switzerland	33,296	 Indonesia	32,402	 Norway	258,209	 Argentina	2,436
19	 Australia	30,910	 Saudi Arabia	30,862	 Denmark	231,685	 Indonesia	2,075
20	 Turkey	26,293	 South Korea	28,895	 Pakistan	218,506	 Sweden	2,075

The 20 Largest Countries by voting power (Number of Votes)

Rank	Country	IBRD	Country	IFC	Country	IDA	Country	MIGA
	Turkey		Korea		Pakistan		Sweden	

Member Countries

The organizations that make up the World Bank Group are owned by the governments of member nations, which have the ultimate decision-making power within the organizations on all matters, including policy, financial or membership issues.

Member countries govern the World Bank Group through the Boards of Governors and the Boards of Executive Directors. These bodies make all major decisions for the organizations.

To become a member of the Bank, under the IBRD Articles of Agreement, a country must first join the International Monetary Fund (IMF). Membership in IDA, IFC and MIGA are conditional on membership in IBRD.

Country / Date of Membership	Country / Date of Membership
Afghanistan , Jul 14, 1995	Liberia , Mar 28, 1962
Albania , Oct 15, 1991	Libya , Sep 17, 1958
Algeria , Sep 26, 1963	Lithuania , Jul 6, 1992
Angola , Sep 19, 1989	Luxembourg , Dec 27, 1945
Antigua and Barbuda , Sep 22, 1983	Macedonia, FYR of , Feb 25, 1993
Argentina , Sep 20, 1956	Madagascar , Sep 25, 1963

Armenia , Sep 16, 1992	Malawi , Jul 19, 1965
Australia , Aug 5, 1947	Malaysia , Mar 7, 1958
Austria , Aug 27, 1948	Maldives , Jan 13, 1978
Azerbaijan , Sep 18, 1992	Mali , Sep 27, 1963
Bahamas, The Aug 21, 1973	Malta , Sep 26, 1983
Bahrain , Sep 15, 1972	Marshall Islands , May 21, 1992
Bangladesh , Aug 17, 1972	Mauritania , Sep 10, 1963
Barbados , Sep 12, 1974	Mauritius , Sep 23, 1968
Belarus , Jul 10, 1992	Mexico , Dec 31, 1945
Belgium , Dec 27, 1945	Micronesia, Federated States of , Jun 24, 1993
Belize , Mar 19, 1982	Moldova , Aug 12, 1992
Benin , Jul 10, 1963	Mongolia , Feb 14, 1991
Bhutan , Sep 28, 1981	Montenegro , Jan 18, 2007
Bolivia , Dec 27, 1945	Morocco , Apr 25, 1958
Bosnia and Herzegovina , Feb 25, 1993	Mozambique , Sep 24, 1984
Botswana , Jul 24, 1968	Myanmar , Jan 3, 1952
Brazil , Jan 14, 1946	Namibia , Sep 25, 1990
Brunei Darussalam , Oct 10, 1995	Nepal , Sep 6, 1961
Bulgaria , Sep 25, 1990	Netherlands , Dec 27, 1945
Burkina Faso , May 2, 1963	New Zealand , Aug 31, 1961
Burundi , Sep 28, 1963	Nicaragua , Mar 14, 1946
Cabo Verde , Nov 20, 1978	Niger , Apr 24, 1963
Cambodia , Jul 22, 1970	Nigeria , Mar 30, 1961
Cameroon , Jul 10, 1963	Norway , Dec 27, 1945
Canada , Dec 27, 1945	Oman , Dec 23, 1971
Central African Republic , Jul 10, 1963	Pakistan , Jul 11, 1950
	Palau , Dec 16, 1997

Chad , Jul 10, 1963	Panama , Mar 14, 1946
Chile , Dec 31, 1945	Papua New Guinea , Oct 9, 1975
China , Dec 27, 1945	Paraguay , Dec 28, 1945
Colombia , Dec 24, 1946	Peru , Dec 31, 1945
Comoros , Oct 28, 1976	Philippines , Dec 27, 1945
Congo, Democratic Republic of , Sep 28, 1963	Poland , Jun 27, 1986
Congo, Republic of , Jul 10, 1963	Portugal , Mar 29, 1961
Costa Rica , Jan 8, 1946	Qatar , Sep 25, 1972
Cote d'Ivoire , Mar 11, 1963	Romania , Dec 15, 1972
Croatia , Feb 25, 1993	Russian Federation , Jun 16, 1992
Cyprus , Dec 21, 1961	Rwanda , Sep 30, 1963
Czech Republic , Jan 1, 1993	Samoa , Jun 28, 1974
Denmark , Mar 30, 1946	San Marino , Sep 21, 2000
Djibouti , Oct 1, 1980	Sao Tome and Principe , Sep 30, 1977
Dominica , Sep 29, 1980	Saudi Arabia , Aug 26, 1957
Dominican Republic , Sep 18, 1961	Senegal , Aug 31, 1962
Ecuador , Dec 28, 1945	Serbia , Feb 25, 1993
Egypt, Arab Republic of , Dec 27, 1945	Seychelles , Sep 29, 1980
El Salvador , Mar 14, 1946	Sierra Leone , Sep 10, 1962
Equatorial Guinea , Jul 1, 1970	Singapore , Aug 3, 1966
Eritrea , Jul 6, 1994	Slovak Republic , Jan 1, 1993
Estonia , Jun 23, 1992	Slovenia , Feb 25, 1993
Ethiopia , Dec 27, 1945	Solomon Islands , Sep 22, 1978
Fiji , May 28, 1971	Somalia , Aug 31, 1962
Finland , Jan 14, 1948	South Africa , Dec 27, 1945
France , Dec 27, 1945	South Sudan , Apr 18, 2012
	Spain , Sep 15, 1958
	Sri Lanka , Aug 29, 1950

Gabon , Sep 10, 1963	St. Kitts and Nevis , Aug 15, 1984
Gambia, The , Oct 18, 1967	St. Lucia , Jun 27, 1980
Georgia , Aug 7, 1992	St. Vincent and the Grenadines , Aug 31, 1982
Germany , Aug 14, 1952	Sudan , Sep 5, 1957
Ghana , Sep 20, 1957	Suriname , Jun 27, 1978
Greece , Dec 27, 1945	Swaziland , Sep 22, 1969
Grenada , Aug 27, 1975	Sweden , Aug 31, 1951
Guatemala , Dec 28, 1945	Switzerland , May 29, 1992
Guinea , Sep 28, 1963	Syrian Arab Republic , Apr 10, 1947
Guinea-Bissau , Mar 24, 1977	Tajikistan , Jun 4, 1993
Guyana , Sep 26, 1966	Tanzania , Sep 10, 1962
Haiti , Sep 8, 1953	Thailand , May 3, 1949
Honduras , Dec 27, 1945	Timor-Leste , Jul 23, 2002
Hungary , Jul 7, 1982	Togo , Aug 1, 1962
Iceland , Dec 27, 1945	Tonga , Sep 13, 1985
India , Dec 27, 1945	Trinidad and Tobago , Sep 16, 1963
Indonesia , Apr 13, 1967	Tunisia , Apr 14, 1958
Iran, Islamic Republic of , Dec 29, 1945	Turkey , Mar 11, 1947
Iraq , Dec 27, 1945	Turkmenistan , Sep 22, 1992
Ireland , Aug 8, 1957	Tuvalu , Jun 24, 2010
Israel , Jul 12, 1954	Uganda , Sep 27, 1963
Italy , Mar 27, 1947	Ukraine , Sep 3, 1992
Jamaica , Feb 21, 1963	United Arab Emirates , Sep 22, 1972
Japan , Aug 13, 1952	United Kingdom , Dec 27, 1945
Jordan , Aug 29, 1952	United States , Dec 27, 1945
Kazakhstan , Jul 23, 1992	Uruguay , Mar 11, 1946
Kenya , Feb 3, 1964	Uzbekistan , Sep 21, 1992

Kiribati , Sep 29, 1986	Vanuatu , Sep 28, 1981
Korea, Republic of , Aug 26, 1955	Venezuela, Republica Bolivariana de , Dec 30, 1946
Kosovo , Jun 29, 2009	Vietnam , Sep 21, 1956
Kuwait , Sep 13, 1962	Yemen, Republic of , Oct 3, 1969
Kyrgyz Republic , Sep 18, 1992	Zambia , Sep 23, 1965
Lao People's Democratic Republic , Jul 5, 1961	Zimbabwe , Sep 29, 1980
Latvia , Aug 11, 1992	
Lebanon , Apr 14, 1947	
Lesotho , Jul 25, 1968	

World Bank Units

The World Bank operates under the leadership and direction of the president and organizational units responsible for regions, sectors, and general management.

General management Units

Development Finance

- External and Corporate Relations
- Human Resources
- WBG Information and Technology Solutions
- Integrity Vice Presidency
- Legal
- Treasury
- World Bank Institute
- Conflict Resolution System
- Ombuds Services
- Mediation Services
- Ethics

- Appeals
- Workplace Advisors
- Executive Directors & Alternates
- General Services
- Independent Evaluation Group (IEG)
- Internal Auditing
- Managing Directors
- Office of Evaluation and Suspension/Sanctions
- Office of the President
- Corporate Responsibility
- Chief Financial Officer
- Controller
- Corporate Finance and Risk Management
- Corporate Secretariat

Regional Units

- Africa
- East Asia & Pacific
- Europe & Central Asia
- Latin America & the Caribbean
- Middle East & North Africa
- South Asia

Global Practices

- Agriculture
- Education
- Energy and Extractives
- Environment and Natural Resources

- Finance and Markets
- Governance
- Health, Nutrition, and Population
- Macroeconomics & Fiscal Management
- Poverty
- Social Protection and Labor
- Social, Urban, Rural, and Resilience
- Trade and Competitiveness
- Transport and Information and Communication Technologies
- Water

Crosscutting solution

- Climate Change
- Fragility, Conflict, and Violence
- Gender
- Jobs

The World Bank Group has set two goals for the world to achieve by 2030:

- End extreme poverty by decreasing the percentage of people living on less than \$1.25 a day to no more than 3%
- Promote shared prosperity by fostering the income growth of the bottom 40% for every country

The World Bank is a vital source of financial and technical assistance to developing countries around the world. We are not a bank in the ordinary sense but a unique partnership to reduce poverty and support development. The World Bank Group comprises five institutions managed by their member countries.

Established in 1944, the World Bank Group is headquartered in Washington, D.C.

We have more than 10,000 employees in more than 120 offices worldwide.

Financial Products and Services

We provide low-interest loans, zero to low-interest credits, and grants to developing countries. These support a wide array of investments in such areas as education, health, public administration, infrastructure, financial and private sector development, agriculture, and environmental and natural resource management. Some of our projects are co-financed with governments, other multilateral institutions, commercial banks, export credit agencies, and private sector investors.

We also provide or facilitate financing through trust fund partnerships with bilateral and multilateral donors. Many partners have asked the Bank to help manage initiatives that address needs across a wide range of sectors and developing regions.

Innovative Knowledge Sharing

We offer support to developing countries through policy advice, research and analysis, and technical assistance. Our analytical work often underpins World Bank financing and helps inform developing countries' own investments. In addition, we support capacity development in the countries we serve. We also sponsor, host, or participate in many conferences and forums on issues of development, often in collaboration with partners.

To ensure that countries can access the best global expertise and help generate cutting-edge knowledge, the Bank is constantly seeking to improve the way it shares its knowledge and engages with clients and the public at large. Key priorities include:

- **Results:** We continue to sharpen our focus on helping developing countries deliver measurable results.
- **Reform:** We are working to improve every aspect of our work: how projects are designed, how information is made available (Access to

Information), and how to bring our operations closer to client governments and communities.

- **Open Development:** We offer a growing range of free, easy-to-access tools, research and knowledge to help people address the world's development challenges. For example, the Open Data website offers free access to comprehensive downloadable indicators about development in countries around the globe. We have also made World Bank Live—live discussions open to participants worldwide—a key part of our spring and Annual Meetings with the International Monetary Fund.

World Bank main goals

The World Bank Group has established ambitious but achievable goals to anchor its overarching mission and to galvanize international and national efforts in this endeavor. Accordingly, the institution will strive to

1. End extreme poverty at the global level within a generation and
2. Promote what may be called “shared prosperity”: a sustainable

Increase in the well-being of the poorer segments of society. This second goal reflects the fact that all countries aspire to rapid and sustained increases in living standards for all of their citizens, not just the already privileged. These two goals and their respective indicators can be summarized as:

End extreme poverty: the percentage of people living with less than \$1.25 a day to fall to no more than 3 percent globally by 2030; Promote shared to commitment to support it and to helping shape the Post-2015 Agenda.

Reducing the global extreme poverty rate to no more than 3 percent in 2030 is not a prediction. It is a target that we consider difficult but achievable, given recent experience. It will require a fall in poverty by about one percentage point per year during this period, which is about the same as the average annual reduction seen

since 1980. It implies maintaining a growth rate of per capita household income in the developing world at least as high as that achieved since 1999.

At the same time, maintaining such a growth rate will be far from business as usual. That trajectory is a highly optimistic scenario, as it assumes continuing the pattern of strong growth in the developing world, successfully managing any global shock to limit its impact on the poor, and preventing inequality from increasing. Also, a one percentage point reduction in extreme poverty per year becomes progressively harder to achieve as the rate declines because, each the successive one percentage point represents an increasingly larger share of the overall poverty rate. One might thus expect the pace of global poverty reduction to slow down in the coming years relative to the trend in previous decades. Transforming the trajectory to maintain the historical trend in effect requires bending the “natural arc” of history.

The ambition of the target can also be seen in other respects. China accounted for more than half of the total reduction in global poverty between 1980 and 2000, but China’s overall contribution would precipitously decline as it comes closer to ending extreme poverty. Recent history shows this trend starkly. Between 1981 and 2010, when the number of extreme poor in the world dropped, the proportion of the poor in East Asia and Pacific (including China) fell from around 57 percent to 20 percent as the number of poor in the region declined dramatically.

Reducing the global extreme poverty rate to no more than 3 percent in 2030 is not a prediction. It is a target that we consider difficult but achievable, given recent experience

To reach the global target for 2030, the pace of poverty reduction in Sub-Saharan Africa and South Asia will assume increasing importance. For Sub-Saharan where two decades of disappointment have been followed by a decade of unprecedented Poverty reduction during the 2000s a further acceleration of this trend is needed.

Increasing the welfare of the poor in low-income countries will require complex institutional and governance reforms that enhance the accountability of the state, raise the quality of service delivery, and improve the overall economic and social environment.

An additional challenge will be to contain rises in inequality within countries. If inequality were to continue rising, as it has recently in some large middle-income countries, achieving the global target would require even higher overall

The feasibility of eliminating extreme poverty will also depend on the occurrence of and ability to manage large-scale economic shocks—like food, fuel, or financial crises—as well as natural and climate change-related disasters. All of these events pose significant risks to the pace and sustainability of poverty reduction.

At the same time, however, some of these challenges may be balanced by the promise of technological breakthroughs, which could result in rapid rises in productivity and open up new opportunities for economic transformation and better-designed social policies. Such breakthroughs are already being embraced and are transforming the poverty-reduction path in some countries.

Some of the poorest countries after 2030

We envisage the fight against extreme poverty to by and large come to an end as a global endeavor by 2030. But even as the global extreme poverty rate reaches 3 percent, much higher rates are likely still to exist in some of the poorest countries or Fragile and Conflict Affected Situations (FCS). The fight against extreme poverty, at the level of each individual country, would not necessarily end everywhere. Many of these countries are characterized by severe institutional and policy challenges that will likely endure in the medium to longer term. The fight against poverty in its current form thus may need to continue well beyond a generation, until large-scale deprivation ends not only on average among the global population, but in each individual country, large and small. We will work

with such countries to define ambitious country-specific paths of poverty reduction consistent with each country's economic, social, and institutional challenges.

The World Bank Group's mission of a world free of poverty involves a continuing commitment to increasing the welfare of the poor and vulnerable in every country

Ending extreme poverty wherever it exists is a priority. However, our mission is not just about the poorest developing countries, but about poor people everywhere. Judged by the standards of each society, significant levels of poverty remain in most developing countries and must be addressed if societies are to achieve the stability and well-being to which they aspire.

Raising the incomes of the poor in every country means ensuring that rising prosperity benefits the less well-off. The World Bank Group and the development community as a whole have a responsibility toward them. While shared prosperity requires the pursuit of rapid and sustained expansion of the economy, any type of growth will not suffice. What is needed is sustainable growth that achieves the maximum possible increase in living standards of the less well-off.

Poverty reduction strategies

For the poorest developing countries in the world, the bank's assistance plans are based on poverty reduction strategies; by combining a cross-section of local groups with an extensive analysis of the country's financial and economic situation the World Bank develops a strategy pertaining uniquely to the country in question. The government then identifies the country's priorities and targets for the reduction of poverty, and the World Bank aligns its aid efforts correspondingly.

Forty-five countries pledged US\$25.1 billion in "aid for the world's poorest countries", Aid that goes to the World Bank International Development Association (IDA), which distributes the loans to eighty poorer countries. While

wealthier nations sometimes fund their own aid projects, including those for diseases, and although IDA is the recipient of criticism, Robert B. Zoellick, the former president of the World Bank, said when the loans were announced on 15 December 2007, that IDA money "is the core funding that the poorest developing countries rely on".⁴⁶

World Bank organizes Development Marketplace Awards, which is a competitive grant program that surfaces, and funds innovative, development projects with high potential for development impact that are scalable and/or replicable. The grant beneficiaries are social enterprises with projects that aim to deliver a range of social and public services to the most underserved low-income groups.

Global partnerships and initiatives

The World Bank has been assigned temporary management responsibility of the Clean Technology Fund (CTF), focused on making renewable energy cost-competitive with coal-fired power as quickly as possible, but this may not continue after UN's Copenhagen climate change conference in December 2009, because of the Bank's continued investment in coal-fired power plants. ⁴⁷

Together with the WHO, the World Bank administers the International Health Partnership (IHP+). IHP+ is a group of partners committed to improving the health of citizens in developing countries. Partners work together to put international principles for aid effectiveness and development cooperation into Practice in the health sector. IHP+ mobilizes national governments, development agencies, civil society and others to support a single, country-led national health strategy in a well-coordinated way

46..Landler, Mark (15 December 2007). "Britain Overtakes U.S. as Top World Bank Donor". The New York Times. Retrieved 14 August 2011.

47. Wheeler, David (20 May 2008). "Climate Change in Nashville: A Gathering Storm for the World Bank?". Center for Global Development. Retrieved 9 November 2008

Climate change

World Bank President Jim Yong Kim said in 2012 that “A 4 degree warmer world can, and must be, avoided – we need to hold warming below 2 degrees Lack of action on climate change threatens to make the world our children inherit a completely different world than we are living in today. Climate change is one of the single biggest challenges facing development, and we need to assume the moral responsibility to take action on behalf of future generations, especially the poorest ⁴⁸”. A World Bank report into Climate change in 2012 noted, "Even with the current mitigation commitments and pledges fully implemented, there is roughly a 20 percent likelihood of exceeding 4°C by 2100." This is despite the fact that the "global community has committed itself to holding warming below 2°C to prevent 'dangerous' climate change". Furthermore, "A series of recent extreme events worldwide highlight the vulnerability of all countries. ... No nation will be immune to the impacts of climate change." ⁴⁹

The World Bank doubled its aid for climate change adaptation from \$2.3bn (£1.47bn) in 2011 to \$4.6bn in 2012. The planet is now 0.8 °C warmer than in pre-industrial times. It says that 2 °C warming will be reached in 20 to 30 years.^{50,51}

Food security

Global Food Security Program: Launched in April 2010, six countries alongside the Bill and Melinda Gates Foundation have pledged \$925 m n for food security. To date, the program has helped 8 countries, promoting agriculture, research, trade in agriculture etc. Launched Global Food Crisis Response Program: Given grants to approximately 40 nations for seeds, etc. for improving productivity.

48. "New Report Examines Risks of 4 Degree Hotter World by End of Century". *Worldbank.org. World Bank. 18 November 2012.*

Retrieved 12, October 2013.

49. Why a 4 degree centigrade warmer world must be avoided November 2012 World Bank

50. What Climate Change Means for Africa, Asia and the Coastal Poor World Bank 19 June 2012

51. World's poorest will feel brunt of climate change, warns World Bank The Guardian 19 June 2012

In process of increasing, it is yearly spending for agriculture to \$6 billion–\$8 billion from earlier \$4 billion. Runs several nutrition programs across the world, e.g., vitamin A doses for children, school meals etc.

World Bank Group Financing For Partner Countries

BY FISCAL YEAR, MILLIONS OF DOLLARS

	2012	2013	2014	2015	2016
WORLD BANK GROUP					
Commitments	51,221	50,232	58,190	59,776	64,185
Disbursements	42,390	40,570	44,398	44,582	49,039
IBRD					
Commitments	20,582	15,249	18,604	23,528	29,729
Disbursements	19,777	16,030	18,761	19,012	22,532
IDA					
Commitments	14,753	16,298	22,239	18,966	16,171
Disbursements	11,061	11,228	13,432	12,905	13,191
IFC					
Commitments	9,241	11,008	9,967	10,539	11,117
Disbursements	7,981	9,971	8,904	9,264	9,953
MIGA					
Gross issuance	2,657	2,781	3,155	2,828	4,258
Recipient-Executed Trust Funds					
Commitments	3,988	4,897	4,225	3,914	2,910
Disbursements	3,571	3,341	3,301	3,401	3,363

a. Includes IBRD, IDA, IFC, Recipient-Executed Trust Fund (RETF) commitments, and MIGA gross issuance. RETF commitments include all recipient-executed grants, and therefore total WBG commitments differ from the amounts reported in the WBG Corporate Scorecard, which includes only a subset of trust-funded activities.

b. Includes IBRD, IDA, IFC, and RETF disbursements.

c. Long-term commitments for IFC's own account. Does not include short-term finance or funds Mobilized from other investors.

d. For IFC's own account. Does not include short-term finance or funds mobilized from other investors.

Source: World Bank annual report-2016, page no-6

World Bank assistance in South Asia -2016

South Asia remains the world's fastest-growing region although capital inflows declined, inflation has been on the rise, and remittances from oil-exporting countries started to weaken. Economic growth rose to 7.0 percent in 2015, up from 6.8 percent in 2014, and is projected to accelerate to 7.1 percent in 2016 and 7.2 percent in 2017. Growth was especially strong in India, which continues to lead in performance among large emerging market economies.

Strong growth has translated into declining poverty and impressive improvements in human development. The proportion of people living on less than \$1.90 a day was estimated at 18.8 percent as of 2012. Hundreds of millions still live slightly above the poverty line; however, more than 200 million live in slums, and about 500 million go without electricity. In addition, many countries in the region suffer from extreme forms of social exclusion and huge infrastructure gaps, and the larger countries are experiencing increases in inequality. Development in the region will be key to meeting global poverty and prosperity goals.

World Bank assistance

The Bank delivered 37 projects totaling \$8.4 billion in fiscal 2016, including \$3.6 billion in IBRD loans and \$4.7 billion in IDA commitments, of which \$100 million was from the IDA Scale-up Facility. Lending included such transformational operations as the \$1.5 billion Swachh Bharat Mission Support Operation, which seeks to end open defecation in India; a \$920 million package of IDA and IBRD funding that supports competitiveness and structural reform in Pakistan; the \$360 million Bangladesh Regional Waterway Transport Project; and the \$250 million Trans-Hindukush Road Connectivity Project in Afghanistan. The Bank also delivered 166 analytical and advisory services and approved 10 large Recipient-Executed Trust Fund (RETF) operations, \$500 million of which went to Afghanistan.

Focusing on the drivers of sustainable growth

Sustainable growth of more than 7 percent a year is needed in South Asia if the region is to meet its goals by 2030. To help it do so, the Bank's regional strategy focuses on private sector development (emphasizing infrastructure, job creation, and urbanization); social and financial inclusion (emphasizing labor force participation and gender); governance and security; and enhanced regional cooperation. The Afghanistan Trans-Hindukush Road Connectivity Project, the India Bihar Transformative Development Project, and the Pakistan Power Sector Reform Development Policy Credit are examples of operations aligned with these pillars.

Adopting a new Regional Gender Action Plan

This year the Bank adopted a new Regional Gender Action Plan for South Asia covering fiscal years 2016–20. It prioritizes closing gender gaps and improving human capital outcomes, spurring economic empowerment, and giving women voice and agency. The cornerstone of the plan is efforts to increase female labor force participation rates; create more and higher-skill jobs for women; and make finance, trade, and private enterprise more inclusive of women. The \$290 million Bihar Transformative Development Project in India will mobilize women from the poorest households in self-help groups and federations so that they can gain access to formal credits, join farmer producer groups, and increase household savings.

Addressing global climate change

South Asia is the recipient of more than 33 percent of the Bank's lending addressing climate change and 40 percent of its lending for disaster risk management. A \$113 million Weather and Climate Services Regional Project, for example, aims to increase Bangladesh's capacity to deliver reliable weather, water, and climate information services by strengthening hydro-meteorological

monitoring and forecasting and improving early warning systems. Bank support will enhance agro-meteorological services to farmers in order to increase their productivity and help them to cope with weather and climate extremes.

Supporting jobs, improving governance and security

The \$100 million Punjab Jobs and Competitiveness Program for Results for Pakistan seek to improve the business environment and support high-potential industrial clusters in Punjab. The \$75 million Federally Administered Tribal Areas (FATA) Temporarily Displaced Persons Emergency Recovery Project is supporting the recovery of families affected by the security crisis in these areas, promoting child health, and strengthening emergency safety net delivery systems. The \$41 million Second Public Financial Management Reform Project is strengthening Afghanistan's procurement, treasury, and audit systems.

Producing cutting-edge knowledge

The Bank published several important reports this fiscal year. Leveraging Urbanization in South Asia: Managing Spatial Transformation for Prosperity and Livability argues that the inadequate provision of housing, infrastructure, and basic urban services, as well as a failure to deal with pollution, are constraining the potential of the region's cities to fully realize the benefits of agglomeration. Stitches to Riches? Apparel Employment, Trade, and Economic Development in South Asia investigate the potential for expanding and improving jobs in the labor-intensive apparel sector.

The Bank held a South-South Knowledge Exchange forum in Beijing in November 2015. Delegations from South Asia shared lessons from Pakistan's Benazir Income Support Program and from BRAC's Manoshi program in Bangladesh for maternal, newborn, and child health, which was implemented in urban slums. Extensive knowledge exchange also took place in the Energy sector.

Conclusion:

The global recession's late-unfolding effects will, this year, slightly slow growth, but it will likely improve next year as the worldwide recovery strengthens. Macroeconomic stability has been maintained, but liquidity pressures in banking have emerged and will need to be dealt with decisively. Power and natural gas shortages will have to be tackled through large and quick investments, and policy and institutional reforms accelerated, to raise medium-term growth. Therefore, greater implementation capacity is needed for government development projects and infrastructure investments under the new public-private partnership scheme.

The World Bank helps to promote sustainable development in partner countries by Providing financing, sharing knowledge, and working with the public and private Sectors. Delivering integrated solutions to help countries address their development challenges requires a focus on results. In recent years, the World Bank has made important contributions across many areas to support development results achieved by its partner countries, as shown in these selected examples from around the world.

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- World Bank annual report-2016, page-6

CHAPTER FOUR

Bangladesh and World Bank

Introduction:

Bangladesh has achieved impressive progress since its independence in 1971. With a vibrant economy that has grown at nearly 6% per year in the last decade, Bangladesh has seen the number of poor drop by one-third during the same period. Economic growth in Bangladesh was gaining momentum in the first half of FY15. Capacity utilization improved and investments were showing some signs of recovery. This growth was also job-friendly. Bangladesh continued to do well in containing inflation, due to favorable international commodity price movements and sound macroeconomic management. The 12-monthly-moving average inflation decelerated from 7.6 percent in February 2014 to 6.8 percent in February 2015.

The World Bank has collaborated with Bangladesh in the remarkable journey that spans four decades. The World Bank has supported Government efforts in economic growth, power, infrastructure, disaster management, human development and poverty reduction. Since 1972, the World Bank has committed more than \$16 billion to advance Bangladesh's development priorities.

The World Bank in Bangladesh provides a glimpse of the ongoing World Bank supported projects in Bangladesh. The development partnership aimed at creating opportunities for the disadvantaged, the poor and the vulnerable. It conveys what the World Bank have come to learn through many years of engagement with this dynamic and resilient country—that with strong commitment, sound policies and effective government, Bangladesh has enormous potential to offer its people a better, brighter future.

World Bank Challenge in Bangladesh

The biggest challenge is ensuring durable political stability. This is a precondition for accelerated inclusive and sustainable growth. Other challenges include but are not limited

- (1) Preserving fiscal space, ensuring exchange rate flexibility, and improving financial sector accountability
- (2) Boosting private investments through faster progress on establishing special economic zones
- (3) Paying adequate attention to the private sector regulatory environment
- (4) Improving the functioning of land market in order to ensure the availability of land for manufacturing enterprises outside SEZs
- (5) Addressing the transport problem to improve connectivity; and
- (6) Easing barriers to women's participation in organized sector economic activities

Domestic factors dominate the downside risk to the near term outlook. The central risk is the prolongation and intensification of the ongoing political turmoil. No clear end to the instability is currently in sight. While street violence may abate in the near future, the contours of a political settlement acceptable to all significant stakeholders continues to elude political observers. Without such a settlement, Bangladesh is likely to pass through phases of instability, punctuated by street violence of the kind experienced in the second half of 2013 as well as the first half of 2015, and stability of the kind experienced in 2014 until 2019 when the next election is due to be held.

The on again off again political instability and violence have significant economic effects both in the short and medium term. Based on an assessment of the production losses so far and modeling it as a temporary 1.3 percentage point negative shock to total factor productivity (TFP) growth in the Bank's macro-

fiscal consistency model on Bangladesh, the impact on GDP growth is a decline of 0.8 percentage point in FY15 and a further 0.5 percentage point decline in FY16. The temporary adverse TFP shock reduces private and public consumption growth through multiplier effects and investments through the accelerator effect. Exports are adversely affected because of inflation induced real exchange rate appreciation. Import growth falls because of decline in income growth. The impact on imports dominates and consequently the current account balance improves by 0.5 to 0.6 percentage points of GDP during FY15-17. The decline in investments percolates to decline in potential GDP by lowering the rate of capital accumulation. Potential GDP declines by 1.4 percentages in FY15 followed by 0.1 percentage point decline in both FY16 and FY17. With a large decline in potential GDP growth, the output gap¹⁷ swells by 0.8 percentage points in FY15 followed by another 0.3 percentage points in FY16. Consequently, inflation as measured by the implicit GDP deflator at factor cost rises by 0.2 percentage points in both FY16 and FY17.

Political instability is not the only challenge facing Bangladesh in the near and medium term. A protracted slowdown in the European Union would undermine export competitiveness in Bangladesh's main European export markets. The slowdown would compound the weaknesses due to real exchange rate appreciation, as the U.S. dollar strengthens against the euro. Nearly three-fourth of total exports goes to the United States and the European Union; exports to emerging markets are also growing although the markets are still small. Garment exports are particularly vulnerable. This will be amplified if preferential access to the European Union is withdrawn or truncated for lack of progress in upgrading labor and factory safety standards in the garment industry. However, the income-elasticity of demand for garments is relatively low and Bangladesh is still competitive on labor costs. The Bangladesh Accord on Fire and Building Safety is working with factory owners and workers' representatives to develop and implement Corrective Action Plans to improve fire, electrical, and structural

safety.¹⁸ these could act as mitigating factors. There are also serious concerns about financial weaknesses at state-owned banks and some private banks. These have potential fiscal and financial stability implications. On the other side, even though international financial linkage is growing, Bangladesh's vulnerability to global financial volatility is still small.

Preserving fiscal space, exchange rate flexibility, and improving financial sector accountability will be critical to face the challenges. Prudent use of the oil windfall and swift implementation of the new VAT law together with measures to automate tax registration, reporting, administration, and collection will help preserve fiscal space. Structural policies to diversify to new garment markets should be encouraged in conjunction with an acceleration of steps to establish minimum labor rights and worker safety standards while seeking to maintain preferential access in Europe and reinstatement of the Generalized System of Preferences (GSP) in the United States. Greater downward flexibility in the US\$/taka exchange rate will also help. In the financial sector, BB needs to hold strictly accountable the undercapitalized banks to the memoranda of understanding aimed at improving their financial performance. Recapitalization should be linked to reforms to improve long-term viability through stricter control over lending activities and more aggressive recovery of bad loans.

The current temporary tailwind from low international oil prices provides a favorable environment to advance energy-pricing reforms. Prices for fuel can be deregulated taking advantage of the decline in oil prices. Lower subsidy bills would take off pressure from public expenditures. Prices more aligned with actual costs would reduce inefficiencies in refining and imports and create stronger incentives for investments in distribution. However, the window to introduce subsidy reform is limited. It can be done without major political controversy only as long as the price of oil is declining.

Growth remains below what is needed for Bangladesh to be in a comfort zone of middle income by 2021. The average annual GDP growth rate needs to rise to 7.5-

8 percent to accelerate the pace of poverty reduction and shared prosperity through the creation of more and better jobs in the domestic economy. Faster growth will require:

- (i) increasing investment by at least 5 percentage points of GDP from the current 28.7 percent;
- (ii) raising the female labor force participation rate by easing labor market entry barriers for women;
- (iii) increasing returns to education by enhancing the quality and relevance of education;
- (iv) increasing efficiency (TFP) growth by accelerating the shift from agriculture to higher productivity manufacturing and services and through learning from the experience of countries and firms with higher productivity; and
- (v) Increasing the outward orientation by deepening and diversifying labor-intensive exports

Increasing female labor participation and investment will ignite growth acceleration in the near and medium term. Bangladesh is facing declining potential GDP growth from six plus percent in the recent past to around 5.7 percent by FY17 due to declining labor force growth and non-increasing productivity growth as well as the rate of capital accumulation. The growth rate of labor force has begun to decline in Bangladesh because of aging wider access to education, and external migration. There is a potential to re-accelerate labor force growth by increasing female labor participation through appropriate social policy response. Women make up a little over half the country's population, but their contribution to measured economic activity, growth, and well-being is far below its potential. Despite significant progress in recent decades, labor markets remain divided along gender lines, and progress toward gender equality seems to have stalled. Female labor force participation (33.7 percent) has remained lower than male participation (81.7 percent), women account for most unpaid work, and when women are

employed in paid work, they are overrepresented in the informal sector and among the poor. While growth and stability are necessary to give women the opportunities they need, women's participation in the labor market is also a part of the growth and stability equation.

Higher female labor force participation can boost growth by mitigating the impact of a shrinking workforce growth rate. Table 3 shows the impact on potential GDP growth rates under three different assumptions about the female labor participation rates (FLPR). If FLPR rises by 2.5 million a year, the participation rate will equal the current rate of male participation (82 percent) in Bangladesh in ten years. This will add 1.8 percentage points to potential GDP growth each year, taking it to 7.5 percent—the minimum rate needed to be in a comfortable middle-income zone by 2021. Less ambitiously, if it rises to 48 percent in ten years reaching the level of Japan in 1990, the potential growth rate rises to 6.5 percent as 0.75 million female labors are added to the labor force each year. Somewhere between these two, if it rises to 75 percent in ten years reaching the level of Thailand in 1990, the potential growth rate rises to 7.3 percent as 2.1 million additional female labors are added to the labor force each year.

Increasing investment will tackle the challenge of providing employment to an additional 2.1 to 2.5 million additional women every year. Investments in infrastructure and transportation services reduce the costs related to work outside the home. In rural Bangladesh, the upgrading and expansion of the road network increased labor supply and incomes. Access to electricity and water sources closer to home frees up women's work time and allows them to integrate into the formal economy. In rural South Africa, electrification was found to have increased women's labor market participation by 9 percent. Better access to information and communication technologies can facilitate access to markets and market work.²⁰ more generally; investment needs to rise significantly to support creation of employment opportunities for both women and men.

Boosting private investments will require faster progress in establishing special economic zones (SEZs). The objective of Special Economic Zones Policy is to provide an engine for economic growth, supported by quality infrastructure and an attractive fiscal package with a single window clearance. The SEZ concept provides for developing self-sustaining industrial townships so that the increased economic activity does not create pressure on the existing infrastructure. The government is planning to set up a total of 100 special economic zones in different parts of the country by the year 2030 in order to fetch more foreign investment and generate large-scale employment for the country's vast pool of workers. The economic zones will be set up on 75,000 acres of land under the supervision of the Bangladesh Economic Zones Authority (BEZA). Of the proposed 100 economic zones, projects for 22 economic zones have already been approved with three in the private sector. The special economic zones will help diversify the manufacturing sector, boost foreign direct investment, and create jobs. BEZA is planning to establish around 50 economic zones under government funding while few economic zones will be established by the private sector and the rest of the economic zones will be set up under public- private partnership schemes. In addition, two economic zones will be dedicated for Japanese and Chinese investments. Implementation works of five economic zones approved earlier are in progress while work on the rest of the 17 economic zones is yet to begin.

The private sector regulatory environment needs adequate attention. The highest priority is to address the three binding constraints: contract enforcement; access to electricity; and property registration.²¹ Weak procedures and inadequate implementation capacity in the public agencies hinder contract enforcement and resolution of insolvency. Satisfactory easing of these two constraints is imperative in order to modernize the regulatory framework for private investment. The high transaction costs to access electricity reflect mainly the inadequate supply of electricity relative to demand. Despite considerable new investments in power generation, getting electrical connections for new investments is cumbersome, as

reflected in the responses to business surveys. The regulatory procedures need to be further simplified by reducing the number of procedures and response time to applications. The ability to respond to new requests for electricity connection in the required volume and with lower financial costs will depend critically upon enhancing supply capabilities. The functioning of the land market needs to improve in order to ensure the availability of landform manufacturing enterprises outside the SEZs. The long delays and high costs in property registration reflect this constraint. The land market is very inefficient because of weak land ownership data, lack of computerization of land records, poor zoning laws, and high transaction costs. Population pressures and rapid urbanization have contributed to a growing scarcity of urban land. Land prices have sky rocketed, as have land disputes and various forms of corruption, including land grabbing. The challenge for policy is daunting and a resolution will take time. A range of policy actions are needed including regulatory reforms to simplify land transactions and registration; institutional reforms to improve land administration and record keeping; and enforcement mechanisms to enforce land use zoning laws.

Transport is another binding constraint on private investment requiring urgent resolution. Road congestions on the major highways are rampant. Much of the problem lies in internal transport between factory gate and the port. The Chittagong port's handling capacity has improved and port handling charges are less of a concern. However, there remain serious inadequacies of the railway connection from Chittagong Port to factory destinations across the country. The government has taken a number of initiatives to ease the problems, but progress with implementation of railway reforms and completion of road projects remain lack luster.

It is important to take into account gender differences in assessing the sources of economic growth and in designing interventions to increase female access to labor, credit, and product market changes. There is a simultaneous relationship between gender inequalities and economic growth. Gender inequalities reduce economic

growth while at the same time economic growth leads to lower gender disparities. Supporting the reconciliation of work and family life increases female labor participation. Analytical assessments on what works for women in Bangladesh show

1. A 10 percent rise in average years of schooling of female adult is increases female labor force participation by 8.5 percent
2. A 10 percent fall in average household size increases FLFP by 10.04 percent
3. a 10 percent rise in the coverage of social protection (share of income from SP in total income of the recipient) increases FLFP by 0.82 percent, and
4. Women's agency rises through participation in micro-credit programs and employment in the garment industry. The policy response to women's employment has been largely through anti-poverty programs such as safety nets, social protection initiatives, small livelihoods programs, micro-credit, and so on. Much more attention is needed to macro policy linkages. The leverage needed to stimulate women's participation and employment is mostly on the public expenditure side--primary, tertiary education, technical training, provisioning of early childhood education and day care programs, improving feeder roads, storage and distribution facilities and gender sensitizing extension services and marketing information. Restrictions on women's rights to inheritance and property and legal/social impediments to freely pursuing a profession are strongly associated with large gender gaps in labor force participation.

Recent activities of WB in BD

As of February 2015, the Bangladesh portfolio at the World Bank consisted of 59 projects, including 32 International Development Agency (IDA) credits, 14 stand-alone Trust Fund (TF) projects and 13 co-financing TFs, with a net commitment of about US\$ 8.0 billion. In addition, there are two regional projects: an IDA credit for the Strengthening Regional Cooperation for Wildlife Protection Project, the national portion of which is a commitment of US\$ 36 million; and a Trust Fund

for Citizen Engagement in South Asia project, the national portion of which is US\$ 640,000. The total disbursement at the end of February 2015 was US\$531.82 million, of which US\$ 451million was from IDA. The disbursement ratio for IDA/TF projects larger than US\$5 million was 10.6 percent, and for the consolidated portfolio (including all recipient executed TFs) was 11.9 percent.

In FY15 (as of February 2015) three approved projects worth US\$ 1.1 billion will benefit almost 36 million people by improving the quality of primary education, building coastal communities' resilience to natural disaster, and increasing the nutrition and cognitive development of children from the poorest households. In addition, two projects worth US\$373 million were successfully negotiated. The approved projects include:

The US\$ 400m additional financing for the Third Primary Education Development Project which aims to deepen the reforms initiated under Primary Education Development Project-3 ,particularly related to quality and equity, to consolidate policy dialogue and evidence based decision-making, and to foster strategic partnerships with the NGO and the private sector. The additional financing will continue to improve the primary education sector by increasing net enrollment to 98 percent and the primary completion rate to 80 percent. The project would also continue efforts to ensure merit-based teacher recruitment and fill in vacant school positions. The project will ensure textbook delivery to 90 percent of the schools within the first month of the school year. The US\$ 300 million Income Support Program for the Poorest (ISPP) project, which will benefit 10 percent of the extremely poor population, or 2.7 million people in 42 of the poorest Upazilas in the country. The project will provide income support to about 600,000 poorest mothers in exchange for participating in activities aimed to improve their children's nutrition and cognitive development. The US\$375 million Multipurpose Disaster Shelter Project (MDSP), which aims to make the coastal population less vulnerable to natural disasters. The project will construct 552 new multipurpose disaster shelters, improve 450 existing shelters, and build connecting roads and

communication networks for easy accessibility in nine coastal districts benefitting 14 million people among the coastal population living in the front line of climate change.

A series of consultations with a wide range of stakeholders were held during November in Dhaka, Sylhet, Chittagong and Jessore, as part of the country team's preparation of the Systematic Country Diagnostic and Country Partnership Framework (FY16 - FY20) for Bangladesh. The stakeholders in different consultations focused on some common priority issues, such as infrastructure, governance, delta management, urban development and decentralization, among others.

Human capital, infrastructure and human rights

The MDGs emphasized three areas: human capital, infrastructure and human rights (social, economic and political), with the intent of increasing living standards. Human capital objectives include nutrition, healthcare (including child mortality, HIV/AIDS, tuberculosis and malaria, and reproductive health) and education. Infrastructure objectives include access to safe drinking water, energy and modern information/communication technology; increased farm outputs using sustainable practices; transportation; and environment. Human rights objectives include empowering women, reducing violence, increasing political voice, ensuring equal access to public services and increasing security of property rights. The goals were intended to increase an individual's human capabilities and "advance the means to a productive life". The MDGs emphasize that each nation's policies should be tailored to that country's needs; therefore, most policy suggestions are general.

Banking sector reforms

The monetary program targets set at the beginning of FY15 have rightly been kept unchanged. This program is mildly expansionary with the 16.5percent broad

money growth target exceeding the expected nominal GDP growth rate of about 13 percent. Private sector credit growth through January remained subdued at 13.3 percent. There is therefore adequate room for raising it to 15.5 percent, as targeted in the Monetary Policy Statement (MPS) for the first half of FY15. With net foreign assets growing by 22.6 percent through January 2014, the 24.8 percent growth target for the public sector can be appropriately adjusted downwards to be close to the 16 percent reserve money growth target.

There was no need to change the policy rates and the Cash reserve Ratio (CRR). The problem of 'high' nominal interest rate despite some decline in lending rates in recent months is more a manifestation of regulation gone awry than a right-monetary policy. When one out of every ten taka in loans go bad, it is not possible to have single digit interest rate (as popularly demanded) without hurting the solvency of the banking industry. With demand for credit remaining sluggish, further monetary easing will largely expand excess liquidity and increase the risk of fuelling asset price bubbles. Monetary easing will also not address the problem of oligopolistic interest rate setting. The solution lies in better regulation of the banking industry. Another structural factor in interest rate determination is the role of administered National Saving Certificates' rates. These rates de-facto set a floor, on the deposit rates with pass through effects, on the lending rates. It is time to consider establishing mechanisms to make the NSC rates more responsive to market forces.

The balance sheets of the State-Owned Commercial Banks (SCBs) are still weak with rising nonperforming loans. This is the consequence of lingering impact of a series of financial frauds and resultant loan defaults in the SCBs. The top management of these banks collaborated with some unscrupulous borrowers to swindle large amounts of money under different instruments. SCBs are still undercapitalized despite recapitalization in FY14. Private Banks are not immune from corporate governance failures, either. Weak corporate governance in private banks prompted BB to appoint observers in two of them and to issue a circular

requiring BB approval before firing or making the Chief Executive Officers (CEOs) of private banks resign on their own volition.

Consequently, these banks, which, in a large measure, are outside the control of BB, became technically insolvent in terms of financial prudence criteria. The SCBs have struggled to overcome insolvency. The asset quality of the overall banking sector deteriorated further, even after BB's relaxation of the loan rescheduling standards. Overall, the financial sector is still shaky because of limited actions to improve corporate governance and accountability. The sector remains vulnerable to the second round impact of the political turmoil as profits shrink or losses mount in bank financed economic activities, potential term shocks and economic slowdown.

Partnership

MDGs emphasize the role of developed countries in aiding developing countries, as outlined in Goal Eight, which sets objectives and targets for developed countries to achieve a "global partnership for development" by supporting fair trade, debt relief, increasing aid, access to affordable essential medicines and encouraging technology transfer. Thus, developing nations ostensibly became partners with developed nations in the struggle to reduce world poverty.

Goals

A poster at the United Nations Headquarters in New York City, New York, USA, is showing the Millennium Development Goals. The MDGs were developed out of several commitments set forth in the Millennium Declaration, signed in September 2000. There are eight goals with 21 targets, and a series of measurable health indicators and economic indicators for each target.

Goal 1: Eradicate extreme poverty and hunger

- Target 1A: Halve, between 1990 and 2015, the proportion of people living on less than \$1.25 a day
 - Poverty gap ratio [incidence x depth of poverty]
 - Share of poorest quintile in national consumption
- Target 1B: Achieve Decent Employment for Women, Men, and Young People
 - GDP Growth per Employed Person
 - Employment Rate
 - Proportion of employed population below \$1.25 per day (PPP values)
 - Proportion of family-based workers in employed population
- Target 1C: Halve, between 1990 and 2015, the proportion of people who suffer from hunger
 - Prevalence of underweight children under five years of age
 - Proportion of population below minimum level of dietary energy consumption^[10]

Goal 2: Achieve universal primary education

- Target 2A: By 2015, all children can complete a full course of primary schooling, girls and boys
 - Enrolment in primary education
 - Completion of primary education

Goal 3: Promote gender equality and empower women

- Target 3A: Eliminate gender disparity in primary and secondary education preferably by 2005, and at all levels by 2015
 - Ratios of girls to boys in primary, secondary and tertiary education

- Share of women in wage employment in the non-agricultural sector
- Proportion of seats held by women in national parliament

Goal 4: Reduce child mortality rates

- Target 4A: Reduce by two-thirds, between 1990 and 2015, the under-five mortality rate
 - Under-five mortality rate
 - Infant (under 1) mortality rate
 - Proportion of 1-year-old children immunized against measles

Goal 5: Improve maternal health

Target 5A: Reduce by three quarters, between 1990 and 2015,

The maternal mortality ratio

Proportion of births attended by skilled health personnel

- Target 5B: Achieve, by 2015, universal access to reproductive health
 - Contraceptive prevalence rate
 - Adolescent birth rate
 - Antenatal care coverage
 - Unmet need for family planning

Goal 6: Combat HIV/AIDS, malaria, and other diseases

- Target 6A: Have halted by 2015 and begun to reverse the spread of HIV/AIDS
 - HIV prevalence among population aged 15–24 years
 - Condom use at last high-risk sex

- Proportion of population aged 15–24 years with comprehensive correct knowledge of HIV/AIDS
- Target 6B: Achieve, by 2010, universal access to treatment for HIV/AIDS for all those who need it
- Proportion of population with advanced HIV infection with access to antiretroviral drugs
- Target 6C: Have halted by 2015 and begun to reverse the incidence of malaria and other major diseases
- Prevalence and death rates associated with malaria
- Proportion of children under 5 sleeping under insecticide-treated bed nets
- Proportion of children under 5 with fever who are treated with appropriate anti-malarial drugs
- Incidence, prevalence and death rates associated with tuberculosis
- Proportion of tuberculosis cases detected and cured under DOTS (Directly Observed Treatment Short Course) 2013 educational improvement

Goal 7: Ensure environmental sustainability

- Target 7A: Integrate the principles of sustainable development into country policies and programs; reverse loss of environmental resources
- Target 7B: Reduce biodiversity loss, achieving, by 2010, a significant reduction in the rate of loss
 - Proportion of land area covered by forest
 - CO₂ emissions, total, per capita and per \$1 GDP (PPP)
 - Consumption of ozone-depleting substances
 - Proportion of fish stocks within safe biological limits
 - Proportion of total water resources used
 - Proportion of terrestrial and marine areas protected
 - Proportion of species threatened with extinction

- Target 7C: Halve, by 2015, the proportion of the population without sustainable access to safe drinking water and basic sanitation (for more information see the entry on water supply)
 - Proportion of population with sustainable access to an improved water source, urban and rural
 - Proportion of urban population with access to improved sanitation
- Target 7D: By 2020, to have achieved a significant improvement in the lives of at least 100 million slum-dwellers
 - Proportion of urban population living in slums

Goal 8: Develop a global partnership for development

- Target 8A: Develop further an open, rule-based, predictable, non-discriminatory trading and financial system
 - Includes a commitment to good governance, development, and poverty reduction – both nationally and internationally
- Target 8B: Address the Special Needs of the Least Developed Countries (LDCs)
 - Includes: tariff and quota free access for LDC exports; enhanced program of debt relief for HIPC and cancellation of official bilateral debt; and more generous ODA (Official Development Assistance) for countries committed to poverty reduction
- Target 8C: Address the special needs of landlocked developing countries and small island developing States
 - Through the Program of Action for the Sustainable Development of Small Island Developing States and the outcome of the twenty-second special session of the General Assembly

- Target 8D: Deal comprehensively with the debt problems of developing countries through national and international measures in order to make debt sustainable in the long term
 - Some of the indicators listed below are monitored separately for the least developed countries (LDCs), Africa, landlocked developing countries and Small Island developing States.
 - Official development assistance (ODA):
 - Net ODA, total and to LDCs, as percentage of OECD/DAC donors' GNI
 - Proportion of total sector-allocable ODA of OECD/DAC donors to basic social services (basic education, primary health care, nutrition, safe water and sanitation)
 - Proportion of bilateral ODA of OECD/DAC donors that is untied
 - ODA received in landlocked countries as proportion of their GNIs
 - ODA received in small island developing States as proportion of their GNIs
 - Market access:
 - Proportion of total developed country imports (by value and excluding arms) from developing countries and from LDCs, admitted free of duty
 - Average tariffs imposed by developed countries on agricultural products and textiles and clothing from developing countries
 - Agricultural support estimate for OECD countries as percentage of their GDP
 - Proportion of ODA provided to help build trade capacity
 - Debt sustainability:

- Total number of countries that have reached their HIPC decision points and number that have reached their HIPC completion points (cumulative)
- Debt relief committed under HIPC initiative, US\$
- Debt service as a percentage of exports of goods and services
- Target 8E: In co-operation with pharmaceutical companies, provide access to affordable, essential drugs in developing countries
 - Proportion of population with access to affordable essential drugs on a sustainable basis
- Target 8F: In co-operation with the private sector, make available the benefits of new technologies, especially information and communications
 - Telephone lines and cellular subscribers per 100 population
 - Personal computers in use per 100 population
 - Internet users per 100 Population Gaps

Alleged lack of legitimacy

The entire MDG process has been accused of lacking legitimacy because of failure to include, often, the voices of the very participants that the MDGs seek to assist. The International Planning Committee for Food Sovereignty, in its Post 2015 thematic consultation document on MDG 1 states "The major limitation of the MDGs by 2015 was the lack of political will to implement due to the lack of ownership of the MDGs by the most affected constituencies".

Human rights

According to Deneulin & Shahani the MDGs underemphasize local participation and empowerment (other than women's empowerment). FIAN International, a human rights organization focusing on the right to adequate food, contributed to the Post 2015 process by pointing out a lack of: "primacy of human rights; qualifying policy coherence; and of human rights based monitoring and

accountability. "Without such accountability, no substantial change in national and international policies can be expected."

Infrastructure

The MDGs were attacked for insufficient emphasis on environmental sustainability. Thus, they do not capture all elements needed to achieve the ideals set out in the Millennium Declaration. Agriculture was not specifically mentioned in the MDGs even though most of the world's poor are farmers.

Human capital

MDG 2 focuses on primary education and emphasizes enrolment and completion. In some countries, primary enrolment increased at the expense of achievement levels. In some cases, the emphasis on primary education has negatively affected secondary and post-secondary education.

Amir Attaran argued that goals related to maternal mortality, malaria and tuberculosis are impossible to measure and that current UN estimates lack scientific validity or are missing. Household surveys are the primary measure for the health MDGs. Attaran attacked them as poor and duplicative measurements that consume limited resources. Furthermore, countries with the highest levels of these conditions typically have the least reliable data collection. Attaran argued that without accurate measures, it is impossible to determine the amount of progress, leaving MDGs as little more than a rhetorical call to arms.

MDG proponents such as McArthur and Sachs countered that setting goals is still valid despite measurement difficulties, as they provide a political and operational framework to efforts. With an increase in the quantity and quality of healthcare systems in developing countries, more data could be collected.¹ They asserted that non-health related MDGs were often well measured, and that not all MDGs were made moot by lack of data.

The attention to well being other than income, helps bring funding to achieving MDGs. MDGs prioritize interventions, establish obtainable objectives with useful measurements of progress despite measurement issues and increased the developed world's involvement in worldwide poverty reduction. MDGs include gender and reproductive rights, environmental sustainability, and spread of technology. Prioritizing interventions helps developing countries with limited resources make decisions about allocating their resources. MDGs also strengthen the commitment of developed countries and encourage aid and information sharing. The global commitment to the goals likely increases the likelihood of their success. They note that MDGs are the most broadly supported poverty reduction targets in world history.

Achieving the MDGs does not depend on economic growth alone. In the case of MDG 4, developing countries such as Bangladesh have shown that it is possible to reduce child mortality with only modest growth with inexpensive yet effective interventions, such as measles immunization. Still, government expenditure in many countries is not enough to meet the agreed spending targets. Research on health systems suggests that a "one size fits all" model will not sufficiently respond to the individual healthcare profiles of developing countries; however, the study found a common set of constraints in scaling up international health, including the lack of absorptive capacity, weak health systems, human resource limitations, and high costs. The study argued that the emphasis on coverage obscures the measures required for expanding health care. These measures include political, organizational, and functional dimensions of scaling up, and the need to nurture local organizations.

Fundamental issues such as gender, the divide between the humanitarian and development agendas and economic growth will determine whether the MDGs are achieved, according to researchers at the Overseas Development Institute (ODI).

According to D+C Development and Cooperation magazine, MDG 7 is still far from being reached. Since national governments often cannot provide the

necessary infrastructure, civil society in some countries organized and worked on sanitation. For instance, in Ghana an umbrella organization called CONIWAS (Coalition of NGOs in Water and Sanitation), enlisted more than 70 member organizations to provide access to water and sanitation.

The International Health Partnership (IHP) aimed to accelerate MDG progress by applying international principles for effective aid and development in the health sector. In developing countries, significant funding for health came from external sources requiring governments to coordinate with international development partners. As partner numbers increased variations in funding streams and bureaucratic demands followed. By encouraging support for a single national health strategy, a single monitoring and evaluation framework, and mutual accountability, IHP+ attempted to build confidence between government, civil society, development partners and other health stakeholders

Education

Accessing Development Education is a web portal. It provides relevant information about development and global education and helps educators share resources and materials that are most suitable for their work.

The Teach MDGs European project aims to increase MDG awareness and public support by engaging teacher-training institutes, teachers and pupils in developing local teaching resources that promote the MDGs with a focus on sub-Saharan Africa.

Global Education Magazine is an initiative launched by the teaching team that formulated the proposal most voted in the group “Sustainable Development for the Eradication of Poverty in Rio+20”. It is supported by UNESCO and UNHCR and aims to create a common place to disseminate Trans cultural, Trans political, transnational and Tran’s humanist knowledge

World Banks programs in Bangladesh

Bangladesh has maintained an impressive record of accomplishment on growth and development. In the past decade, the economy has grown at nearly 6 percent per year, and human development went hand-in-hand with economic growth. Poverty dropped by nearly a third, coupled with increased life expectancy, literacy, and per capita food intake. More than 15 million Bangladeshis have moved out of poverty since 1992.

While poverty reduction in both urban and rural areas has been remarkable, the absolute number of people living below the poverty line remains significant. Despite the strong track record, around 47 million people are still below the poverty line, and improving access to quality services for this vulnerable group is a priority. There are also many people who could fall back into poverty if they lose their jobs or are affected by natural disasters.

With nearly 160 million inhabitants on a landmass of 147,570 square kilometers, Bangladesh is among the most densely populated countries in the world. Sustained growth in recent years has generated higher demand for electricity, transport, and telecommunication services, and contributed to widening infrastructure deficits. While the population growth rate has declined, the labor force is growing rapidly. This can be turned into a significant demographic dividend in the coming years, if more and better jobs can be created for the growing number of job seekers. Moreover, improving labor force participation and productivity will help to release the potential of the economy. Exploiting the potential of regional cooperation and making trade policy more conducive to a deepening and diversification of exports will also play a vital role in the growth process.

Bangladesh aspires to be a middle-income country by 2021. This will require increasing GDP growth to 7.5 to 8 percent per year based on accelerated export and remittance growth. Both public and private investment will need to increase as well. Growth will also need to be more inclusive through creation of productive employment opportunities in the domestic economy. To sustain accelerated and

inclusive growth, Bangladesh will need to manage the urbanization process more effectively, as well as prepare for adaptation to climate change impacts.

Becoming a middle-income country will require substantial efforts on many fronts. These include maintaining macroeconomic stability; strengthening revenue mobilization; tackling energy and infrastructure deficits; deepening financial-sector and external trade reforms; improving labor skills, economic governance, and urban management; and adapting to climate change. Bangladesh can become an export powerhouse, with its labor-intensive manufactured and service exports growing at double digits on a sustained basis, if it speeds up government decision-making. Without timely action, other countries (such as Vietnam and Myanmar) will take the markets being vacated by China.

The Vision 2021 and Sixth Five-Year Plan have set solid development targets for Bangladesh. Recognizing that development is a long-term process, the Five-Year Plan is cast in the context of a long-term development vision defined by the government's Vision 2021 and the Perspective Plan (2010-2021).

Those targets, if achieved, will transform the socioeconomic environment. Along with higher per capita income, the government's Vision 2021 presents a development scenario where citizens will have a higher standard of living, be better-educated, face better social justice, and have a more equitable socioeconomic environment, and the sustainability of development will be ensured through better protection from climate change and natural disasters.

IDA commitments to Bangladesh have grown rapidly in the past five years, topping \$1 billion for the first time in FY 2009. The current IDA portfolio consists of 32 projects, with a total commitment of \$7.5 billion.

The World Bank's Country Assistance Strategy for FY11-14 is supporting the government's vision of rapid poverty reduction through accelerated, sustainable, and inclusive growth, underpinned by stronger governance at central and local levels. To ensure better outcomes, the World Bank's strategy seeks to scale up ongoing operations with demonstrable results, engage in strategic interventions

with a transformative impact, and innovate through small pilots with high country ownership.

Key areas of intervention

Accelerated Growth

Infrastructure investment and a more conducive business environment are needed to sustain and increase recent levels of private sector growth. The World Bank Group will support reforms to strengthen sector governance, financial sustainability, and private-sector participation in infrastructure provision and maintenance. It will also support efforts to enhance regional cooperation as a means to accelerate exports and increase foreign direct investment.

Sustainable Growth

Bangladesh is among the most densely populated countries in the world, already vulnerable to natural disasters and increasingly affected by climate change. Water resource management, agricultural adaptation, environmental protection, and disaster preparedness will be critical areas for intervention.

Inclusive Growth

With around 47 million people below the poverty line, improving social service delivery is a priority. The Bank plans to provide second-generation support for sector-wide approaches with other partners in primary education and health, population, and nutrition services, as well as expand support for targeted social assistance.

Stronger Governance

Bangladesh has made gradual progress in many areas of governance in the past five to 10 years. The International Finance Corporation will focus on governance issues related to the private sector (such as how to strengthen the investment climate), while IDA will focus on decentralized service delivery, strengthening

social accountability, and supporting transparency through the Right to Information Act.

The International Development Association (IDA) has been supporting Bangladesh since 1972, just after the country's independence. Since then, IDA has provided more than \$19 billion support to advance Bangladesh's development priorities.

The World Bank support has helped Bangladesh to reduce poverty and improve human development. Key elements of that support have been the Bank's long-term commitment to health and education, its support for rural infrastructure, and its engagement in policy dialogues that have created conditions for broad-based economic growth. IDA's support has also included a substantial body of analytical work and knowledge products that have contributed to the policy debate, IDA-supported operations, and, ultimately, development outcomes. Forty years of partnership have built a solid foundation for improvements in growth, empowerment, and social mobility.

Highlights of IDA's engagement in Bangladesh

Rural Infrastructure:

IDA has been a major partner in the development of Bangladesh's rural infrastructure, having funded three rural road improvement projects. A recently completed rural road project has helped to improve and maintain more than 2,500 km of rural roads in 21 districts. These roads have improved access to schools and health clinics, reduced transport costs, and helped increase rural non-farm incomes. They also led to the creation of over 47,000 person-years of employment in the project area, with female employment increasing by 50 percent. The overall poverty effect of road improvement was significant, with poverty falling by about 1% and the poverty reduction rate almost doubling in project areas.

Agriculture:

Bangladesh has made impressive achievements over the last 30 years in narrowing the gap between food crop production and the needs of the population, in large part due to expansion of irrigation. The country is nearly self-sufficient in rice (the main staple food) with production reaching more than 35 million metric tons per year. IDA is an active partner in the agriculture sector in Bangladesh, focusing support on technology and research and on rehabilitation of infrastructure for flood control, irrigation and drainage. Bangladesh is one of the first countries to receive a grant from the Global Agriculture and Food Security Program, with project results focused on enhancing agricultural productivity and livelihoods in two of the most agro-ecologically constrained areas of the country.

Energy:

Bangladesh suffers from shortages of reliable electricity and natural gas service compared to demand. Total installed capacity is 8,050 MW, and IDA has contributed to more than 1,515 MW of that capacity, with another 335 MW under construction. IDA has supported public-private partnerships to build small power plants as well as large-scale independent power plants, such as the Haripur and the Meghnaghat plants. In addition, access to electricity is being provided in rural areas through off-grid technologies, and consumption of energy is being reduced through distribution of energy-efficient CFLs with IDA support. For example, more than 850,000 solar home systems have been installed through May 2012 in remote villages, and every month about 50,000 new homes and shops in rural areas are being connected to electricity through the installation of these systems.

Education:

Bangladesh has made impressive gains in improving access to education, reaching the Millennium Development Goal of gender parity at school enrollment well ahead of time. Today, the female primary school enrollment rate of 98% in

Bangladesh is higher than those in Pakistan, Nepal and Bhutan and about the same as in India. Six million girls attend secondary school in Bangladesh today, rising from just 1 million two decades ago. IDA has contributed to these achievements by supporting both formal and informal education service delivery programs, including innovative models to improve performance and involve difficult-to-reach groups. Currently, IDA supports active projects in the primary, secondary, and tertiary sectors, including an initiative to bring out-of-school children back to school and a skill-building project to help develop a more competitive labor force.

Health:

IDA has been a close partner of the government of Bangladesh to improve health, HIV and nutrition outcomes since 1975. The World Bank currently supports implementation of the government's Health, Nutrition, and Population Sector Development Program in partnership with other development partners to strengthen health systems and improve health services, particularly for the poor. With World Bank support, assisted deliveries have helped reduce maternal mortality rates by 40% in the past decade. Today, nearly 90% of Bangladeshi children receive vitamin A supplements and more than 80% are vaccinated, contributing to an impressive reduction in infant and child mortality by more than two-thirds since 1990. The country is on track to meet the Millennium Development Goal targets for health, and received the 2010 United Nations Award for MDG 4 achievements. Nutrition, however, remains a challenge, as more than 40% of under-5 children are either moderately underweight or moderately stunted or both.

Livelihoods:

IDA has been supporting community-driven development plans aimed at improving livelihoods; quality of life; and resilience to climate variability, natural hazards, and other shocks for the rural poor. Around 3.5 million people in about

1,000 villages have benefited from improvements in community infrastructure, such as access to drinking water; roads and bridges; and credit, markets, and opportunities for income generation.

Local governance:

With IDA support, all 4,504 Union Parishads of Bangladesh have been provided with increased resources and delegated responsibility to deliver local services. For the first time, female Union Parishad members are managing 30% of the funds and plans. More than 35,000 community plans generating employment for poor people have been implemented so far, including construction or rehabilitation of roads, culverts, drainage and embankment systems; water and sanitation facilities; and schools and clinics. Current program innovations include performance-based grants to expand resources available to local governments.

Water supply and sanitation:

In partnership with the government, IDA has contributed to providing access to safe and arsenic/pathogen-free water and improved sanitation services to 1.25 million people in rural areas and small towns. IDA is also supporting improvements in water supply and sanitation in Dhaka and Chittagong, two of the largest cities in the country.

Sustainable Economic Growth:

Economic growth in the first half of FY15 benefitted from sustained political stability throughout 2014. Capacity utilization improved. This is evident from sharp recoveries in imports of industrial raw materials and intermediate inputs. Activities in the domestic market-based industries expanded faster than in 2013. Agricultural growth followed its normal path aided by benign weather, reasonably smooth functioning of agricultural input markets, and improved farm gate prices. Remittances picked up reflecting partly the bottoming out of worker

outflows to the Gulf countries. However, exports lost momentum because of a limping global economy and the transition in the garment industry involving a significant number of factory closures. The economy continued to face several key challenges: political uncertainty; growing infrastructure deficit; and a de-facto onerous regulatory regime.

As a result, private investments did not show any convincing sign of recovery this year. Private consumption, imports and public investment grew faster in the first half of FY15 than a year earlier.

Political Environment

Although democracy is firmly entrenched, confrontational politics is a source of potential instability and political uncertainty that adversely affects Bangladesh's international reputation and investment climate. The two major political parties the Bangladesh Nationalist Party and The Bangladesh Awami League have yet to reconcile their differences. The frequency of hartals and violence has increased, impeding economic progress as the country enters the fifth year of the Bangladesh Awami League lead alliance Government. The Government has stepped up measures to improve the law and order situation, but progress has been limited. The Bangladesh Nationalist Party has been boycotting parliamentary sessions, making political consensus difficult. However, party manifestos and policy debates suggest that the two major political parties have a near ideological consensus on economic policy matters; all major parties support democratic, market-oriented.

Poverty

A few decades ago, poverty in Bangladesh was primarily caused by landlessness, vulnerability to natural disasters, and limited opportunities for employment in subsistence-oriented agriculture. As a result of vastly improved transport and communication networks, rural labor has become more mobile; farming has

become more market-oriented; and the poor are now able to draw their livelihoods from a continuum of farm, off-farm, rural, and urban activities. Microfinance initiatives, the RMG sector, and rural education have fueled the increasing participation of women in the labor force and their growing economic empowerment. This has helped spread access to cash income throughout the year. Urbanization and repatriation of out-of-country remittances, while fueling income inequity, have made a positive contribution to poverty reduction. Overall, the rural poor tend to be landless, live in remote areas, and have inadequate access to basic infrastructure and services. Urban poverty is associated with limited employment opportunities, poor health, inadequate water supply and sanitation facilities, and frequent eviction of squatters by the authorities. Human security in both rural and urban areas is particularly inadequate due to crime, violence against women, and uneven law enforcement. But increasing mobility, flexibility, social networks, and human capital influence the livelihoods and prospects for poverty reduction for the majority of the poor. Despite considerable progress, Bangladesh is still one of the world's poorest nations, with average GDP per capita only marginally higher than the dollar-a-day international poverty standard. In 2000, about 50% of the country's population was classified as having incomes below the national poverty line, compared with 59% in 1991/1992. In the 1990s, the incidence of extreme poverty declined from 43% to 34%. Still, the absolute number classified as poor remained virtually unchanged at around 63 million in 2000 because of population growth. While its methods are not comparable to the 1990 and 2000 surveys, the results of the 2004 poverty monitoring survey suggest that poverty incidence decreased by about 5 percentage points between 1999 and 2004. This is consistent with the performance recorded in poverty reduction during the 1990s.

Over the past two decades, progress in reducing human poverty proceeded even faster than the progress in reducing income poverty, due largely to the positive effects of substantial public investment in rural transport and social services. The

human poverty index fell from 61% in 1981/83 to 47% in 1993/94, and to 36% by 2000. In 2003, for the first time, the United Nations Development Programs (UNDP) placed Bangladesh in the medium human development category, along with its neighbors—Bhutan, India, and Sri Lanka. Major achievements include higher rates of primary education enrollment, gender parity in primary and secondary education, higher literacy rates, rapid decline in the population growth rate, and steady reduction in infant mortality.

In the past decade, progress in reducing the poverty head-count was faster in urban than in rural areas, due to expansion of labor-intensive manufacturing and services. In contrast, more progress was made in addressing absolute deprivation in rural areas, as measured by the improving trend in the rural poverty gap, due in large part to microfinance and other NGO-supported initiatives targeted to poor rural women.

National Poverty Reduction Strategy

The national poverty reduction strategy (NPRS) confirms that poverty reduction and accelerating the pace of social development are Bangladesh's most important long-term strategic goals. It emphasizes the importance of multiple routes to attacking the underlying causes of poverty and mitigating its consequences. Consistent with the Millennium Development Goals (MDGs), the NPRS aims to halve the number of poor people by 2015, and to improve substantially several aspects of human development. The medium-term macroeconomic framework will be updated every year to make the macroeconomic projections realistic and sound to address poverty reduction. The Government recently introduced a medium-term budgetary framework in four ministries effective FY2006, ensuring better integration between strategies and outcomes for poverty reduction.

The NPRS (i) builds on past achievements, (ii) aims to prevent slippage in areas where progress has been made, (iii) addresses weaknesses in implementation, (iv) emphasizes the centrality of employment creation, (v) strengthens the focus on women's empowerment, (vi) scales up microcredit, (vii) emphasizes connectivity

(viii) addresses the need to make policy processes and governance work for the poor, and (ix) includes many targets and benchmarks to enhance the results orientation. In addition, the NPRS addresses the multiple dimensions of poverty through a strategic choice of priorities; and aims to unlock the socioeconomic potential through a judicious mix of public action, private initiatives, and community mobilization.

The NPRS builds on the policy triangle of growth, human development, and governance. It aims to generate broad-based growth and reduce poverty through (i) employment generation, (ii) nutrition, (iii) maternal health, (iv) quality of education, (v) sanitation and safe water, (vi) criminal justice system, (vii) local governance, and (viii) monitoring results.

The NPRS emphasizes that progress towards these goals would require

i) Establishing an open and competitive environment that is conducive to private investment, with emphasis on exports and rural development where 85% of Bangladesh's poor live.

(ii) raising poor people's capabilities to participate more fully in the growth process through access to better quality education, health, safe water, and nutrition; and, most importantly,

(iii) Addressing governance by improving the Government's capacity, promoting local governance, tackling corruption, enhancing access to justice for the poor and improving security and public order

To stimulate pro-poor growth, the NPRS prioritizes

(i) accelerated growth in rural areas, and development of agriculture and nonfarm economic activities;

(ii) Small and medium manufacturing enterprises

(iii) Rural electrification, roads, water supply and sanitation, and supportive infrastructure, including measures to reduce natural and human-induced shocks; and

(iv) The goal of accelerated poverty reduction can be pursued through eight avenues:

(1) A supportive macroeconomic setting conducive to rapid and stable growth

(2) Special emphasis on the rural, agricultural, informal, and small and medium enterprise sectors, and improved connectivity through rural electrification, roads, and telecommunications;

(3) Safety net measures to protect the poor, especially women, against anticipated and unanticipated shocks through targeted assistance and other efforts;

(4) Human development of the poor to raise capabilities through education, health, sanitation and safe water, nutrition, and social interventions;

(5) Participation and empowerment of the poor, especially women, and other disadvantaged and marginalized groups;

(6) promotion of good governance by improving implementation capacity, promoting local governance, tackling corruption, enhancing access to justice, improving sector governance, and enhancing service delivery; and

(7) care for the environment by promoting sustainable development information and communication technologies. With prudent macroeconomic management, and steady improvement in the enabling environment for private sector development, economic growth is forecast to increase from 6.3% in FY2004 to 7% in FY2008. Growth is expected to accelerate after that, with Bangladesh achieving an average economic growth rate of 7-8% per year by 2015.

The NPRS aims to foster social development by raising the quality of all aspects of the education service through improved delivery, management, finance, and assessment systems. Particular attention is accorded to skills development,

boosting access, and fostering community participation in the management of education and training services.

In the health sector, the NPRS prioritizes (i) improving maternal and child health care; (ii) strengthening nutrition programs; (iii) controlling communicable diseases; and (iv) orienting health care assistance, finance, and governance to serve the poorest groups better. Improvements in the social safety net are to be achieved by (I) consolidating many programs, (ii) improving coverage and benefits, (iii) enhancing social and geographic targeting, (iv) introducing insurance programs to deal with natural disasters, and (v) prioritizing those programs that allow the ultra-poor to work in exchange for social assistance. Women's empowerment and gender equality will be fostered by enhancing women's access to banking services in addition to microfinance, combating violence against women, developing and scaling up microenterprises, and assisting female migrants.

Good governance is to be fostered by (i) reforming the criminal justice system, (ii) strengthening public administration, (iii) combating corruption, (iv) promoting local governance, and (v) improving public expenditure management. This will be complemented by encouraging NGO and community based organization (CBO) development, focusing public sector activity in areas for which it is most suited, and fostering partnerships between governments, the private sector, and civil society organizations to improve service delivery.

The NPRS has the requisite ingredients of a sound poverty reduction strategy—i.e., an insightful poverty diagnostic, a wide-ranging consultative process, short- and medium-term poverty and sector development targets, a comprehensive set of sector and thematic strategies, and a consistent medium-term expenditure and macroeconomic framework. The NPRS does an especially good job of analyzing the magnitude and causes of poverty; correctly stresses the links between investment, growth, job creation, and poverty reduction; and identifies clearly key

areas where reforms are needed, public investments are required, and the policy process needs strengthening. The goals and targets of the NPRS are consistent with the MDGs. Moreover, many reforms, socioeconomic targets, and indicators that can be monitored are included to make the strategy results-oriented.

Implementation of the NPRS, which lists more than 300 strategic goals, might be difficult. While most of these goals might be sensible in their own right, no attempt is made to prioritize or cost them. Thus, trade-offs will be difficult to identify in a world of limited resources. Those near-term development activities in the NPRS vastly exceed what Government could finance, implement, or maintain. The NPRS also appears ambitious in a number of its key targets. For instance, the baseline macroeconomic framework projects a considerable increase in investment. This would require a significant acceleration of structural reforms, which should improve the investment climate, and a substantial improvement in domestic resource mobilization by the Government. However, the prospects for ambitious reforms in the next 2 years is questionable, given the political divisions, volatile law and order situation, dearth of reform champions, and upcoming national elections. Moreover, the NPRS gives little attention to the effectiveness of capital spending through the Annual Development Program

Economic growth

Economic growth in Bangladesh was gaining momentum in the first half of FY15. Capacity utilization improved and investments were showing some signs of recovery. This growth was also job-friendly. Bangladesh continued to do well in containing inflation, due to favorable international commodity price movements and sound macroeconomic management. The 12-monthly-moving average inflation decelerated from 7.6 percent in February 2014 to 6.8 percent in February 2015. The resilience of the Bangladesh economy continues to be tested by faltering political stability, weak global markets, and structural constraints. These are

inhibiting the economy's income growth as well as progress on shared prosperity. Political turmoil in particular is taking a heavy toll on the economy. Economic losses this time are likely to be more severe than earlier periods of turmoil because of the timing, duration, and the depth of uncertainty surrounding how the crisis may be resolved.

Inflation is contained

The twelve monthly moving average inflation decelerated to 6.8 percent in February 2015, compared with 7.6 percent in February 2014, driven by deceleration in both food and on-food inflation. Food inflation moderated because of declining international food prices, particularly prices in India. Declines in non-food inflation reflect a stable exchange rate and prudent monetary management. Over the past two decades, inflation and its price volatility have been the lowest in Bangladesh within the South Asia region.

Governance

Economic growth and poverty reduction continue to be frustrated by a lack of accountability, transparency, and predictability in the way government operates. In addition to corruption and poor law and order, key governance issues include excessive centralization of decision-making authority, lack of judicial autonomy, weak enforcement of contracts and inadequate access to commercial justice, rigid administrative orientation of the public service, scant use of modern governance technology, and dearth of opportunities for ordinary citizens to participate in public decision making.

The Government is making steady progress in addressing some broad governance issues, including improving fiscal management, financial management, and project documentation and processing, public sector management efficiency, and corporate governance in key sectors. Recent measures by the Government to address core governance issues include the creation of the Anti-Corruption

Commission (ACC), strengthening of law enforcement agencies, establishment of regular courts in the hill districts where the majority of the country's indigenous peoples reside, initial steps to separate the judiciary from the executive, and various civil and criminal justice reforms. The Government has initiated a national integrity strategy aimed at combating corruption in the Government. A broad consultation process has commenced for this purpose with the support of Bangladesh's development partners (DPs).

The results of sector reform programs are encouraging particularly in terms of reconstitution of regulatory bodies, corporatization, tariff setting and the separation of policy making from management functions in the power sector, enhancement of stakeholder participation in urban sector planning and management, improvement of capital market regulation and supervision, and adoption and enforcement of regulatory standards in the transport sector.

The needs of the poor are well met in areas that have a diversity of service providers, more local decision-making, and active efforts to empower the weak and excluded segments of society. Creating space for private sector and NGO service provision, commercializing public sector activities, fostering public-private partnerships, and gradually decentralizing responsibilities to local governments have helped transform many poorly performing and unresponsive central government services into competitive, accountable, and demand-driven services that reach the poor and provide good value for money.

The Government's Development Strategy

The Government's national poverty reduction strategy (NPRS) reaffirms that reducing poverty and accelerating the pace of social development are the most important long-term strategic goals. Fully consistent with the MDGs, the NPRS aims to halve the number of poor people by 2015, and to achieve substantial

improvement in all aspects of human development. The NPRS builds on achievements, aims to prevent slippages in areas where progress has been made, addresses weaknesses in implementation, and includes number of targets and benchmarks to enhance the results-orientation.

WB's Assessment of the Government's Development Strategy

WB, DFID, Government of Japan, and Asian Bank jointly assessed the NPRS. The four joint strategy partners agree that it has the requisite ingredients of a sound poverty reduction strategy i.e., an insightful poverty diagnostic, a wide-ranging consultative process, short- and medium-term poverty reduction and sector development targets, and a comprehensive set of sector and thematic strategies underpinned by a consistent medium-term expenditure and macroeconomic framework. The NPRS provides an excellent analysis of the magnitude and causes of poverty; correctly stresses the links between investment, growth, job creation, and poverty reduction; and clearly identifies key areas in which reforms are needed, public investments required, and policy process needs to be strengthened. The goals and targets of the NPRS are consistent with the MDGs, and a large number of monitor able reforms, socioeconomic targets, and indicators make the strategy results oriented. Achieving the NPRS's projected increase in investment will require a significant acceleration in the pace of structural reforms and a substantial improvement in domestic resource mobilization. The extent to which ambitious reforms can be achieved in the next 2 years is highly uncertain given intense political division, escalating violence, and upcoming national election.

The World Bank and ADB

The World Bank and the ADB share a common strategy and approach to the economic development of Bangladesh. There is a high degree of coordination between the two agencies and there are cases where each specializes by sector or by region, while co financing large projects. In industry, the World Bank is supporting trade reforms and a jute sector-restructuring program, whereas the

ADB is focusing on privatization and autonomy of public manufacturing enterprises. In finance, the World Bank and the ADB emphasize more financial sector reforms. The ADB is concentrating also on capital market development. In education, the World Bank is the lead agency for primary education while the ADB plays that role for secondary education. The ADB has taken a lead role in the power, railways and urban sectors. There is a close coordination between the ADB and other multilateral as well as bilateral donor agencies in terms of financing and policy dialogue. Donors have been active in annual and mid-year reviews of the public investment program and sectoral issues which are discussed with the Government.

Regional Cooperation in South Asia

South Asia could play a central role in the wider Asian integration. Given its strategic geographic location, the region could act as a land bridge linking neighboring regions, and thereby contributing significantly to the integration of Asia as a whole. Despite the potential for regional co-operation and integration in South Asia, South Asian's critical role to the integration of the region as well the as Asian region as a whole progress in RCI initiatives has been slow. Although the South Asian Association for Regional Cooperation (SAARC) has been in existence since 1985, progress, until recently had been limited.

Against this backdrop, Bangladesh, Bhutan, India, and Nepal (BBIN) agreed to form the South Asia Growth Quadrangle (SAGQ) in 1997, which was later endorsed in the SAARC Summit in Male. At the request of SAGQ, the ADB launched the South Asia Sub regional Economic Cooperation (SASEC) program in 2001 to help promote the sub-region's economic cooperation initiatives in the priority areas identified by SAGQ, namely: (i) transport, (ii) tourism, (iii) trade, investment and private sector cooperation, (iv) energy and power, and (v) environment; and (vi) information and communications technology (ICT). While good progress has been made in some sectors, such as tourism, ICT, and transport;

in others, progress has been slower, particularly in energy and power. The slow progress in energy and power was due mainly to the sensitive nature of the energy development and trade.

In 2003, ADB also launched a program for the countries of the western part of South Asia under the Sub regional Economic Cooperation in South and Central Asia (SECSCA), which comprises of two countries in South Asia - i.e. Afghanistan and Pakistan - as well as countries in the Central Asian region, including Tajikistan, Turkmenistan, and Uzbekistan, with Iran as an observer. SECSCA's objective is to promote economic cooperation by improving transit corridors connecting land-locked Central and South Asia to seaports in the Arabian Sea and Persian Gulf via Afghanistan. Toward this goal, the member countries' ministers endorsed the establishment of the Central and South Asia Transport and Trade Forum (CSATTF). While ADB has been mainly facilitating cross-border infrastructure development, customs, and trade under the SECSCA program, it has also helped address security issues in the area to minimize the adverse impact of corridor development and prevent illegal human and drug traffic over the corridors.

Another regional grouping of growing importance to South Asia is the Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC). Established in 1997, this brought together Bangladesh, India, Myanmar, Sri Lanka, and Thailand. With the accession of Bhutan and Nepal to BIMSTEC, all four SASEC countries are now BIMSTEC members. The SASEC Country Advisors' Meeting of July 2005 endorsed closer coordination and cooperation with BIMSTEC to maximize synergies. The ADB is currently facilitating increased cooperation between SASEC and BIMSTEC in order to avoid duplication of efforts between the two sub-regional initiatives, intensify cooperation initiatives, and increase the impact of RCI in the region. At the request of BIMSTEC, ADB is now processing a technical assistance for BIMSTEC Transportation Infrastructure and Logistics Study (BTILS).

Others Cooperation

Bangladesh has the potential to become a transport and transshipment center for the sub region. Bangladesh borders India and Myanmar and is in close proximity to the landlocked countries of Bhutan and Nepal. With the opening of the Jamuna Bridge and development of the Padma Bridge, the Dhaka-Chittagong transport corridor and other strategic transport corridors can serve to link the northeastern states of India to Bhutan, Nepal, and West Bengal. Bangladesh is a key member of several regional cooperation initiatives including South Asian Association for Regional Cooperation (SAARC); South Asia Free Trade Area (SAFTA); and Bay of Bengal Initiative for Multi-Sector Technical and Economic Cooperation (BIMSTEC). Bangladesh's economic ties to East and Southeast Asia have increased because of FDI associated particularly with the RMG sector. Deepening economic ties with East and Southeast Asia, by easing barriers to trade and investment, is central to Bangladesh's regional cooperation vision.

Deficiencies in key infrastructure and a lack of transit rights frustrate opportunities for economic integration with Bangladesh's near neighbors. Improvements in regional initiatives under the SAARC and, particularly, bilateral agreements between Bangladesh and India are required to facilitate trade in energy, to enhance cross-border transit trade, to effectively promote environmental cooperation including cross-border watershed management and disaster management, and to combat trafficking of women and children.

The WB-supported South Asia Sub regional Economic Cooperation (SASEC) program identifies several multiregional projects and initiatives.

Conclusion:

Bangladesh still lags behind its rapidly improving Asian neighbors in economic performance and social outcomes because of deficient social services and infrastructure. Catching up will require capitalizing on regional growth. The country aims to achieve an annual GDP growth of 7%-8% over the medium term to reduce poverty more rapidly. This will require a substantial increase in investment to at least 28% of GDP annually from 24.5% in past years. Intensifying reforms in key sectors including education, energy, and transport are critical for unlocking growth potential and require increased support from development partners.

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CHAPTER FIVE

Education in Bangladesh and World Bank partnership

Introduction:

Education is the key to a nation's development. Education is the principal means to achieve the goal of poverty alleviation. A properly educated nation, which is modern in genius and intellect and forward-looking in thinking, can only put the country at the zenith of its development. That is why education is the backbone of a nation.

Education: Aims and Objectives

The directives as noted in the Constitution of the People's Republic of Bangladesh have been taken into consideration in the formulation of National Education Policy 2009. The UN Child Rights Convention that emphasizes the ensuring of rights of children in every member state has been a further area of consideration. The primary objectives of this policy are directed toward the cultivation of human values. It seeks to prescribe ways through which citizens can be groomed to become leaders in pro-people development programs and progress of the society. They will become rational and intellectually accomplished human beings with ethical perceptions, who have respect for their own religion as well as for others' faiths. Education will help them to grow up as non-communal, patriotic and efficient persons free from superstitions. And simultaneously, it is only education that can equip the nation to acquire the qualities and skills that will strengthen Bangladesh to work with equal capacity and pace of the global community. This education policy will work as a basis for an education system suitable for the delivery of education which will be pro-people, easily available, uniform, universal, well planned, science oriented and of high standard according to the

constitutional directives and it will also work as a strategy to counter all problems.. With this idea in view, the aims, objectives, goals and principles of the Education Policy will be as follows.

1. To reflect the Constitutional guarantee at all levels of education and make learners aware of the freedom, sovereignty and integrity of Bangladesh;
2. To stimulate the intellectual and practical qualities of the learners so that moral, human, cultural, scientific and social values are established at personal and national levels;
3. To inspire the students with the spirit of our war of liberation and develop patriotism, nationalism and qualities of good citizens (i.e. sense of justice, non-communalism, dutifulness, awareness of human rights, cultivation of free thinking and discipline, love for honest living, the tolerance of corporate life, friendliness and perseverance)
4. To promote the continuity of national history, tradition and culture through an intergenerational process;
5. To foster creative and thinking faculties among the learners through a system of education that contains indigenous spirit, elements, and which will lead to a life-oriented development of knowledge of the learners.
6. To evolve an education process that is oriented to creativity, practicability and productivity to achieve advancement in the economic and social fields of the country; to create a scientific mindset of the students and to develop in them the qualities of leadership;
7. To remove socio-economic discrimination irrespective of race, religion and creed and to eradicate gender disparity; to develop non-communalism, friendliness, global fraternity, fellow-feeling and respect for human rights;
8. To create unhindered and equal opportunities of education for all as per learners' talents and aptitudes, irrespective of geographical, social and economical situations to establish a society that is free from discrimination; to resist use of education as a commodity to reap profits;

9. To show tolerance for different ideologies for the development of a democratic culture and to help develop a life-oriented, realistic and positive outlook;
10. To ensure the marginal competencies of learners at each level so that they are discouraged from rote learning, rather use their own thoughtfulness, imagination and urge for curiosity.
11. To ensure skills of high standard at different areas and levels of education so that learners can successfully compete at the global context;
12. To attach substantial importance to information and communication technology (ICT) along with math's Science and English in order to build up a digital Bangladesh based on knowledge-orientation and cultivation of ICT.
13. To put special emphasis on the extension of education; to give priority to primary and secondary education; to motivate the students to show dignity of labor; to enable students to acquire skills in vocational education to facilitate self-employment, irrespective of levels of education.
14. To develop some uniform and basic ideas ,amongst all learners to establish a sense of equal status amongst all citizens of the country to implement a uniform curriculum of certain basic subjects at the primary level schools of diverse delivery systems, to prescribe and ascertain the learning of some uniform textbooks to attain that, to initiate. Some method of teaching in some basic subjects at the secondary level can achieve similar objectives.
15. To ensure a creative, favorable and joyful environment for the students at the primary and secondary levels for their proper protection and congenial development;
16. To help students grow up with sound moral character through lessons from their respective religious teachings and moral sciences;
- 17.To ensure proper quality of education at each level and to correlate the competencies learnt at the earlier level (as per the aims and objectives of education) with the next one to consolidate the formations of knowledge and skills; to promote extension of such knowledge and skills; to enable the learners to

acquire these skills; to motivate the people to participate in the educational process, at the primary, secondary and vocational levels, in particular to realize the objectives of education.

18. To build students as skilled human resources to fight the challenges of the world threatened by climate change and other natural disasters and to create in them a social awareness about environment.

19. To ensure quality of the higher education in all disciplines and motivate students in research and to create a congenial and necessary environment of research within the country through the cultivation of knowledge and sciences;

20. To ensure the proper context and situations in the education system at the higher level that facilitates ideal cultivation of learning;

21. To extend the use of information and communication technology (ICT) instrumental in educational process at every level

22. To take special measures for the development of education of the backward classes of the country including the street-children;

23. To promote and develop the languages and cultures of the indigenous and small ethnic groups;

24. To ensure the education of the physically and mentally challenged learners;

25. To create a society free from the curse of illiteracy;

26. To initiate special measures to promote education in the areas identified as backward in education;

27. To ensure efficient and correct teaching of Bengal language;

28. To take necessary steps to create facilities of playground, sports, games and physical exercises in all educational institutions for the healthy growth of the physical and mental qualities of the learners;

29. To take various steps to foster hygienic awareness of the students;

30. To caution the students and make them aware of the dangers of taking drugs or similar items

The directives as noted in the Constitution of the People's Republic of Bangladesh have been Child Rights Convention that emphasizes the ensuring of rights of children in every member state has been a further area of consideration. The primary objectives of this policy are directed toward the cultivation of human values. It seeks to prescribe ways through which citizens can be groomed to become leaders in pro-people development programs and progress of the society. They will become rational and intellectually accomplished human beings with ethical perceptions, who have respect for their own religion as well as for others' faiths. Education will help them to grow up as non-communal, patriotic and efficient persons free from superstitions. And simultaneously, it is only education that can equip the nation to acquire the qualities and skills that will strengthen Bangladesh to work with equal capacity and pace of the global community. This education policy will work as a basis for an education system suitable for the delivery of education, which will be pro-people, easily available, uniform, and universal, well planned, science oriented and of high standard according to the constitutional directives and it will also work as a strategy to counter all problems. With this idea in view, the aims, objectives, goals and principles of the Education Policy will be as follows.

Educational Provision in Bangladesh

Having made remarkable progress in terms of initial enrolment in primary education as well as gender equality (Ahmed et al. 2007), Bangladesh still faces enormous challenges in ensuring that all children complete primary education and achieve basic literacy and numeracy competencies. Diverse providers—state, quasi-state and non-state—have helped raise initial enrolments and improve the gender balance. The question now is how they can improve learning outcomes, especially for disadvantaged children.

In 1973, shortly after independence, the government took over existing general primary schools (other than madrasas and private schools) and all employees became national government employees. It abolished primary school management committees, giving the government management responsibility for the nationalized primary schools. The purpose of nationalization was to improve the management of schools and thereby accelerate access. It can be argued with hindsight that the government action effectively curbed centuries-old culture of community involvement in running primary schools. Many of the present problems of government-run or government-controlled primary schools can be traced back to the nationalization of primary schools in 1973.

In 1990, a compulsory primary education law was adopted which required all children to be enrolled in primary school. The law, in the wake of the global EFA initiative of 1990, helped expansion of primary enrolment, but it was not implemented with sufficient vigor and was not backed up with adequate resources. The Second Primary Education Development Programme (PEDP II), initiated in 2004, and was prepared with the involvement of the concerned ministries, directorates, and development partners. It was visualized as a sector-wide approach for primary education, but in the end dealt only with government schools (GPS) and RNGPS, excluding from its remit the significant number of children served by the madrasas and NGOs.

Diverse Providers of Primary Education

The number of primary-level institutions increased from 19,000 in 1947 to over 80,000 to date, including both government and non-government providers (Ahmed et al. 2007). Government primary schools (GPS) include all institutions directly managed by the government, almost half of the primary level institutions, serving about 60 percent of the enrolled children (Figure 1). Other primary institutions are non-government primary schools (RNGPS), non-registered non-government primary schools (NRNGPS), primary level ebtedayee madrasas, primary classes

attached to high madrasas, kindergartens, formal NGO schools, community schools, and primary classes attached to high schools. Madrasas and RNGPS get financial support from the government and are subject to control over the curriculum, except for a category called the quomi (indigenous) madrasas, which are not subject to any government regulation.

The Constitution of Bangladesh adopted in 1972 provided for free and compulsory education as one of the “fundamental principles of state policy”. Article 17 of the Constitution says that the state shall adopt effective measures for the purpose of establishing a uniform, mass-oriented and universal system of education and extending free and compulsory education to all children to such stage as may be determined by law - relating education to the needs of society and producing properly trained and motivated citizens to serve those needs and removing illiteracy within such time as may be determined by law. The fundamental principle regarding ‘free and compulsory education,’ is by its very nature subject to interpretation. The phrase ‘uniform, mass oriented and universal system of education,’ has often been invoked to justify a state-provided common type of primary school for all children. At times, the words have been used as a political and populist argument to ban one or another type of non-state provision, such as, NGO-run, private (especially English medium) and madrasa-based primary education. At the very least, it has been argued that the constitution requires a standard national curriculum, common textbooks, and other regulatory measures to be applied to all primary education activities in Bangladesh. This argument finds its place in various education policy statements including the most recent education policy (2010). The new education policy approved by the national parliament in December 2010 says: “The process of nationalization of primary education should continue. The responsibility for primary education cannot be transferred to the private sector or NGOs.” However, the policy ambiguously agrees at the same time that a non-government organization or an individual can run primary schools subject to approval of authorities and state regulations

(Government of Bangladesh, National Education Policy, 2010:4-5). In Bangladesh, non-government and quasigovernment schools have flourished. Though it has not announced an official policy decision, the government's long-standing position is apparently not to significantly increase the number of directly government-run schools, but to allow the quasigovernment institutions to carry much of the burden of expanding primary education services to achieve universal primary education. An important consideration may be the limitations in the centralized financing and personnel management structures established under the 1974 Nationalization of Primary Education Law, in which the central government employs all-primary teachers of government schools. The result is that non-government providers serve almost a quarter of the children, largely the poorer and disadvantaged populations.

The educational system in Bangladesh

The educational system in Bangladesh is three-tiered and highly subsidized. The government of Bangladesh operates many schools in the primary, secondary, and higher secondary levels. It also subsidizes parts of the funding for many private schools. In the tertiary education sector, the government also funds more than 15 state universities through the University Grants Commission.

Bangladesh conforms fully to the Education For All (EFA) objectives, the Millennium Development Goals (MDG) and international declarations. Article 17 of the Bangladesh Constitution provides that all children between the ages of six and eighteen years receive secondary education free of charge.

Education system in brief of Bangladesh

The three main educational systems in Bangladesh, ordered by decreasing student numbers, are:

- General Education System

- Madrasaha Education System
- Technical - Vocational Education System

Other systems include a Professional Education System.

Each of these three main systems is divided into five levels: at present the system has been changed.

- Primary Level (years 1 to 5) (now years 1 to 8)
- Junior Level (years 6 to 8) (now closed)
- Secondary Level (years 9 to 10)
- Higher Secondary Level (years 11 and 12)
- Tertiary Level

Tertiary education in Bangladesh takes place at 37 governments, 80 private and 3 international universities. Students can choose to further their studies in Chartered Accountancy, engineering, technology, agriculture and medicine at a variety of universities and colleges.

At all levels of schooling, students can choose to receive their education in English or Bangla. Private schools tend to make use of English-based study media while government-sponsored schools use Bangla.

Cadet college system

Cadet Colleges are important in the education system of Bangladesh. A cadet college is a room and board collegiate administered by the Bangladesh. Military discipline is compulsory at all cadet colleges. Faujdarhat Cadet College was the first cadet college in Bangladesh, established in 1958 over an area of 185 acres (0.75 km²) of land at Faujdarhat in the district of Chittagong. At present there are 12 cadet colleges in Bangladesh, including 3 cadet colleges for girls.

The Madrasah Education System focuses on religious education, teaching all the basics of education in a religious environment. Religious studies are taught in Arabic and the students in some areas serve the local area masjids. Students also study is required by law to complete all of the courses from the General Education System. Many privately licensed Madrasahs take in homeless children and provide them with food, shelter and education, e.g. Jamia Tawakkulia Renga Madrasah in Sylhet.

The Technical and Vocational Education System provides courses related to various applied and practical areas of science, technology and engineering, or focuses on a specific specialized area. Course duration ranges from one month to four years.

Tertiary education in Madrasah Education System

In Madrasah Education System, there are two systems one is called Kaumi Madrasah system which are run according to the Deobandi system of Islamic education while the other is called "Alia madrasah" is just like general education. Only difference is, they teach Arabic as additional to the general education after passing 'Alim' (12th Grade). Student can enroll in for 3 years long study, for obtaining a 'Fazil' level (14th Grade) as well as they can go for further general education like earning all over the universities degree after passing successfully they can further enroll into another 2 years long study system to obtain a 'Kamil' level (16th Grade) degree.

Technical Education System

In the Technical Education System, after obtaining Diploma-in-Engineering degree (four years long curriculum) can obtain from Technical Institute. Students can further pursue their educational carrier for obtaining a Bachelor degree from Engineering & Technology Universities. Normally it takes two and half or three years long courses for students with a Diploma-in-Engineering degree, to obtain a

Bachelor degree, but often in some cases these students take more than three years to complete their bachelor degree (undergraduate degree) (16th Grade) in Engineering. Then they can enroll into post-graduate studies. Students can study CA after passing HSC or Bachelor degree subject to fulfilling entry criteria of the Institute of Chartered Accountants of Bangladesh (ICAB).

Policies and Guidelines of Ministry of Education

Human resource development is at the core of Bangladesh's development efforts and access to quality education is critical to poverty reduction and economic development. The Government is committed to undertaking structural reforms that are expected to bring significant improvements in the education sector. Bangladesh's commitment to education has been clearly stated in its Constitution and development plans with education being given the highest priority in the public sector investments. Education sector allocations are currently about 2.3 percent of GDP and 14 percent of total government expenditure. Maintaining this commitment to the education sector is imperative in order to achieve Education for All (EFA) and the Millennium Development Goals (MDGs).

The management of the education system falls under two ministries - the Ministry of Primary and Mass Education (MoPME, responsible for primary education and mass literacy) and the Ministry of Education (MoE, responsible for secondary, vocational and tertiary education). Overall, there are more than 17 million students at the primary level, and over 8.0 million at the secondary level. Enrolments at the tertiary level are relatively small but growing very rapidly.

Bangladesh has made significant progress, especially about increasing access and gender equity, both at primary and secondary levels. Gross primary enrollment rates rose from 90 percent in the late 1990s to 98 percent in 2003, while a corresponding increase in enrollment rates at the secondary level rise to 44 percent. Gender parity in access to primary and secondary education has also been achieved. These achievements are particularly spectacular when compared to

countries in the South Asia region and other countries at similar levels of per-capita income.

The Government is strongly committed to alleviating the existing problems in respect of management and quality through reforms across the education system. At the primary level, MoPME is supported by a multi-donor group through the Primary Education Development Program II (PEDP II), which aims to strengthen educational access, quality and efficiency. In order to address issues at the secondary and higher levels, MoE has developed a medium-term framework for the secondary education sub-sector, focusing on quality improvements, policy measures and specific actions needed to reform the system. The development of this medium-term framework has benefited from an extensive range of consultations and workshops with stakeholders at the central, district, and upazila levels. The main objective of reforms being proposed is to address systemic governance issues aimed at raising the quality and cost-effectiveness of service delivery, and improve equity of access in secondary education.

MoE is aiming to move towards a devolved system of governance within the current administrative structure. In this system, the central government will be responsible for formulating policies, financing, setting quality standards, monitoring, evaluation etc., while lower levels of government will be responsible for administering the system. MoE is empowering officials at the district and upazilla levels to take greater responsibility in monitoring school performance and ensure public disclosure of information (e.g., SSC passing rates, teacher absenteeism, class sizes, etc.) related to school quality. To ensure appropriate financial controls, MoE is implementing a Financial Management Reform Program (FMRP). This is intended to increase accountability and transparency in the use of resources.

Education Commission of Bangladesh

(1)Qudrat-e- Khuda Education Commission-1972

Qudrat-e-Khuda Education Commission was formed in 1972, headed by the leading educationist and scientist Dr. Qudrat-e-Khuda. The commission submitted its report to the Government in May 1974. The report was formulated and is based on the socio-economic and political state and cultural heritage of the country. The perspectives and this scenario of the education system of the contemporary world were also taken into consideration. In fact, Qudrat-e-Khuda Commission report reflected the fundamentals of the newly framed constitution of Bangladesh. The concerned authority examined the report carefully and the preparatory steps were taken to implement the report. But due to some unavoidable circumstances, the implementations of the recommendations of the report were delayed. In the light of the recommendations of this commission, a committee for developing National Curricula & Syllabi was formed in 1976. The National Committee consisted of 47 eminent educationists of the country headed by Prof. Shamsul Hoque. The National committee developed a detailed procedure and mechanism for developing national curricula & syllabi. In order to achieve its target, this NCSC (National Curriculum Syllabus Committee) constituted 10 sub-committees and 27 subject committees. The NCSC submitted its report to the Government in 07 volumes in 1976, 1977 and 1978.

Qudrat-e-Khuda commission suggested some major changes in the Primary, Secondary and Higher Secondary stages of education. According to the Commission report, primary education will be of 8 -years (Class 1 to Class VIII) and secondary education will be of 4-years duration (Class IX to Class XII). In the field of Higher education, a combined degree course of four years and a one-year Master's course will be offered in the Universities. Regarding curriculum, syllabus and textbooks, the commission suggested a uniform curriculum for primary level based on competence. The Commission gave special emphasis on improved

assessment system and suggested letter grading in the assessment of student performance in all stages of education.

(2) Mofiz Uddin Education Commission-1988

After the publication of the Qudrat-e-Khuda Education commission report, some of the recommendations were implemented. In 1979, the Government felt the necessity of reviewing the report. Advisory Council for National Education styled Interim Education Policy Recommendations was published and the reports of the Mofiz uddin Commission were brought to light in February 1988.

(3) Shamsul Haque Education Committee- 1997

Qudrat-e-Khuda Education commission submitted their report in 1974, Due to some unavoidable circumstances the recommendations of the Committee were not implemented properly. It was felt that for meeting the national needs and for keeping pace with the unprecedented advancement in the field of knowledge in the contemporary world, original and qualitative change in our education system were needed. With this end view, the Government of Bangladesh constituted a 56-member committee headed by Prof. Shamsul Haque. The committee has made all out efforts for developing an education policy in order to introduce a pragmatic education system suitable for the country. The report of this commission was placed in the cabinet and to review this report a cabinet committee was formed. The report of this committee was sent to National Assembly.

(4) M.A. Bari Commission-2002

An Expert Committee headed by Dr. M.A. Bari was formed in 2002 to identify immediate implementable reforms of education sector. The Committee suggested several interventions in the sector which were considered later by the Education Commission 2003.

(5) Mohammad Moniruzzaman Mia Commission-2003

In order to improve the quality of Education and initiate a set of reforms to develop the sector government undertook several actions of which the formation of Education Commission in January 2003 was one of the major initiatives. The Commission submitted its report to the Government in March 2004. The Commission Report consists of three parts and suggests 880 recommendations on all the education sub-sectors. The contents of the Commission Report is as follows

Part I:	General Education
	Primary Education
	Secondary and Higher Secondary Education
	Higher Education
Part II:	Professional Education
	Agricultural Education
	Technological Education
	Medical Education
Part III:	Specialized Education
	Madrasah Education
	Education for Mainstreaming Women
	ICT Education
	Distance Education System
	Library and Information Science Education.

Continuous Education

The Commission recommends that through using technology (Radio, TV, Computer, and Internet etc.) a continuous education system be introduced to educate and provide scientific thoughts to the whole nation.

Establishment of a Permanent Education Commission

The Education Commission-2003 recommended for the establishment of a permanent education commission in the country. Following would be the functions of the permanent Education Commission: Initiatives for implementation of the recommendations of the Education Commission; Identification of the problems in education sector and recommendation for solutions through

continuous research; and Exploration of new thoughts in education and implementation of the same

Major Initiatives taken by the Ministry

Education Commission 2003 submitted its report in March 2004 and GOB has initiated actions to review and prioritize its 880 recommendations concerning each stream and level of education.

Actually many of the recommendations made by the Education Commission are already in the process of implementation and many are in the pipeline for implementation. Some of the actions are taken in this respect are described below:

- ✓ Government has enacted Primary Education (Compulsory) Law in 1990 to achieve the universal primary enrolment by 2005
- ✓ More than 98% of secondary schools are non-government. But Government pays 90% of the teacher and staff salary of these institutions
- ✓ Bangladesh has sustained increased government allocation in education sector from the 1990s
- ✓ Government is currently providing subsidies to create demand for education in favor of the poor and girls
- ✓ Government has initiated the decentralization of primary and secondary education management structure
- ✓ Government has established an autonomous Nongovernmental Secondary Teachers Registration and Certification Authority in order to recruit qualified and trained teachers in secondary level institutions
- ✓ A large project for the improvement of teaching quality at the secondary level institutions is underway
- ✓ A new apex body named National Teachers Training Authority by restructuring existing National Academy for Education Management (NAEM) is on card. This proposed institution would train both public and private sector teachers from 2005/06

- ✓ Reorganization of National Curriculum and Textbook Board (NCTB) has also started with the objective to separate functions of the Board into two units, e.g., curriculum and textbook. This would enhance competition in textbook production and publishing and enable Board to concentrate on curriculum development
- ✓ A separate entity named Independent Textbook Evaluation Committee (ITEC) has been established for designing transparent criteria under which individual textbook manuscripts will be evaluated
- ✓ Privatization of textbook production and publication has already started for grades 6 to 10. Publication of all textbooks at the secondary level will be privatized by 2007
- ✓ An Accreditation Council is being established which would function as a watchdog over the private universities in order to monitor the teaching standard of universities
- ✓ Major Reforms Undertaken by the Government for Improving Quality of Education
- ✓ Introduction of unit rack curriculum in secondary level education from 2006
- ✓ School based assessment (SBA) in secondary level education
- ✓ Reform of existing examination systems in secondary level education
- ✓ Privatization of Textbook Writing and Publication
- ✓ Re-organization of Managing Committee/Governing Body of the Non-Government Educational Institutions
- ✓ Formation of Oversight Committee for Supervision of Teaching at Classrooms
- ✓ Sanction of MPO on the basis of performance of educational institutions
- ✓ Strengthening of Teachers' Training
- ✓ Delivery of Textbooks to the Students on Time

- ✓ Development and Modernization of Secondary, Technical and Madrasah Curricula
- ✓ Retirement and Welfare Fund for Non-Government Teachers
- ✓ Establishment of 10 Foreign Language Centers
- ✓ Distribution of 20000 computers in secondary level educational institutions including Madrasahs
- ✓ Training of secondary level teachers' in computer applications
- ✓ Restructuring of Directorate of Secondary and Higher Education
- ✓ Restructuring of National Academy for Education Management (NAEM)
- ✓ Restructuring of Personnel of Boards of Intermediate and Secondary Education (Dhaka, Rajshahi, Chittagong, Jessore, Barisal, Comilla, Sylhet) and NCTB

National Education Policy-2010

Since the Independence of Bangladesh, it has not been possible for us to implement any Education Policy in the last four decades. Although the first Education Policy was formulated under the initiative of the founder of independent Bangladesh and Father of the Nation, Bangabandhu Sheikh Mujibur Rahman, based on the needs of an independent country, the gruesome murder of Bangabandhu and his family members, on 15 August 1975 by the conspiratorial forces of anti-liberation faction to take revenge of their defeat, followed by actions to destroy the values, goals and spirit of the Liberation War including the Education Policy, initiated the process of ruination of all our achievements. During the subsequent years, six more education policy/reports were prepared but they also remained unimplemented. Another Education Policy (Education Policy 2000) was undertaken by Sheikh Hasina, daughter of Bangabandhu, when she came to power in 1996 but that too was shelved and nullified with the change of government in 2001. Following the overwhelming victory of the Awami League-led Grand Alliance under the leadership of Sheikh Hasina and the formation of a new democratic government in January 2009, new possibilities appeared before

the people. The Awami League manifesto to bring about change in the quality of life, Vision 2021 and the promise of establishing a digital Bangladesh drew immense support from the people and that created positive grounds for the realization of these huge possibilities. Within the shortest possible time, after taking over power, the government once again reinitiated and moved ahead with the process of formulating a National Education Policy and its implementation. An 18-member Education Policy formulation committee started working with National Professor Kabir Chowdhury and Dr. Qazi Kholiquzzaman Ahmad as the chair and co-chair respectively. Within four months, a draft National Education Policy was developed, but before its finalization, it was put to website and other media for Sharing widely with the people of all walks of life for their feedback. There had been a large response to it. It became a subject of wide discussion and review in the media. Different seminars and meetings were held on the draft policy and comments were recorded. The draft policy has now been finalized with further additions and amendments with the incorporation of relevant views, recommendations and suggestions received from educationists, teachers, students, parents, politicians, alems (Muslim theological experts), businesspersons, investors, professionals and people from all strata of life. I take this opportunity to convey my thanks and gratitude to the committee for formulating Education Policy and to those who have contributed to this final shape of the Policy by offering their views and suggestions. Two things need to be stated clearly regarding the policy- 1) this is not an education policy of any particular political party - it reflects the aspiration and expectations of the entire nation; 2) this policy is not an absolute entity and the scope for changes and amendment will always be there and errors can always be rectified. Education is a dynamic concept. Keeping pace with the development of knowledge and science, the process of adaptation and modernization will continue. Practical experiences acquired during its implementation stage and application of modern knowledge, science and technology will continue to enrich the policy.

1. Pre-Primary Education

Aims and Objectives

Before the children begin their formal education, we need to create an environment conducive to the growth of the universal human dispositions like the senses of endless wonder, infinite curiosity, joy and inexhaustible fervor that reside in the deep recesses of the infantile psyche. And this environment will prepare the children mentally and physically. So, it is important to introduce pre-primary schooling to prepare them for school education. This preparatory education conducted together with other fellow-mates will create an enthusiasm for learning in the children. With this objective, a one-year pre-primary schooling must be introduced for 5+ children. Later, this will be extended up to 4+ children. The curriculum at this phase will be:

- ✓ Activities aimed at inspiring children to learn and to go to the school and cultivating their finer senses;
- ✓ Grooming them to be tolerant to others and to infuse in them the ideas about discipline necessary for their subsequent formal education

Strategies

1. Teaching at pre-primary level will be delivered through pictures, colors, attractive and simple education materials, models, rhymes, songs, games and handiwork.
2. Teaching will be conducted in a pleasant environment characterized by love and care in appreciation of children's spontaneous vigor, spirit and their natural inquisitive faculties and curiosity. The safety of the children will have to be ensured to resist any possible physical or mental tortures on them.

3. Posts for teachers and number of classrooms will be increased in every school to facilitate pre-primary schooling. But since this is an expensive endeavor and requires along time-span, so the initiative will be implemented in phases.

4. This schooling will include the instructional programs of the mosques, temples, churches and pagodas presently being conducted by the Ministry of Religious Affairs, which seek to impart religious teachings with alphabetical knowledge and modern education with moral lessons.

2. Primary Education

Aims and Objectives

Primary education possesses utmost importance in our national life. Primary education is the basis of building up a skilled citizenry and the path to include the whole population within the education system. So, equal opportunities will be created to ensure access of all sections of children to primary education irrespective of ethnicity, socio-economic conditions, physical or mental challenges and geographical differences. This is the Constitutional responsibility of the state. Since this stage forms the foundation of subsequent levels of education, so delivery of quality primary education is a must. And since many of the students seek employment after this stage, a strong base in primary education will equip them better in the job market. To strengthen the general foundation of primary education at the national level, the existing discriminations among schools about facilities, infrastructure constraints, lack of adequate number of teachers and the weaknesses in training will be adequately addressed. Primary education will be universal, compulsory, free and of uniform quality for all. At present 100% children cannot be given access to primary schools for economic, regional and geographical factors. By 2010-2011, 100% enrollment of primary education will be ensured. Establish at least one primary school in the villages that have none.

Aims and Objectives

- ✓ To develop a curricula and textbooks imbued with the national spirit with a view to cultivate the humanistic values. A congenial and joyful environment need to be created in the schools to promote healthy physical and mental development of the children;
- ✓ to initiate a uniform and mandatory syllabus for some basic subjects to be taught in diverse types of schools delivering primary education;
- ✓ to help the students inculcate moral and spiritual values like idea of justice, sense of duty, discipline and etiquettes, non-communalism, human rights, accommodative attitudes toward corporate living, curiosity, friendliness and perseverance, and to encourage them to acquire scientific, cultural and human values and to shun superstitions;
- ✓ to ignite in them the spirit of our national liberation movement and encourage them with patriotism to dedicate themselves to nation-building;
- ✓ To make them motivated and capable of pursuing higher education through ensuring the qualitatively adequate marginal skills at respective levels of studies; to achieve this, adequate number of quality teachers will be appointed. Besides, the development of physical infrastructure, favorable social ambience, competent pedagogy, warm teachers-students relationship and the respectable status of women have to be ensured.
- ✓ to take effective steps to ensure the acquisition of essential knowledge, subject-based knowledge, life skills, attitudes, values and the sense of social awareness to meet their basic learning needs that will enable them to move ahead to the next level of education;
- ✓ Pre-vocational education will be in place from Classes VI to VIII to develop respect for manual labor and to give them some idea of vocational education.

- ✓ to facilitate learning in the mother languages of the indigenous peoples and small ethnic groups at the primary level of education;
- ✓ to initiate special monitoring for primary education especially in the backward areas;
- ✓ Equal opportunities have to be ensured for all kinds of disabled and underprivileged children.

Strategies

The responsibilities of the State

The Constitution makes it mandatory for the State to ensure basic education for all. So, the State is solely responsible for the management of primary education and the State has to discharge its duty.

The process of nationalization of primary education will continue. The responsibility of primary education cannot be delegated to private or NGO sectors. Any individual or any NGO willing to run primary education institutions must seek permission of the respective authority in compliance with rules and regulations of the State.

Duration and implementation of primary education

1. The duration of primary education will be extended from Class V [now in practice] to Class VIII. There are two significant concerns to realize it: a) the need for infrastructural development and b) recruitment of adequate number of qualified teachers. The following steps will be taken immediately to include Classes VI, VII and VIII into the primary education structure from FY 2011-12.

- ✓ to prepare new curriculum, textbooks and the teachers' guidelines for Classes I to VIII;
- ✓ to organize effective training for the teachers for pedagogical practices in view of the extension of the curricula;

- ✓ To bring in required reorganization in the educational administration and management

For this restructuring of primary education, the physical facilities and the number of teachers will have to be increased. This 8-year long primary education will be ensured for all children of the country, regardless of gender, socio-economic conditions and ethnicity by 2018 through the implementation of appropriate methods.

2. Integration of different streams

According to the Constitution of Bangladesh, the State is committed to ensure uniform basic education for all. As per this Constitutional directive and with a view to introducing non-discriminating education system, a uniform curricula and syllabus will be followed in some specific subjects at the primary level in all schools across the country. This will be done to integrate all the streams of primary education such as government and non-government primary schools, kindergartens (both Bangla & English media) and ibtedaye madrassas. The schools can teach some extra subjects, in addition to those specific subjects, with permission from the relevant department or directorate of education.

3. To develop the skills of the learners and for quality education, the ibtedaye and all kinds of madrashas will introduce and follow 8-year primary education program and they have to implement the newly integrated primary education system.

4. Steps will be taken to eradicate the existing discrimination in terms of facilities in different types of primary education institutions (community schools, non-registered and registered schools, government schools, kindergartens and urban/rural schools). All such institutions including the kindergartens, English medium schools and all types of madrashahs will have to register themselves with concerned authorities in compliance with set rules.

5. Specific subjects such as Bangla, English, Moral Science, Bangladesh Studies, Mathematics, Social Environment, and Natural Environment with emphasis on topics like climate change, Science and Information Technology are to be there in the syllabus as compulsory subjects for all students of diverse streams of primary education. A committee of experts will be formed to develop the curricula and course contents of all subjects. This committee will act with critical examination and appropriate attention. The instruction related to information technology will be delivered through books as long as infrastructure is not adequately developed and adequate number of computers and teachers cannot be provided. Appropriate steps will be taken from the very beginning to ensure English Writing and Speaking skills and that will be continued and emphasized in the forthcoming classes as per needs. Subjects suitable for co-curricular programs can be introduced from the Class I. Teaching of respective religious studies and moral sciences will be introduced as a compulsory subject right from the primary level. In the last three Classes, i.e, from Classes VI to VIII, students will be exposed to pre-vocational and information technology lessons so that they can avail themselves of job opportunities if they discontinue their studies after the primary level.

6. The existing rule for the age of admission at 6+ will be made compulsory.

7. The ratio of teacher and students in primary education will be 1:30. This goal will be achieved in phases by 2018.

8. Attention will be paid to see that the responsive behavior of the teachers at primary level does attract the learners to schools. Teaching methods will be joyful, attractive and learner-friendly.

9. A safe, caring and favorable environment will be ensured for teaching and learning in the school.

10. The National Curriculum and Textbook Board (NCTB), in the light of the set objectives of the primary education, will prepare subject-based textbooks, supplementary text materials, exercise books and teaching aids (books with

analyses, exercises and examples) with a view to meeting the marginal requirements of every subject and class. All textbooks must be flawless and written in easy and lucid language, directed towards creating an interest in the students. The textbooks for the blind children will be prepared following the Braille method.

Solution to dropout

11. The volume of stipend for poor students will be extended

12. The school environment will be made attractive and joyful. Some important steps that will be taken in this regard include adequate facilities for games, sports, cultural activities, warm interaction between teachers and students, caring and sympathetic attitudes of the teachers and a clean physical environment of the school. Separate modernized lavatories will be made for boys and girls. Physical punishment will have no place.

13. The provision for lunch in schools is an urgent issue. This provision has to be implemented phase wise in all schools located in the rural and backward areas.

14. Special attention will be given to create residential facilities in the schools of hilly and remote areas.

15. In the schools located in the wetlands and areas prone to frequent natural calamities, provisions will be there to change the timing of the school hours and to reschedule the holidays according to their needs. In this regard, decisions can be taken at the local level on the basis of community-based recommendations.

16. The trend of drop-out among girl students is quite high. So, special attention will be given to improve this situation. Teasing of girl students at schools will be dealt with stringent measures.

17. At present, the drop-out rate till or before the completion of Class V is about 50% and of the rest, about 40% leave the school before completing Class X. It is extremely urgent to bring down this rate of drop-out. So, necessary measures will

be implemented so that all students are enabled to complete Class VIII and it will be ensured by 2018.

Children of ethnic groups

18. Measures will be taken to ensure the availability of teachers from ethnic groups and to prepare texts in their own languages so that ethnic children can learn their own indigenous languages. In these initiatives, especially in preparing textbooks the inclusion of respective indigenous communities will be ensured.

19. Special assistance will be provided to the marginalized indigenous children.

20. There are areas where no primary school exists. Primary schools will be set up in these areas inhabited by ethnic people, both in hilly or plain lands. In some areas, there is a thin ethnic population. So the schools may suffer from dearth of children. So, in order to create opportunities of enrollment of sufficient number of children, residential facilities for teachers and learners have to be created. This also claims necessary attention.

Physically challenged students

21. The facilities of the lavatories and the scope of smooth movement will be adequately designed and created with special attention in order to fulfill the special needs of the physically challenged learners.

22. Special and preferential attention will be given to their needs.

23. At least one trainer will be recruited in each of the PTIs to facilitate the special teaching methods and needs of various types of challenged learners.

Street children and other ultra-deprived children

24. Special provisions like free admission, free education materials, free lunch at schools and stipends will be arranged to attract and retain these children in the schools.

Effective measures will be taken for their safe protection within the schools.

Acute discrimination of primary schools of different types & locations

25. Such existing discriminations will be minimized by phases. To meet this end, special programs will be undertaken to extend special assistance to the schools in the rural and backward areas so that the situation gets improved within some years.

Teaching methods

26. An interactive teaching method will be pursued to develop the creative faculties and skills of the children and help them do the exercises through individual or group-work.

Research initiatives to find out the appropriate methods for innovation of effective teaching, evaluation and implementation will be encouraged and supported.

Student assessment

27. In Classes I & II, there will be continuous assessments, while from Class III onwards, quarterly, half-yearly & yearly examination systems will be in place. On the completion of Class V, a terminal examination with identical set of questions will take place at Upazilla/ Pourashava/ Thana levels (of big cities). On the completion of Class VIII, a public examination will take place to be initially known as Junior School Certificate Examination. The Education Boards concerned with examination will conduct this public examination.

Improvement of schools, monitoring for quality education & community participation

28. To ensure community participation in the development activities of school, the management committees will be further empowered, where necessary, to become more active. The management committees will be constituted of some ex-officio members and others elected through thoughtful consideration. Simultaneously, the accountability of the committee must be ensured.

29. Measures will be taken to raise eagerness of the guardians regarding schools and their children's education through the establishment of pro-active guardians-teachers committees.

Teachers' recruitment & promotion

30. Minimum qualification for recruitment of teachers for Classes I to V will be HSC with 2nd division or its equivalent degree. And for Classes VI to VIII, they will be men or women with 2nd class Bachelor degrees. For lower classes, female teachers will get priority. The recruited teachers have to receive training and earn C-in-Ed/B.Ed degree within 3-years from their joining. For direct appointment in the post of a Head Teacher, the minimum qualification will be graduation with 2nd class and he or she has to earn C-in-Ed or B.Ed (primary) within 3 years. Teachers will be offered incentive through substantive packages and salary scale for different levels (i.e., assistant teacher, assistant Head Teacher, Head Teacher), with opportunities of promotion. Their pay and allowances will be fixed keeping in mind their dignity and their important role in nation-building. Simultaneously, their accountability must be ensured.

31. Initiatives will be taken for teachers' training and scope of their in-service training will be broadened. Overseas training will be arranged depending on necessity and availability. The skill and capacity of the national training institutions will be improved.

32. It is necessary to connect promotion with the training received by teachers. Vacancy for higher posts will be filled in through direct appointment or accelerated promotion of higher degree holders and qualified and trained teachers. If necessary, up gradation of posts will be done through appropriate rules and regulations.

Teachers' selection

33. A separate Private Teachers Selection Commission will be established similar to Public Service Commission for teachers' selection for the non-government primary schools (government approved & supported) and ibtedaye Madrasas. This Commission will be comprised of persons associated with education and

administration. It will conduct the selection process through written and oral tests. The selection will be at Upazila or district level. The appropriate recruitment authority will recruit teachers for various schools out of the candidates selected by the Commission. Coordinated efforts taken at Upazilla/Thana level will annually decide on the number of teachers needed and the Commission will be reported accordingly. On the basis of that, the target for recruitment of subject-wise teachers will be fixed. The responsibility of teachers' selection for secondary and private (government supported) degree colleges will be delegated to this Commission.

The supervision and monitoring of education within the school

34. The main responsibility of supervising within the school rests with the Head Teachers. So, special training has to be arranged for them so that they can discharge their duties skillfully. The external monitoring and the supervision of the school will be decentralized as much as possible. The officials responsible for (for example, ATPO) this task has to be assigned with some fixed number of schools so that they can supervise and monitor skillfully.

35. Various facilities will be increased by setting up required number of schools for the extension of universal primary education. Surveys have to be conducted to find out the villages where there is no school or where more schools will be built.

36. The status of National Academy for Primary Education (NAPE) has to be elevated to a top national institution of very high quality so that it can innovate new methods of activities for the development of primary education. Some necessary measures are to be undertaken to achieve that, such as training of the academic staff of PTIs and the other field officials engaged in different projects; preparation and approval of syllabus for basic teachers' teaching, supervision of training, conducting of the exams of the trainees and conferral of diploma and initiation of appropriate research activities for the development of primary education, conducting of seminars and workshops.

37. The whole nation has to invest all its energies to ensure quality primary education for all.

38. Steps will be taken to build up elementary hygienic awareness among the learners (such as, trimming the nails, washing the hands, cleaning the teeth etc.).

Secondary Education

Aims and Objectives

In the new academic structure, the secondary level of education will include Classes IX to XII. At the end of this level, students will choose different streams of higher studies according to their capabilities, or they will earn their livelihood by their acquired vocational education or they can seek further vocational skills.

The aims and objectives of secondary education are:

- ✓ to help develop learners' latent intellect and comprehensive inner faculties;
- ✓ to develop a learner with competencies so that s/he can compete in the job market, especially in the economic sector of the country;
- ✓ to impart quality education at this primary level to extend and consolidate the knowledge acquired during primary education to help the students acquire a strong foundation of quality higher education;
- ✓ to make efforts to mitigate discriminations among various secondary educational institutions and among various socio-economic, ethnic and socially backward groups; special steps will be taken to support advancement of education in the backward regions as long as necessary;
- ✓ to design, continue and implement a uniform curriculum and syllabus for the selected subjects, irrespective of streams.

Strategies

Media of instruction

1. At this level, the media of instruction will be Bangla, but as per the competence of any educational institution, it may also be English. For foreigners, there will be provision for teaching of easy Bangla lessons.

Curriculum, Syllabus and Textbooks

2. There will be three streams at the secondary level, general, madrasa and technical and each stream will have several branches. However, for all streams, uniformity will be maintained through some stipulated compulsory subjects, such as Bangla, English, Bangladesh Studies, General Mathematics and Information Technology. Examinations of each of these subjects of all the streams will be held with identical question papers. Of course, there will be some compulsory and optional subjects in each of the streams.

3. To achieve excellence in the stream-related subjects, the syllabus will be designed as per needs and specific syllabus will be developed accordingly.

4. An experts' team will be constituted to prepare curricula and syllabi for all streams.

5. National Curriculum and Textbook Board will be responsible to design the uniform curriculum and prepare necessary textbooks for every stream at secondary level, excepting the special subjects of Madrasa and Vocational Education. Bangladesh Madrasa Education Board and Bangladesh Technical Education Board will be responsible for designing and preparing the textbooks and curriculum of special subjects of Madrasa and Vocational Education.

Infrastructure, teachers and staff

6. High schools need to be added with Classes XI & XII, while higher secondary colleges will have to add Classes IX & X. For this, the number of classrooms, furniture and educational instruments will be increased. In high schools, subject-related teachers including English will be appointed to teach at higher secondary

level. For the implementation of these steps, special care will be taken for supply of funds.

7. Infrastructure development of the educational institutions and availability of educational materials will be ensured to deliver proper education and there will be facilities of enriched library and instruments of sports. For better management of the library, the post of a librarian will be created.

8. Every school offering science subjects must have a laboratory with necessary tools and apparatus and its proper use and maintenance will be ensured unprivileged students and under-developed regions.

9. Appropriate facilities similar to the steps noted in the primary education section will be provided to ensure equal opportunities for the students who suffer from some limitations. Regional discriminations will be dealt with accordingly.

Economic activities and development of technology

10. Measures will be taken to expedite government support on a priority basis (such as salary and benefits of teachers, the instruments and materials for teaching sciences etc.) to the schools offering various subjects of science or subjects related to social sciences and business studies, such as economics, accounting and other subjects like information technology, computer sciences connected with technical education. All these subjects are closely related to economic activities and development of technology.

Teacher-student ratio

11. Teacher-student ratio will have to be progressively raised in phases to 1:30 by 2018.

Recruitment of teachers

12. Adequate number of subject-wise teachers for different streams will be selected every year by the proposed Non-Government Teachers' Selection Commission following appropriate process of written and oral examination. This

Commission will function like the Public Service Commission. Appropriate authority will appoint teachers in different institutions from the selected persons.

Teachers' training

13. Training will be arranged for all the teachers of all subjects. Teachers' yet untrained need to undergo training immediately. Newly appointed teachers will undergo primary training before they join their work. Priority will be given to the trained teachers while filling in vacancies.

Student assessment

14. On completion of Class X, a public examination will be held on a national basis. This will be known as Secondary Examination and stipends will be awarded till Class XII based on the score of this examination. On completion of Class XII, another public exam will be held, which will be called Higher Secondary Examination. Creative methodology will be applied to both the examinations and evaluation will be made in the grading system. Stipends for higher studies will be offered on the basis of the results in Higher Secondary Examination.

Invigilation and monitoring

15. Administration will conduct regular and effective invigilation and monitoring of the educational institutions.

Others

16. All cadet colleges will follow the uniform curricula in matters of basic subjects and take part in the general public examination system.

17. Since the course contents, curriculum, examination and assessment of the 'O' level and

'A' level educations are held on overseas policy, so these will be treated as a special system. This system will be run according to government approval. But both the levels will have to include Bangla and Bangladesh Studies as in practice in the general stream of secondary education. With the fulfillment of this condition, 'O' level will be treated as equivalent to SSC while 'A' level to HSC.

18. The courses called adya, madhya and upadhi of Sanskrit and Pali will continue after necessary revisions. A modern course will be designed and put to practice by integrating the subjects of uniform curricula, such as Bangla, English, Bangladesh Studies, General Mathematics and Information Technology with the compulsory courses of Sanskrit and Pali.

19. The equivalence of the certificate/Upadhi of traditional Sanskrit and Pali education will be enacted as per the recommendations of University Grants Commission.

Education Management of Bangladesh

Education System in Bangladesh is being managed and administered by two Ministries: Ministry of Education (MoE) and Ministry of Primary and Mass Education Division in association with the attached Departments and Directorates as well as a number of autonomous bodies.

Ministry of Education

This Ministry is concerned with policy formulation, planning, monitoring, evaluation and execution of plans and programs related to post primary secondary and higher education including technical & madrasa education. The line directorates, viz.. Directorate of Secondary and Higher Education and Directorate of Technical Education are responsible for management and supervision of institutions under their respective control.

Directorate of Secondary and Higher Education (DSHE)

Directorate is headed by a Director-General who is responsible for administration, management and control of post primary secondary and higher education including madrasa and other special types of education. It is assisted by subordinate Offices located at the division, district and upazila levels.

The Directorate of Technical Education (DTE)

This Directorate is headed by a Director-General and is responsible for the management and administration of technical & vocational institutions like

polytechnics, mono techniques and other similar types of institutes. It has Inspectorate Offices at the Divisional Headquarters.

Bangladesh National Commission for UNESCO (BNCU)

This organization functions as a corporate body within the Moe. This is headed by the Minister of Education as Chairman and the Education Secretary as the Secretary-General. The Commission consists of 69 members constituted by eminent educationists and intellectuals interested in educational, scientific and cultural fields of the country. The Secretariat of the Commission is normally headed by a government official designated as Secretary.

Chief Accounts Office (CAO)

In pursuance of the Government policy of decentralization the accounting function of the Moe is done by a separate accounts office under a Chief Accounts Officer (C.A.O).

In addition, the following Staff Departments/Professional Bodies of the MoE perform specialized functions assigned to them:

National Academy for Educational Management (NAEM)

(i) This Academy is the apex training institution under the MoE responsible for providing foundation training to BCS (general education) cadre officers. It also provides in-service training to senior educational administrators and teachers of the secondary and higher secondary levels. This academy is headed by a Director General.

(ii) National Curriculum and Textbook Board (NCTB)

This Board is an autonomous organization under the Ministry of Education (MoE). It is responsible for the development of curriculum, production and distribution of textbooks at primary, secondary and higher secondary levels.

(iii) Bangladesh Bureau of Educational Information and Statistics (BANBEIS)

This organization is responsible for collection, compilation and dissemination of educational information and statistics at various levels and types of education. This organization is the main organ of the MoE responsible for collection and publication of educational data and statistics. It also functions as the Educational Management Information System (EMIS) of the Ministry. It is also the National Coordinator of RINSACA (Regional Informatics for South & Central Asia).

(iv) Directorate of Inspection and Audit (DIA)

This Directorate is headed by a Director and is responsible for inspection and audit aimed at improving the standard of education of the Non-governmental institutions at the secondary level.

Autonomous body's institution

(i) University Grants Commission (UGC)

The University Grants Commission is responsible for supervision of the public and private universities and allocation of government grants to them.

(ii) National University

This is a public affiliating university responsible for academic control of all the affiliated colleges offering courses in Graduate level Pass, Honors and Masters and for conducting Bachelor Degree and Masters Examinations.

(iii) Education Boards

Eight Boards of Intermediate and Secondary Education are responsible for conducting the public examinations such as Junior School Certificate, Secondary School Certificate and Higher Secondary Certificate level public examinations. The Boards are also responsible for the reorganization of the Non-government and private sector educational institution.

(iv) Madrasha Education Board

This Board is responsible for conducting public examinations such as Junior Dakhil Certificate, Dakhil and Alim levels. The Boards are also responsible for the reorganization of the Non-government madrasahs.

(v) Technical Education Board

This Board is entrusted with the task of conducting certificate and diploma examinations in technical education. The Boards are also responsible for the reorganization of the Non-government technical and vocational educational institutions.

(vi) Non-Governmental Teachers' Registration & Certification Authority (NTRCA):

The NTRCA has been established in February 2005 with the mandate to conduct examination for the registration of successful candidates who would be eligible for appointment in the non-government educational institutions. The NTRCA has been created by the government with the objective of improving the teaching quality of the non-government secondary, graduate and post graduate level teachers excluding public and private universities.

Structure of the Education System

Education in Bangladesh has three major stages-primary, secondary and higher educations. Primary education is a 5-year cycle while secondary education is a 7-year one with three sub-stages: 3 years of junior secondary, 2 years of secondary and 2 years of higher secondary. The entry age for primary is 6 years. The junior, secondary and higher stages are designed for age groups 11-13, 14-15 and 16-17 years. Higher secondary is followed by graduate level education in general, technical, engineering, agriculture, business studies, and medical streams requiring 5-6 years to obtain Masters Degree.

In the general education stream, higher secondary is followed by college/university level education through the Pass/Honors Graduate Courses (4

years). The masters Degree is of one year's duration for holders of Bachelor Degree (Honors) and two years duration for holders of (Pass) Bachelor Degree. Higher education in the technical area also starts after higher secondary level. Engineering, agriculture, business, medical and information & communication technology are the major technical and technological education areas. In each of the courses of study, except for medical education, a 5- year course of study is required for the first degree.

Flow diagram of Education Structure of Bangladesh

Age	Grade															
26+																
25+	XX							Ph D (Engr)	Ph D (Medical)							
24+	XIX				Ph. D	PostMBBS Dipl				Ph D in Edu.						
23+	XVIII				M. Phil	M.Phil(Medical)										
22+	XVII	MA/MSc/MCom/MSS/MBA			LLM	MBBS BDS	MSc (Engr)	MSc (Agr)	MBA	M.Ed & MA (Edn)	MA (LSc)					
21+	XVI	Bachelor (Hons)	Masters (Prel)	LLB (Hons)	BSc. Eng BSc. Agr BSc. Text BSc. Leath	BSc Eng	BSc (Tech Edn)	BBA	B.Ed & Dip. Ed	BP ED	Dip. (LSc)	Kamil				
20+	XV		Bachelor (Pass)													
19+	XIV															
18+	XIII															
17+	XII	Secondary	Examination	HSC	Diploma (Engr)	HSC Vocational	C in Edu	C in Agri	Diploma in Comm	Diploma in Nursing	Alim					
16+	XI		Higher Secondary Education													
15+	X		Examination									SSC	TRADE Certificate/SSC Vocational	ARTISAN COURSE e.g. CERAMICS		
14+	IX		Secondary Education													
13+	VIII	JUNIOR SECONDARY EDUCATION										Dakhil				
12+	VII															
11+	VI															
10+	V	PRIMARY EDUCATION										Ebtedayee				
9+	IV															
8+	III															
7+	II															
6+	I															
5+		PRE-PRIMARY EDUCATION														
4+																
3+																

Education structure of Bangladesh

Primary and secondary level management

The Directorate of Primary Education (DPE) manages the primary level of education, while the seven General Education Boards, each covering a region, control the secondary level of education. The boards' headquarters are located in Barisal, Comilla Chittagong, Dhaka, Dinajpur Jessore, Rajshahi and Sylhet . In addition, the Madrasah Education Board covers religious education in government-registered Madrasahs, and the Technical Education Board controls technical and vocational training in the secondary level.

Eight region-based Boards of Intermediate and Secondary Education (BISE) are responsible for conducting the four public examinations, Primary School Certificate (also Primary Education Completion Examination) (PSC), Junior School Certificate (JSC), Secondary School Certificate (SSC) and Higher Secondary School Certificate (HSC), in addition to granting recognition to non-government secondary schools.

At the school level, in the case of non-government secondary schools, School Management Committees (SMC), and at the intermediate college level, in the case of non-government colleges, Governing Bodies (GB), formed as per government directives, are responsible for mobilizing resources, approving budgets, controlling expenditures, and appointing and disciplining staff. While teachers of non-government secondary schools are recruited by concerned SMCs observing relevant government rules, teachers of government secondary schools are recruited centrally by the DSHE through a competitive examination.

In government secondary schools, there is no an SMC. The headmaster is solely responsible for running the school and is supervised by the deputy director of the respective zone. Parent Teachers Associations (PTAs), however, exist to ensure a better teaching and learning environment.

Tertiary education management

Islamic University of Technology (IUT)

IUT is the only international university, powered by OIC providing engineering education in Bangladesh.

Civil Engineering department of BUET

BUET is regarded as one of the best universities for engineering education in Bangladesh.

Shahjalal University of Science and Technology (SUST)

SUST is one of the largest science and technology universities in Sylhet.

At the tertiary level, the University Grants Commission regulates Universities. The colleges providing tertiary education are under the National University. Each of the medical colleges is affiliated with a public university. Universities in Bangladesh are autonomous bodies administered by statutory bodies such as Syndicate, Senate, Academic Council, etc. in accordance with provisions laid down in their respective acts.

Technical and Vocational education management:

The Directorate of Technical Education (DTE) is responsible for the planning, development, and implementation of technical and vocational education in the country. Curriculum is implemented by BTEB.

Engineering Universities in Bangladesh

General Purpose University

Engineering Colleges of Bangladesh

English language education in Bangladesh

Non-formal primary education

There exist a substantial number of NGO-run non-formal schools, catering mainly to the drop-outs of the government and non-government primary schools. Very few NGOs, however, impart education for the full five-year primary education cycle. Because of this, on completion of their two-to three-year non-formal primary education in NGO-run schools, students normally re-enter into government/non-government primary schools at higher classes.

There are Non-Governmental Schools (NGO) and Non-Formal Education Centers (NFE) and the government funds many of these. The largest NFE program is the much-reputed BRAC program. However, not all NFE graduates continue on to secondary school.

NGO-run schools differ from other non-government private schools. While the private schools operate like private enterprises often guided by commercial interests, NGO schools operate mainly in areas not served either by the government or private schools, essentially to meet the educational needs of vulnerable groups in the society. They usually follow an informal approach to suit the special needs of children from these vulnerable groups. Nevertheless, nowadays, some NGO schools are operating in places where there are both private and government schools.

Similarly, in NGO-run schools there do not exist any SMC. The style of management differs depending upon differences in policies pursued by different NGOs. Some are centrally managed within a highly bureaucratic set-up, while others enjoy considerable autonomy.

World Bank and Education in Bangladesh

Education is fundamental elements to development and growth. From encouraging higher enrollment, especially for girls and other disadvantaged children, to promoting learning for all, the World Bank Group plays a significant role in

education globally. Between 2000 and 2011, the total number of out-of-school children worldwide declined from 102 million to 57 million. Yet, considerable work remains to be done to help ensure that children are able to complete primary school and develop the skills they need for life and work. The World Bank Group is working with partners nationally and globally to achieve these and many other education-related aims.

World Bank's Challenge

To improve learning involves reforms and interventions in various parts of an education system. Key is the need to systematically measure learning and use learning results to improve classroom practices and hold educators accountable. Major challenges in access to a meaningful education remain for the most disadvantaged populations, and there is a need to increase financing to close these gaps and to improve the quality of service provision through better policies and stronger institutions.

Bank's Education Strategy

In 2011, the World Bank launched the Education Sector Strategy 2020, entitled “Learning for All: Investing in People’s Knowledge and Skills to Promote Development.” The strategy recognizes that learning drives development and encourages countries to invest early (because foundational skills acquired early benefit lifelong learning), smartly (in efforts proven to improve learning), and for all (focusing on all students and ensuring equity).

To achieve learning for all, the Bank is promoting country-level reforms of education systems, and building a global knowledge base to guide reform.

The World Bank’s Education Sector Strategy 2020 “Learning for all” emphasizes that the knowledge and skills youth gain through learning help lift them out of poverty and drive development. The strategy encourages countries to “invest

early” because foundational skills acquired early help lifelong learning, “invest smartly” in efforts proven to improve learning, and “invest for all” children and youth, not just the most privileged or gifted.

World Bank support to education focuses on areas that matter to developing countries:

- Ramping up Early Child Development (ECD) investments to enable a lifetime of learning and raise future productivity.
- Ensuring that children who are in school are actually learning foundational skills.
- Lowering barriers to quality education for girls and children from disadvantaged communities.
- Fixing the wide disconnect between skills development, higher education and the labor market.

Systems Approach for Better Education Results (SABER)

SABER helps countries move toward learning for all through tools that assess education system performance and help guide reform. It fills a critical gap in worldwide policy data and knowledge on what matters most in improving education quality. The World Bank is working with partners to develop and deploy SABER diagnostic tools based on data it is collecting regarding countries’ education policies. Countries can use these data to objectively assess performance, compare their education policies against evidence-based global standards and policies of comparator countries, and identify policy and institutional changes needed to improve learning. SABER covers several policy domains including early child development, finance, education management information systems, school autonomy and accountability, student assessment, teachers, tertiary education, and workforce development, to name a few.

Support for Millennium Development Goals (MDGs). The World Bank is one with the development community in supporting the achievement of the MDGs. Our focus on learning outcomes builds upon the progress made during the past decade on the education, MDGs in terms of enrolling children in school and improving completion rates. As the 2015 MDG deadline approaches, the international community should redouble its efforts to meet the MDGs, while simultaneously focusing on a results-based approach to education and considering how to pursue this goal of learning for all in a post-2015 world. In September 2012, World Bank President Jim Yong Kim reaffirmed the World Bank's 2010 MDG Summit pledge to commit an additional \$750 million in financing for basic education over five years (2011-2015) from the International Development Association (IDA) to help the poorest countries accelerate progress toward the 2015 MDGs for education. The total amount of new IDA commitments for basic education in FY12, \$1.5 billion, exceeds past levels, and brings us more than halfway toward fulfilling our pledge. Based on current projections for FY13, we expect to make continued progress toward the pledge.

Why a New Education Strategy

The world and the development context have changed since 2000, when the last World Bank Group education strategy was launched—and so has the World Bank Group. External and internal changes call for a rethinking of the Bank's education strategy. Economic, demographic, and technological changes are redefining the development challenge for all countries. Education systems must adapt to those changes so that they can produce the skilled, agile workforces and informed citizens needed in this environment. The new strategy lays out strategic directions, priorities for investment, technical support, and policy assistance for the Bank's work in education over the next decade, within the context of global shifts and internal Bank changes.

A country's demographic landscape shapes the potential demand for education. Because their fertility rates remain high, low-income countries continue to have very young populations; on average, more than 40 percent of their population will be under 15 years old in 2020. An estimated 3.1 billion young people worldwide are between the ages of 0 and 24 years, of which 90 percent live in the developing world. Moreover, fertility is not declining as rapidly as expected in some poor countries (UN 2011). These countries must provide their young people adequate basic education while upgrading the quality of that education. Success in getting more children through basic education, moreover, creates demand for education at secondary and tertiary levels. In contrast, sharp declines in fertility rates in middle-income countries have reduced the pressure to expand primary education facilities, leaving more resources for quality improvement and the expansion of post-primary education. The proportion of 15–24 years-old in the populations of middle-income countries is also higher than ever before. If these youth are equipped with appropriate skills and knowledge, they enter the workforce, the “youth bulge” could translate into remarkable economic dividends for these countries. Urbanization is another global shift that has consequences for education: the rising urban share of the population of the developing world presents both opportunities for and challenges to the education sector. Educated migrants seek places where many other workers have similar skills because educated workers gain from proximity to others. Education can take advantage of the economies of scale presented by urbanization, with opportunities for less costly expansion of services. The challenge will be not only to expand access, but also to increase learning outcomes and education's relevance to the urban labor market, while reducing rural-urban gaps.

Bank's Partner

The World Bank collaborates with United Nations (UN) agencies and development partners to support countries' education goals, including progress

toward the MDGs. Most recently, the Bank has joined the UN Secretary-General as a member of the Global Education First initiative to help put every child in school, improve the quality of learning, and foster global citizenship. As an important contribution to this initiative, the Bank is co-hosting the Learning for All Ministerial, which will focus on concrete steps to help accelerate progress toward ensuring that all children can go to school and learn. Additionally, the Bank has been a critical partner in basic education since 2002 through the Global Partnership for Education (formerly the Education for All-Fast Track Initiative). The Bank was instrumental in creating this multi-donor partnership, which involves over 30 bilateral and multilateral partners, and in its funding since inception.

Moving Ahead

Bank education assistance to low- and middle-income countries will continue to focus on learning for all, skills development, and the transition from schooling to jobs. The Bank will also continue moving toward increasing IDA assistance for education and meeting its US\$750 million commitment, ultimately supporting innovative interventions that reach the most underserved populations.

Government Education-Related Programs and Partnerships

Without a proper account of the various education projects and programs implemented by the government of Bangladesh in the last 25 years, it is difficult to understand how Bangladesh was able to achieve its trajectory in terms of education outcomes. Bangladesh began many initiatives in the years following the World Conference on Education for All (WCEFA) including:

- (i) The 1993 Compulsory Primary Education Act, which made the five-year primary education program free in all government schools and declared education for females in rural areas free through grade 8

(ii) The establishment of the Ministry for Primary and Mass Education (MPME) in 1992, which set as its objective to universalize primary education and eliminate inequities based on gender and poverty; and

(iii) Some of the demand-side interventions included:

- ✓ the Free Tuition program for females in the early 1990s
- ✓ the Food for Education Program (FEP)
- ✓ the Female Primary and Secondary Stipend programs
- ✓ PEDP 1 (from 1997 to 2003), which was made up of 27 projects (11 of Which were co-funded by donors?)
- ✓ PEDP 2, a six-year program beginning in 2003 that aimed to increase access, quality, and efficiency in the primary education sector.
- ✓ PEDP 3 (supported by nine development partners) builds on the successes and failures of PEDP 2 and focuses on accountability, using a results-based approach.

At the secondary level, several projects have been implemented during the last 10 years or are ongoing. Examples include Secondary Education Stipend Project (SESP), Secondary Education Sector Development Project (SESDP), Teaching Quality Improvement (TQI), the Secondary Education Quality and Access Enhancement Project (SEQAEP), the Skill Development Project (STEP), and Capacity Development for Madrasah Education. These various programs signal that Bangladesh has prioritized equity in access to school through poverty- and gender-related stipends. The focus on teacher training over the last 10 years and more recently on developing skills and improving TVET is also a clear indication that these areas matter to the government. However, in implementing these education projects, less attention has been devoted to building an assessment system that systematically measures and monitors what students are effectively learning in the classroom. The Policy Note on Education Quality addresses this concern at length. In higher education, Bangladesh has established engineering colleges, created two new science and technology universities, opened ICT

courses in 40 post-graduate colleges, and launched eight new public universities (raising the total number to 29 public universities). The government also has plans to modernize library facilities and introduce a unique grading system in higher education by the fiscal year 2016. Thus, it is evident that Bangladesh is shifting toward building a skilled and productive labor force that can compete globally and position Bangladesh as a middle-income

World Bank education sector in Bangladesh

The World Bank has been a longstanding development partner in Bangladesh's reform initiatives in primary and secondary education. For the last two decades, the World Bank has been one of the leading donors in the education sector, with substantial investments in lending operations as well as in highly rated quality analytical activities that underpinned the policy dialogue on a range of key reforms and critical issues to improve Bangladesh's overall education system. In primary education, IDA has been involved since the early 1990s, with an investment of US\$150 million in PEDP -1 (Primary Education Development Program-1) for an overall project cost of US\$741.7 million covering the period of 1998–2003 of which Bangladesh contributed US\$370 million, and the rest came from other donors. This was followed by PEDP 2, launched in 2003 with the main objectives of improving the quality of primary education through a child-centered approach, supplying textbooks and learning materials free of cost, reforming education management, and strengthening decentralization and the community's role. PEDP-2 was an important step towards coordinating better development partner support and reducing the government's transaction costs, by adopting a sector-wide approach. However, the largest education Swap in the history of Bangladesh is probably PEDP 3, with a total funding of US\$5.86 billion, of which US\$909.4 million came from development partners and US\$4.950 billion came from the Bangladeshi government. With nine donors, PEDP- 3 of which IDA is the second largest contributor was designed to

(i) Increase participation and reduce social disparities in primary education; (ii) increase the number of children completing primary education and improve the quality of the learning environment and measurement of student learning; and (iii) improve the effectiveness of public spending in primary education. At the secondary level, the government launched a comprehensive reform agenda in 2003 with support from three series of programmatic Education Sector Development Support Credits (ESDCs) provided over three years by the World Bank. The objective of the credits was to support the Moe in instituting critical policy reforms in secondary education to improve governance. With a total IDA investment of US\$300 million, the reform agenda focused on: (i) increasing governance and accountability of secondary schools; (ii) enhancing equity in access; (iii) improving teacher's quality through transparent recruitment and better management of teacher training (iv) enhancing transparency in textbook production and making curriculum more relevant; and (v) strengthening data monitoring and evaluation capacity. The Second Female Secondary School Assistance Project (FSSAP 2) was developed in 2002 to improve the quality of, and females' access to, secondary education in rural areas of Bangladesh. It was a follow-up to the IDA-financed FSSAP (1993–2001), and responded to the government's request for IDA assistance to build upon its success. FSSAP 2 managed to sustain the gains in gender equity, and added to the program activities and incentives geared toward increasing the quality of education in participating schools and improving MoE's management and accountability mechanisms at the community and school levels. FSSAP 2 covered rural schools in 119 upazilas across Bangladesh and has been implemented nationwide, with the remaining three-fourths of upazilas being supported by the government, ADB, and the Norwegian Agency for Development Cooperation (NORAD). Despite the project's success in increasing secondary enrollment, especially among females, the quality of education remained low, and Moe's monitoring and evaluation capacities were weak. Basic numeracy and literacy tests administered to primary

school graduates revealed that 70 percent of them were not competent in writing skills .Furthermore, many males, especially those from poor families, did not proceed to the post primary level, with their enrollment rates remaining stagnant or even declining over the years. For instance, between 1995 and 2005, the female–male enrollment ratio among the poor rose from 70 to 120 percent, reversing the gender imbalance in favor of females. Because of the reverse gender imbalance, in 2008, Bangladesh requested assistance from IDA to deal with this situation, which led to the development of SEQAEP. The cost of SEQAEP was US\$155.7 million and it is still under implementation. Of this total project amount, the World Bank is providing US\$130 million to help raise student learning and improve accountability at the school level, in addition to increasing access to secondary school for both males and females from poor households. In previous years, the World Bank was involved analytically in higher education—but in recent years; it began engaging operationally with the Bangladeshi government to improve the quality and relevance of university education through the Higher Education Quality Enhancement Project (HEQEP 2009). With a total investment of US\$91.8 million, of which US\$81 million comes from IDA, HEQEP has been designed to address the low level of academic research; low quality of education; weak governance and management practices; establish a credible quality-assurance system; and improve the funding mechanisms of higher education. Another important component of the project is to build a technological infrastructure that enables Bangladesh’s universities to become on par with the best universities in the world in terms of access to and use of global knowledge.

The Role of NGOs in Bangladesh’s Education Sector

Over the last two decades, NGOs have operated in the education sector, catering to the needs of children from disadvantaged families living in remote and hard-to-reach areas. The Bangladeshi government has provided support to these NGOs and let them experiment with a variety of service-delivery mechanisms. Today, some

estimates suggest that there are more than 700 NGOs operating more than 30,000 schools in Bangladesh, providing non- formal education. The number of NGO schools has more than quadrupled since the early 1990s, and now comprises 8.5 percent of Bangladesh's primary education system (with an enrollment of around 1.5 million students). Most of these NGO schools are widely considered more effective than government schools. The Bangladesh Rural Advancement Committee (BRAC) is one of the largest NGOs in the country working on primary education. BRAC schools make up about 80 percent of all NGO primaries. To minimize gender inequities, BRAC favors females in their schools and pushes for Female attendance. About 70 percent of children attending BRAC schools are female. One factor behind the success of NGO schools in catering to disadvantaged student's needs is that the cost of providing education is lower than in other types of schools (in particular, government schools). It costs about US\$20 for a year of schooling in a BRAC school. This cost is paid by the school rather than the family, and is less expensive when compared to government schools, which also require private costs. NGO schools are usually one-room mud or bamboo buildings with tin roofs that are rented for a small fee. Therefore, the school building requires minimal expense. Communities are involved in deciding schools' locations and schedules, as well as providing labor and materials to build the schools.

World Bank and others partner

The World Bank collaborates with United Nations (UN) agencies and development partners to support progress toward the Millennium Development Goals (MDGs) and position education in the post-2015 development agenda.

The World Bank, a member of the Global Education First Initiative, organized and co-hosted several high-level Learning for All events. The World Bank is a co-convener of the World Education Forum that's the most important global event on education in a decade.

The World Bank was instrumental in creating the multi-donor Global Partnership for Education (GPE), an important partner in basic education, in 2002. Efforts to coordinate better education financing from GPE and the International Development Association (IDA), the World Bank's fund for the poorest countries, are underway.

The World Bank collaborates with bilateral donors. Through the Russia Education Aid for Development trust fund) the World Bank is supporting activities to strengthen student assessment systems. It also partners with Norway for the REACH program, which will support the World Bank's efforts to build evidence on what works for a systems approach to education reforms and investments.

Other trust fund partners include Australia, the European Commission, Ireland, Korea, the Netherlands, Japan, Spain, and the United Kingdom.

The World Bank is also working with new partners including Teach for All, the Arab World Initiative, the Early Childhood Consultative Group, the Building Evidence in Education Group, and the Global Compact on Learning Donor Network

Primary education projects in Bangladesh

Bangladesh has made significant progress in primary education over the past two decades. With nearly 18 million children enrolled in about 80,000 primary schools in the country, primary gross enrolment rate exceeds 90% and the net enrolment rate is close to 70%. Gender parity in primary education has also been achieved. Despite this important progress, considerable challenges remain. There is limited access to schooling for the poorest and a significant number of school-aged children are still out of school. Moreover, the quality of schooling remains weak as reflected in the low levels of learning observed.

To address these critical issues of low quality of school and inequitable access while pursuing the 2015 Education for All (EFA) goals, the Government of Bangladesh decided, in 2004, to embark on an innovative experiment to reach out-of-school children. A new schooling model akin to non-formal schools of BRAC

was developed to serve out-of-school children who reside in under-provided areas and belong mostly to poor households. These new schools were thus largely set up in areas with limited provision of formal schools and have minimum operational costs. ROSC is a unique and innovative model in that it combines both supply and demand side interventions targeted towards children aged 7-14 who were left out of the formal primary education system, especially those from disadvantaged areas and group

Project Title	Project ID	Commitment Amount *	Status	Approval Date
Multipurpose Disaster Shelter Project	P146464	375.0	Active	December 16, 2014
AF Bangladesh - Primary Education Development Program III	P150669	400.0	Active	December 16, 2014
BD: Reaching Out of School Children II	P131394	130.0	Active	October 2, 2012
Bangladesh - Primary Education Development Program III	P113435	300.0	Active	August 25, 2011
Bangladesh - Reaching Out-of-School Children Additional Financing	P120804	35.0	Closed	May 4, 2010
Bangladesh - Reaching Out of School Children Project	P086791	51.0	Closed	June 17, 2004
Bangladesh - Primary Education Development Project II	P074966	150.0	Closed	February 24, 2004
Primary Education Development Project	P009550	150.0	Closed	April 9, 1998
General Education Project	P009514	159.3	Closed	March 29, 1990

Project Title	Project ID	Commitment Amount *	Status	Approval Date
Primary Education Project (02)	P009447	78.0	Closed	March 28, 1985
Education Project (04)	P009406	40.0	Closed	June 26, 1980

* For active and closed projects, the commitment amount at Board approval is shown in US\$ millions. This does not reflect any cancellations. Proposed (pipeline) and dropped projects show the forecast amount. The commitment amount for projects in the pipeline is indicative and may be modified during the project preparation.

Source: World Bank in Bangladesh Report

The Case of Secondary Education Stipends Program in Bangladesh

From its inception in 2008, an innovative project backed by the World Bank has provided over two million targeted stipends for secondary education in Bangladesh, 60 percent of which are provided for girls' education. This stipend program was targeted to poorer students and has resulted in a 20 percentage point increase in retention rates overall and a rise of around 24 percentage points for girls and boys from the poorest households.

Bangladesh pioneered the use of conditional cash transfers for girls' education with the launch of the Female Secondary School Assistance Program in the early 1990s. This initiative led to a fourfold increase in female schooling, reversing the pronounced gender-gap (the female-to-male ratio was then 120:1) within a decade. However, it was still difficult for children from low-income families, especially boys, to have access to an education and there were growing concerns about low learning achievements and high dropout rates for both boys and girls (particularly for the poor). Building on the success of the earlier interventions and to address

the remaining challenges, the Government of Bangladesh launched the Secondary Education Quality and Access Enhancement Project (SEQAEP) in 2008, with the Support of the International Development Association (IDA). The project has been implemented in 122 Upazilas (sub-districts) of Bangladesh, benefitting more than 2 million students and teachers in about 7,000 secondary schools.

SEQAEP focuses on two key interventions: Firstly, proxy means testing-targeted stipends and tuition to economically poor girls and boys, and secondly, quality-enhancing incentives to students, teachers, and schools. Bangladesh is one of the first in the region to adopt a rigorous and transparent targeting mechanism to identify poor beneficiaries on a large scale. It is a method that generates welfare scores for applicants based on a set of observable household characteristics. Students eligible for the stipend receive from \$20-to-\$40 a year, depending on grade, and benefits are conditional on students maintaining 75 percent average attendance, receiving a passing grade in final examinations, and remaining unmarried until they complete Grade 10. These education compliance criteria for each student are confirmed every six months and funds are provided to individual student bank accounts.

Results

Some positive results of SEQAEP are already visible in 2011 through independent impact assessment. These include:-The share of poor children in total secondary enrolment has increased from 30 percent to 38percent;-SEQAEP benefits about 2.1 million students, 54 percent of them girls, out of the four million girls and 3.5 million boys attending secondary school in Bangladesh;-Net impact on secondary schooling enrolment due to stipends is twenty percentage point increase. The effects are higher among children from poor families, particularly for boys;-The ratio of male-to-female students in project areas has improved by three percentages points in three years (from 0.82 in 2008 to 0.85 in 2011);-Secondary

school graduation rate (measured as the percentage of Grade 6 entrants pass in grade 10 exams) has climbed from 30 percent to 39 percent;-Some 800,000 students have been benefitted through performance-based monetary incentives, additional classes in English and Mathematics, and the Reading Habit Program

Project Title	Project ID	Commitment Amount *	Status	Approval Date
Secondary Education Quality and Access Enhancement Project - AF	P146255	265.0	Active	December 3, 2013
Bangladesh - Secondary Education Quality and Access Improvement	P106161	130.7	Active	July 31, 2008
Third Programmatic Education Sector Development Support Credit	P102541	100.0	Closed	June 21, 2007
Education Sector Development Support Credit II	P084567	100.0	Closed	March 7, 2006
Education Sector Development Support Credit	P077789	100.0	Closed	August 31, 2004
Female Secondary School Assistance Project-II	P044876	120.9	Closed	March 12, 2002
Female Secondary School Assistance Project	P009555	68.0	Closed	March 11, 1993
General Education Project	P009514	159.3	Closed	March 29, 1990

* For active and closed projects, the commitment amount at Board approval is shown in US\$ millions. This does not reflect any cancellations. Proposed (pipeline) and dropped projects show the forecast amount. The commitment amount for projects in the pipeline is indicative and may be modified during the project preparation.

Conclusion:

Ensuring quality education through successful implementation of the National Education Policy and qualitative excellence of the education system depends largely on educational administration responsible for its management. For the overall development of education and expansion of educational facilities for the citizens, and strengthening of implementation of appropriate programs and projects, it is essential to update educational administration. To ensure competent governance in the educational administration and make all tiers of educational administration and management free of corruption, efficient, dynamic, accountable, transparent and effective, all necessary steps will be taken and implemented in the light of realities and demands.

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CHAPTER SIX

Data Analysis:

Bangladesh has made impressive economic gain, especially after 1990. Although the country's 160 million people have endured natural disasters ranging from flood to cyclones, Bangladesh economy continues to accelerate. Between 1996 and 2014, the gross domestic product (GDP) growth rate averaged 5.9% per year, with the unemployment rate holding at 4.3% from 2000 to 2006. Since 1996 moderate inflation, a stable exchange rate and growing foreign exchange reserves have contributed to favorable macroeconomic environment. Bangladesh's considerable progress in social development and poverty reduction has put the country on track to achieve key Millennium Development Goals, with gender priority in primary and secondary education already a reality.

Primary Education:

The first level of education is comprised of 5 years of formal schooling (class/grade I-V) Education, at this stage, normally begins at 6+ years of age up to 11 years. Primary education is generally imparted in primary schools. Nevertheless, other types of institutions like kindergartens and junior sections attached to English medium schools are also imparting it. The duration of primary education has been extended from Class V to Class VIII from FY 2012-2013 under Education policy-2010.

Primary School

Bangladesh with its birth committed to the nation the rights of basic education for all children which is clearly stated in the constitution, "the state shall adopt effective measures for the purpose of establishing a uniform, mass oriented and universal system of education and extending free and compulsory education to all children to such stage as may be determined by law,.....".

Primary education system in Bangladesh is one of the largest unitary authorities in the world. The country has undertaken a number of measures to improve primary education since its independence, the primary and mass education Division (PMED) prepared in 1997 a comprehensive Primary Education Development Program (PEDP) involving a total investment of USD 1600 million (development expenditure only) over a period of five years (1997-2002) as a follow-up program of General Education project (GEP, 1991-1997). The PEDP-1 followed the same objectives that were successfully pursued in the GEP. The program aimed at enhancement of education planning management capacity, increasing equitable access to primary schooling and improvement of the quality of primary education through its several project.

Coverage the Government Primary Schools

The table below provides total number of schools, teachers working their in and pupils enrolled in those schools. Details are in Table-1.

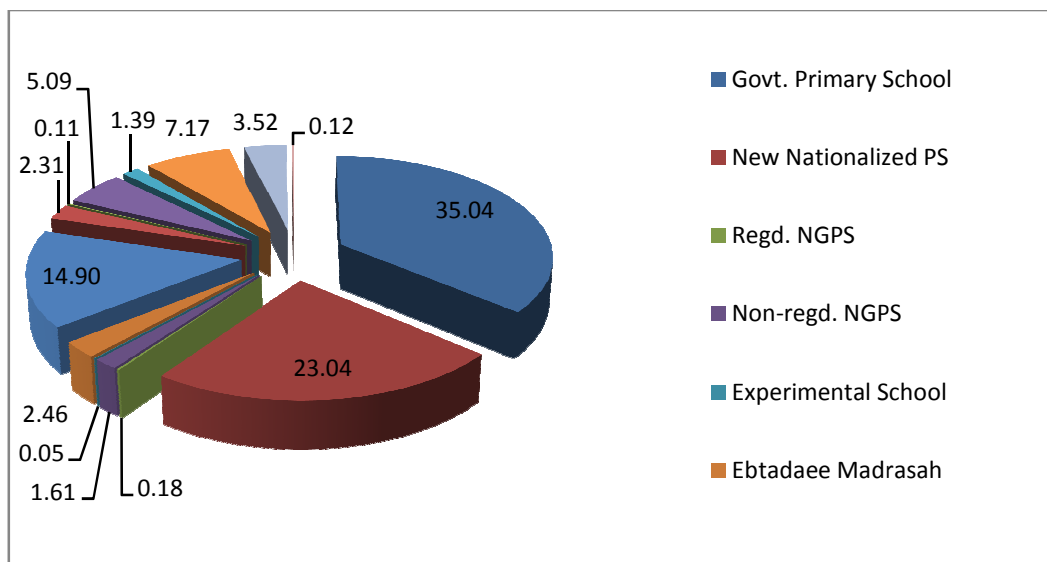
Table 1: Number of Primary Education Institution, Teacher and Student, 2014

School type	No. of School	Total Teachers			Total Students		
		Total	Female	% of Female	Total	Girls	% of Girls
Govt. Primary School	38033	222652	144434	64.9	10188129	5252022	51.6
New Nationalized PS	25008	96460	47396	49.1	4483785	2278239	50.8
Total government school	63041	319112	191830	60.11	14671914	7530261	51.32
Regd. NGPS	193	771	464	60.2	38282	19611	51.2
Non-regd. NGPS	1744	6649	4716	70.9	256268	127112	49.6
Experimental School	55	282	246	89.2	10652	5250	49.3
Ebtadaee Madrasah	2673	11673	2300	19.7	372277	181341	48.7

Kindergarten	16170	93799	54813	58.4	1988365	914016	46.0
NGO School	2512	5454	3764	69.0	210170	107898	51.3
Community School	120	405	322	79.5	16747	8679	51.8
Attached to High Madrasah	5526	19764	2812	14.2	871047	427341	49.1
Primary Sections of High School	1511	8301	4450	53.6	572751	295659	51.6
BRAC	7779	7798	7277	93.3	324438	185873	57.3
ROSC School	3818	3591	2867	79.8	106884	53751	50.3
Sishu Kollyan Primary School	133	410	277	67.6	15665	8284	52.9
Other Schools	3262	4875	2967	60.9	97519	48808	50.0
Grand Total:	108537	482884	279105	57.8	19552979	9913884	50.7

Source: BANBEIS-2014

Figure 1: Types of Primary Level Educational institutions and their share in percentage



Improvement of Physical Condition and Maintenance:

The project improved the primary school infrastructure facilities by developing, playgrounds, building new structure and repairing old structure and repairing old structures and renovating dilapidated structures. The projects also established, among other facilities, latrines and tube-wells. As a result, The percentage of schools having playgrounds increased from 50% before the project to 70% the projects. The percentage of schools with latrines rose from 69% to 90%, while the percentage of schools with sources of drinking water (tube wells) increased from 70% to 95% .the percentage of well maintained schools grew from 59% before the project 80% after the project. Community participation in school maintenance also increased from 35% to 45%. Sanitary latrines for girl's students increased from 10% to 50%. Details are in Table 2 and Figure 2A

Table 2: Improvement of physical conditions of the schools

Indicator (s) on Govt. primary schools	Performance (%)	
	Before project	After Project
Play grounds	50	70
Drinking water (tube wells)	70	95
Sanitary Latrines	69	90
Well-maintained	59	80
Community participation	35	45
Sanitary latrines(for girls)	10	50

Source: Field Survey, 2014-2015

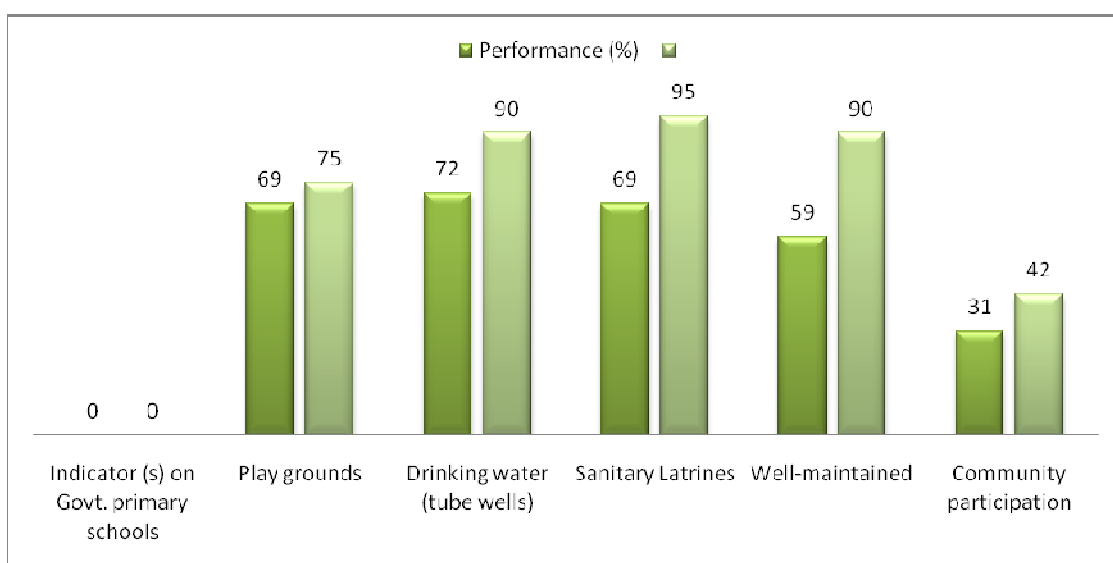


Figure: 2A

As the project improved the school infrastructure facility the number of physically adequate schools increased. The percentage of physically adequate school is an important indicator of school/environment that is linked to quality of education. The percentage of physically adequate schools increased from 68% in 1997 to 80% in 2014. Details are in table 3 and Figure 3A

Table: 3 physically adequate schools

Monitoring indicator	Govt. primary schools (%)						
	1996	1997	1998	2000	2010	2012	2014
Physically adequate schools	68	68	68	70	75	81	85

Source: Directorate of Primary education 2014 Dhaka

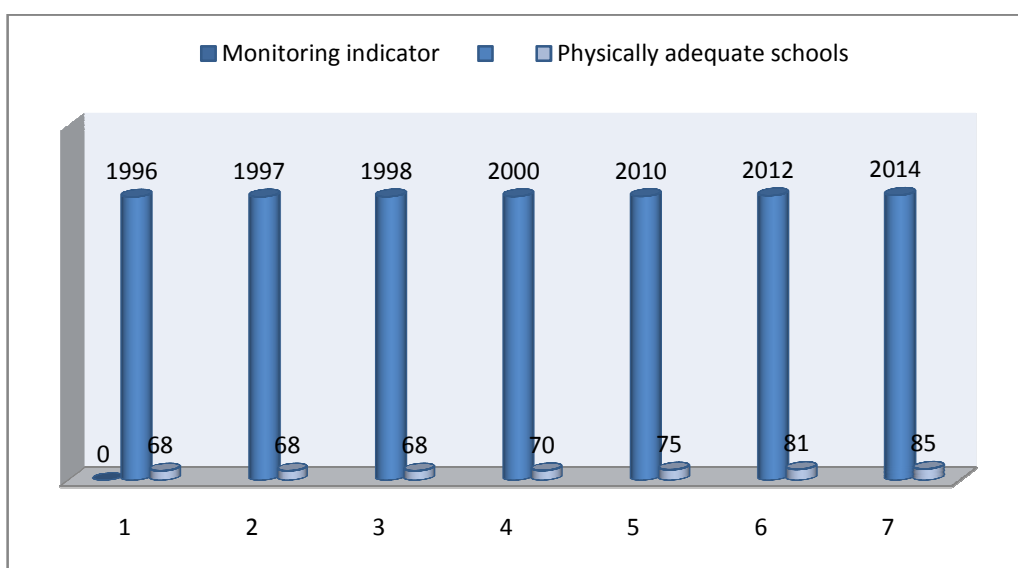


Figure: 3A

Quality of Teachers and Teaching

The projects recruited and trained a sufficient number of qualified primary school teacher. However the teacher student nation got worse during the project due to the rapid increase in student enrollment. Still the percentage of adequate trained teachers in GPS increased from 94% in 1997 to 98% in 2014. More the percentage of female teachers in the school rose from 30% in 1997 to 55% in 2014. Table 4 provides more details.

Table 4: Quality of Teaching-Teacher-student Ratio and Female Teacher

Monitoring Indicator	Status						
	1997	1998	2000	2010	2012	2014	2014
Percentage of adequately trained teachers	94	94	95	96	97	97	98
Percentage of Female Teachers	28	30	36	38	40	45	55
Teacher student ratio	1.50	1.63	1.62	1.60	1.59	1.50	1.46

Source: Directorate of Primary Education-2014, Dhaka

The project supported an extensive school sub-cluster training program for all teachers in the project area: as a result, almost all (98%) teachers could receive sub cluster training during the project compared with 74% before the project. Moreover, a higher percentage of teachers reputed the training (up to five time) during the project, the survey also found that higher percentage of teachers applied the knowledge and skills acquired during training in the class rooms 64% before the project and 72% after the project, therefore the project significantly contributed to in-service training of the teachers for improving their knowledge and skills, Details are in Table: 5

Table5: Quality of Teaching-intensive sub-cluster Teachers Training

Indicator (s)	Performance (%)	
	Before project	After project
Teacher who participated is sub-cluster training	74	98
Once	10	2
twice	12	3
three times	15	6
Four times	18	38
Five times	19	50
Teacher who applied knowledge are skills from training in classroom	64	75

Source: Field survey-2014

The project expanded across to primary schooling by building new structures, improving existing structures and providing school supplies and supporting textbooks. As a result, the enrollment in the primary school rapidly increased. The student attendance also increased considerably. Attendance by boys rose from

84.6% in 2005 to 96.6% in 2014, while attendance by girls increased from 90.1% in 2005 to 97.7% in 2014. Details are in Table 6 and Figure 6A.

Table 6: Enrolment Rate in Primary Education, 2005-2014

Year	GER (%)			NER (%)		
	Boys	Girls	Total	Boys	Girls	Total
2005	91.2	96.2	93.7	84.6	90.1	87.2
2006	92.9	103	97.7	87.6	94.5	90.9
2007	93.4	104.6	98.8	87.8	94.7	91.1
2008	92.8	102.9	97.6	87.9	90.4	90.8
2009	100.1	107.1	103.5	89.1	99.1	93.9
2010	103.2	112.4	107.7	92.2	97.6	94.8
2011	97.5	105.6	101.5	92.7	97.3	94.9
2012	101.3	107.6	104.4	95.4	98.1	96.7
2013	106.8	110.5	108.6	96.2	98.4	97.3
2014	104.6	112.3	108.4	96.6	98.8	97.7

Source: BANBEIS-2014

Figure: 6A.Primary Education Gross Enrolment Rate & Net Enrolment Rate 2005-2014

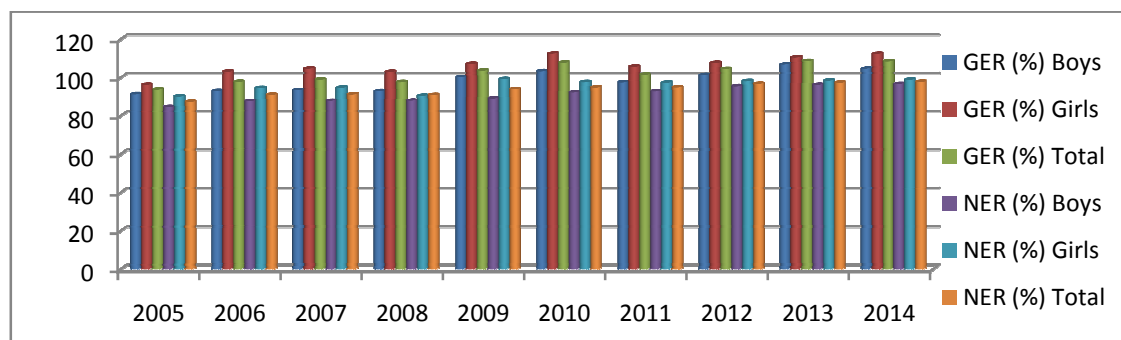


Figure 6A

Student and school Performance

The project interventions improved the quality of education as demonstrated by the increase in 5 year school completion rates as well as the reduction in dropout rates between 2005 and 2014. Details are in Table 7 and Figure 7A.

Table 7: 5 years cycle completion and dropout rates

Year	Completion Rate	Dropout rate
2005	53.00	47.00
2006	50.00	50.00
2007	50.00	50.00
2008	51.00	49.00
2009	55.00	45.00
2010	60.00	40.00
2011	69.00	29.00
2012	74.00	26.00
2013	78.00	22.00
2014	79.00	21.00

Source: Field Survey-2014-2015 & primary education statistics is Bangladesh, Dhaka

Figure 7.A: Year wise Dropout Rate 2005-2014

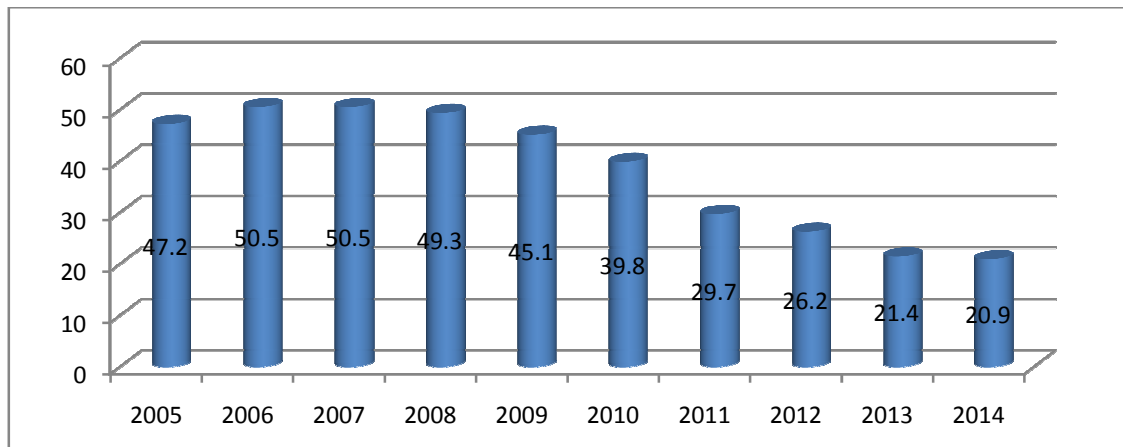


Figure 7A:

The study reviewed the marks obtained by grade v students in Bangla, English and Math in the annual examinations in the surveyed schools. It found that their average marks in all three subjects generally increased, indicating on improvement of the quality of education. Details are in Table-8 and Figure 8A

Table 8: Quality of education improved student performance in classes.

Indictor (s)	Performance (%)	
	Before project	After project
Grade V student who obtained above 45% in Bangla	40	56
Grade V student who obtained above 45% in English	35	48
Grade V student who obtained above 45% in Math	42	55

Source: Field Survey 2014-2015.

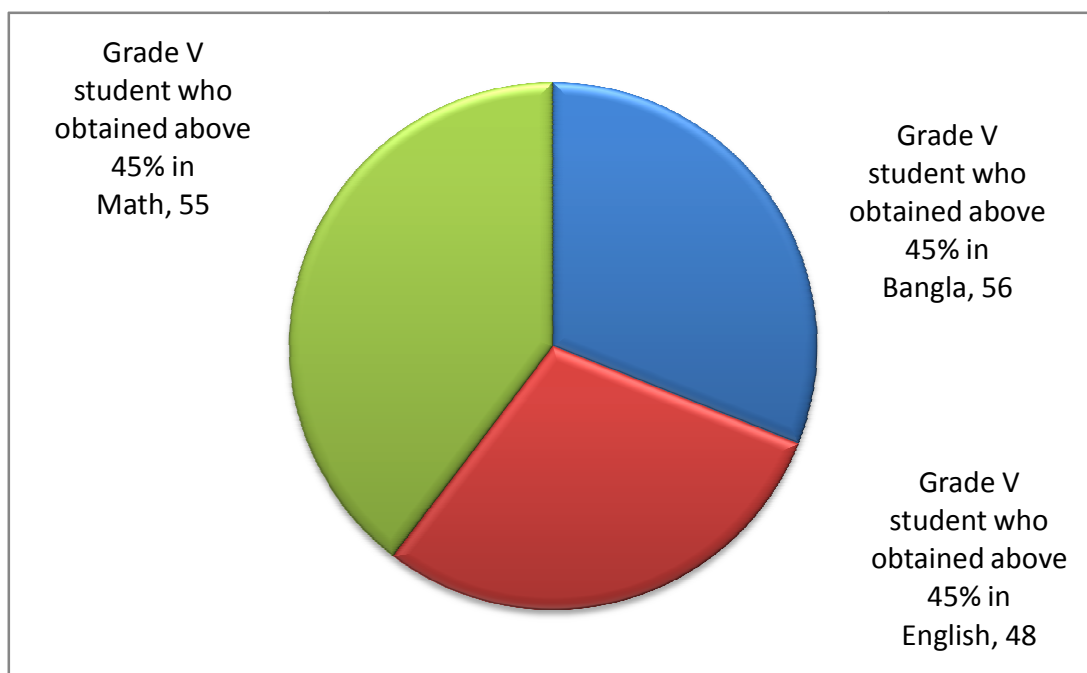


Figure 8A

The study also found that the percentage of poor students in GPS increased due to poverty focused interventions. Such as free textbooks and targeted assistance for school supplies intended for poor students especially girls. The study found that the primary school that enroll in grade vi increased in the project area by 5% during project implementation. Details are in Table 9

Table: 9 Impact of quality of education poverty, Higher Education and employment.

Indictor (s)	Performance (%)	
	Before project	After project
GPS students from poor families-poor by	68	78
Land assets (less than 0.1 acre)	75	82
Income (income less than \$1 per capita)	72	80

Source: Field survey-2014-2015

Primary Education Completion Examination Pass Rate

The higher success rates in primary scholarship examination are another manifestation of the improvement in the performance of the school and the quality of primary education. The success rate, which was only 88.84% in 2009, claimed rapidly to 97.93% in 2014. Details are in Table 10 and 10 A

Table.10: Primary Education Completion Examination Pass Rate by year 2009-2014

Year	Number of students participated	Absent	Pass Rate (%)	
			Total	Girls
2009	1979895	156,430	88.84	87.51
2010	2156721	216390	92.34	91.98
2011	2316521	130774	97.30	97.08
2012	2481119	160784	97.35	97.19
2013	2519032	120013	98.58	98.52
2014	2683781	1054821	97.93	98.54

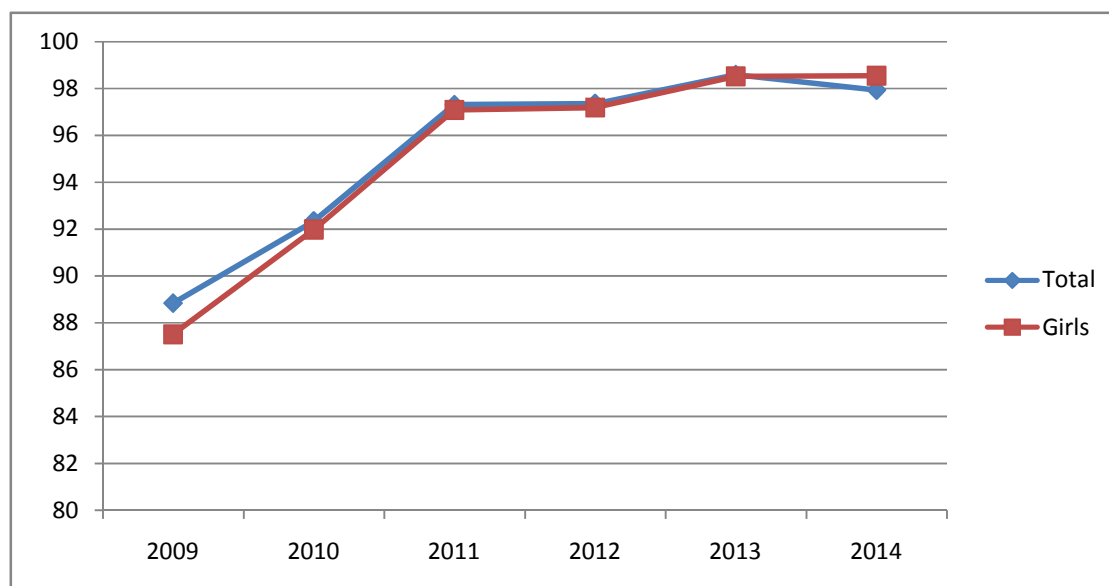


Figure 10.A: Primary Education Completion Examination Pass Rate 2009-2014

Source: Directorate of Primary Education Statistics

The government prioritized the education sector especially the primary education sub sector to ensure education for all. This was demonstrated by the rapid increase in budgetary allocations to the sub sector between FY 1990-1991 and FY 2007-2008. The allocation to the primary education subsector increased 5 times over that period, averaging 25.8 growth per year the increasing budgetary allocation ensure sustainability of the investment under the project. Details are in Table 11.

Table 11: Public expenditure in Primary education long term sustainability Tk. (billion)

Fiscal Years (s)	Revenue	Development	Total
1990-1991	5.385	1.939	7.324
1991-1992	6.704	3.446	10.150
1992-1993	7.622	3.958	11.580

1993-1994	8.660	6.286	14.765
1994-1995	9.504	8.578	17.238
1995-1996	9.982	8.895	17.399
1996-1997	11.475	8.059	18.041
1997-1998	11.990	6.821	18.296
1998-1999	13.121	8.171	20.161
1999-2000	13.783	9.365	20.486
2000-2001	13.280	11.445	25.009
2001-2002	15..071	19.000	34.071

Source: Directorate of Primary School-2008

Table 12 shows the specific dropout rate per grade in 2005 and 2014. The Program set a target of a reduction of 2 percentage points per year for grades I to 4. The overall trends show a clear reduction in grades 1 to 4, although the targets were not met. The baseline for grade 5 is not clear, with some data sources reporting no dropout for this grade. While this is not possible, the general consensus is that the dropout rate for grade 5 has increased over time, possibly substantially. Thus the new pattern seems to be that dropout in the early grades has been effectively reduced and most children that drop out do so in grade 4 and 5. The overall dropout rate decreased from 47.2 percent to 20.9 percent, which is close to the target of 10 percent. This is an improvement since it means that more students graduate and that students that do drop tend to have more education than primary level dropouts in the past.^{4.39} This change in dropout patterns may partly result from the introduction of end-of cycle examination, with teachers encouraging students to stay until school until the examination. Despite the increase in dropouts in grade 5, the overall impact is a reduction in the total dropout rate and an increase in the average education level of children.

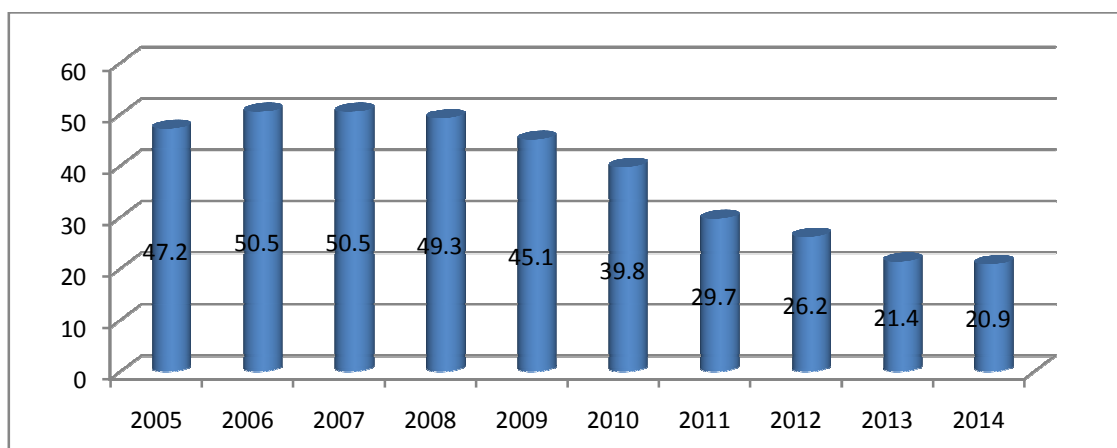
Table 12: Dropout Rate(%) by Grade, 2014

Sex	Grade 1	Grade 2	Grade 3	Grade 4	Grade 5
Boys	2.0	3.5	7.4	9.4	2.4
Girls	0.4	5.7	2.3	6.8	2.2
All	1.2	4.6	4.8	8.1	2.3

Table 12.A: Year wise Dropout Rate (both Boys and Girls together) 2005-2013

Year	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Dropout Rate (%)	47.2	50.5	50.5	49.3	45.1	39.8	29.7	26.2	21.4	20.9

Figure 12. B: Year wise Dropout Rate 2005-2014



Source: Field Survey 2014-2015 and: *BANBEIS-2014*

Text Book Distribution:

Figure 13A shows the cumulative distribution of textbook in 2005 and 2014. The text book distribution process began a lot earlier in 2008. The govt. has decided that by 1st January will be distributed all classes books.

Table 13.A. Timeliness of Textbook Distribution

School Year	some textbooks by January	All textbooks by March
2005-06	18 %	74%
2008-09	60%	91%
2013-2014	98%	99%

Source: Government of the People's Republic of Bangladesh 2014.

Transition rate of primary to secondary education

Transition rate of primary to secondary education refers to the students who complete the primary education cycle successfully and enroll in class vi for secondary education cycle.

Table 14: Transition rate of Primary to secondary Education

Years	Boys	Girls	Total
2012	82.0%	95.0%	88.4%
2013	88.7%	96.2%	92.4%
2014	80.0%	86.6%	83.3%

Source: Field Survey 2014-2015

Teaching Aids and Learning Materials

(Chalk, duster, Kit box, flipchart, Maps globe)

It is found that 91% of government primary schools area provided with teaching aids and learning materials, including chalk, duster, kt box, flipchart, map etc.

Table .15

Teaching Materials	Project before	After project
Chalk, duster, Kit box, flipchart, Maps globe	75%	91%

Teacher having C-in-Ed Training

Primary school teacher are opposed to have one year certificate-in-education (c-in-education) training that prepares them in pedagogical discipline, before taking classes independently. For various reasons a large number of teacher are working without receiving this training. PEDP-11 has planned to provide these trainings to all the teachers in the system.

The survey revealed that 71.9% teachers had received C-in-Ed training. However 74.8% male teachers were trained compared to 67.2% female teachers.

Lalbagh has the highest ratio of trained male teachers (88.5%) and Sutrapur has the highest ratio 85.71% of trained female teachers is GPS. The lowest nation of trained male and female teacher were 53.7% (in Keraningong Upzilla) and 47.2% in Kotowali) respectively.

Table 16.1: Number of C-in-Ed Trained Teacher by Gender and Division in GPS, NNPS and RNGPS, 2014

Division	GPS Teacher				NNPS				RNGPS			
	Male	Female	Total	% of Female	Male	Female	Total	% of Female	Male	Female	Total	% of Female
Barisal	5190	8441	13631	62	4194	3758	7952	47	35	50	85	59
Chittagong	12145	21566	33711	64	4476	4399	8875	50	6	11	17	65
Dhaka	13710	28158	41868	67	7444	6236	13680	46	23	25	48	52
Khulna	6683	12719	19402	66	6647	4695	11342	41	1	5	6	83
Rajshahi	8745	14463	23208	62	7183	3988	11171	36	1	0	1	0
Rangpur	7282	11376	18658	61	8186	5495	13681	40	8	8	16	50
Sylhet	4201	8609	12810	67	1709	1933	3642	53	90	66	156	42
Total	57956	105332	163288	65	39839	30504	70343	43	164	165	329	50

Source: BANBEIS-2014

Division	NRNGPS Teacher				Experimental schools				Community schools			
	Male	Female	Total	%Female	Male	Female	Total	%Female	Male	Female	Total	%Female
Barisal	43	84	127	66	0	23	23	100	14	40	54	78
Chittagong	28	41	69	59	7	27	34	79	7	21	28	75
Dhaka	60	77	137	56	2	34	36	94	1	13	14	93
Khulna	11	19	30	63	4	26	30	87	0	0	0	0
Rajshahi	11	18	29	62	4	19	23	83	1	2	3	67
Rangpur	45	84	129	65	5	23	28	82	0	9	9	100
Sylhet	9	21	30	70	0	18	18	100	5	13	18	72
Total	207	344	551	62	22	170	192	89	28	98	126	7

Properly constructed Class-rooms

In the survey 2014 classrooms as well as other parts of school buildings are classified into three categories with aspect to type of construction. Namely a) Pacca b) Semi Pacca and C) Kacha .Details are in Table 17 and 17A

Table 17: Type of construction of useable classroom

Type of construction	Usable class room
Pucca	75%
Semi Pacca	23%
Kacha	2%

Source: Field Survey 2014-2015.

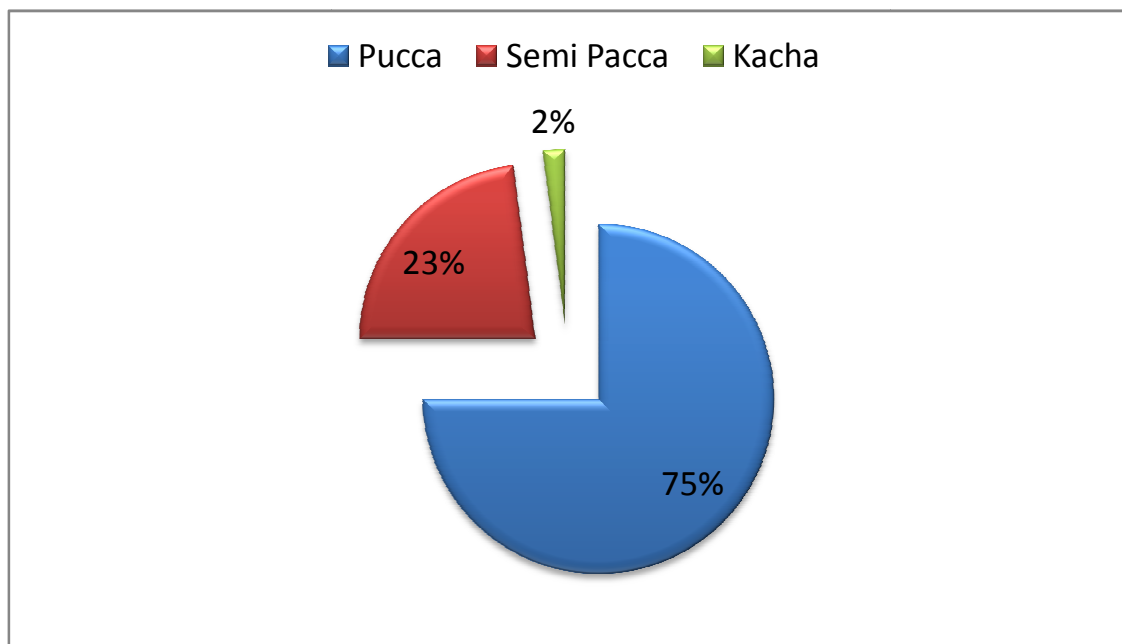


Figure 17.A

In-service Training of Teacher

The training of teachers has been reported below to with respects of three are of training provided to the teachers in the country. Details are in Table 18.

Table:18 In-service Training of Teachers

Name of Training	Male Teachers	Female Teacher	Total
Subject based Training	20%	25%	45%
Teaching Methods in Classroom	25%	40%	65%
Sub-cluster training	50%	40%	90%

Source: Field survey-2014-2015.

Head Teacher Training:

Like teacher's training, the training of head teacher has been also reported with respect to three topics or one of training of head teacher. The percentages of head teacher having received different types of training, desegregated by gender where significant are reported below:

Table 19: Head Teacher Training

Name of Training	Performance (%)
School Management	68%
Teacher support and supervision	50%
Community Mobilization and participation	40%

Source: Field Survey-2014-2015.

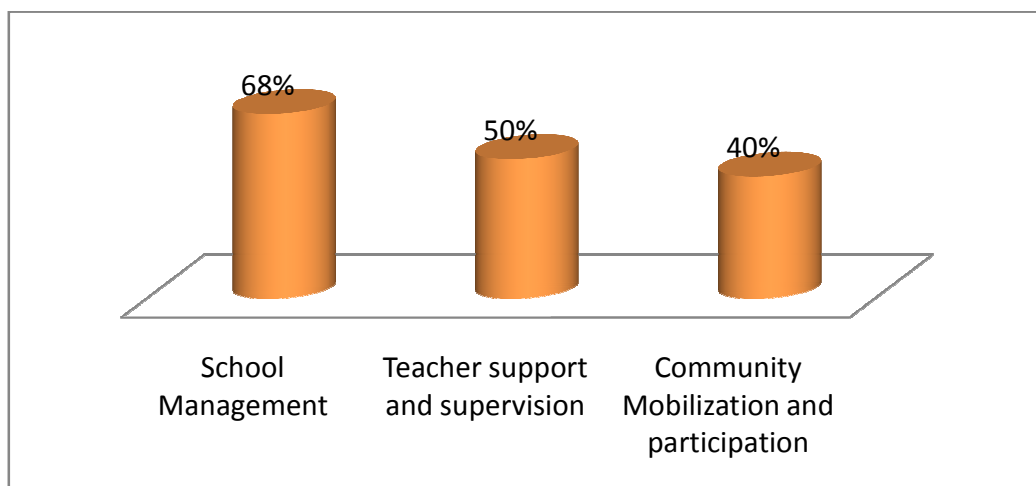


Figure 19.A

SMC Training

SMC (School Management Committee) Training has been reported in two ways a) Percent of school Management Committees where at least one member has received SMC training and b) Percent of SMC members who have received this training. Details are in Table 20 and 20A.

Table 19: SMC Training

Name of Training	Performance (%)
SMC training	45%
Percent of SMC Member who received SMC training	30%

Source: Field survey: 2014

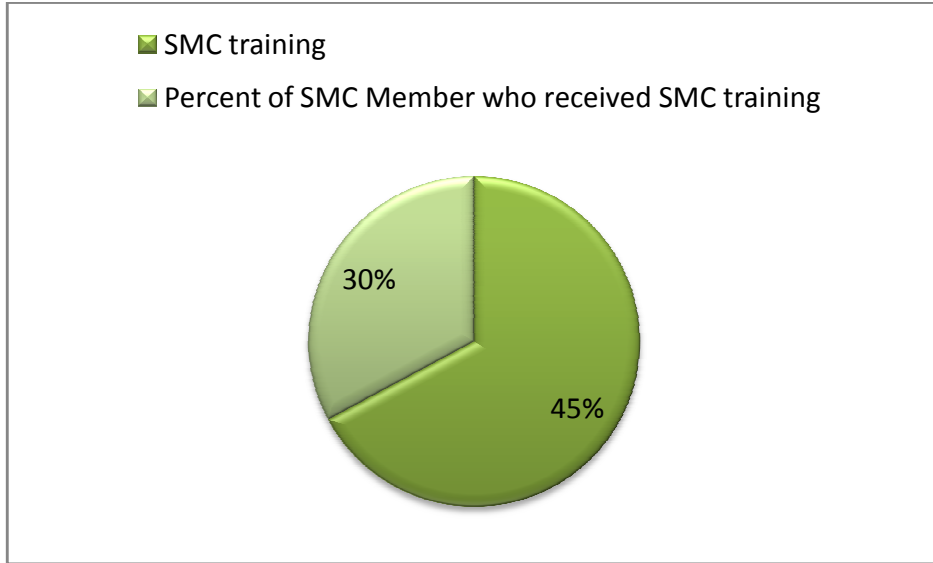


Figure 20.A

Secondary Education

The secondary level of education is comprised of 7 (3+2+2) years of formal schooling, the first 3 years (grades vi-viii) is referred to as junior secondary: the next 2 years grade is secondary while the last 2 years is called higher secondary.

In secondary education there are three streams of courses such as, Humanities, Science, and Business Education, which start at class ix, where the students are free to choose their course (s) of studies. At present class IX to class XII are secondary level in according to education policy 2010.

High Schools are managed either by government or private individuals or organization. Most of the privately managed secondary schools provide co-education. However, there are many single sex institutions in secondary level education.

Number of School by Year of Establishment and Management, 2014

Management	Before 1947	1947-1971	1972-1990	1991-2000	2001-2012	Total
Government.	129	123	56	7	12	327
%	39.45	37.61	17.13	2.14	3.67	100
Non-government	1896	5053	4349	5865	1800	18963
%	10.00	26.65	22.93	30.93	9.49	100.00
Others	5	15	37	123	214	394
%	1.27	3.81	9.39	31.22	54.31	100
Total:	2030	5191	4442	5995	2026	19684
%	10.31	26.37	22.57	30.46	10.29	100.00

Source; MOE

Growth of students, school and Teachers

Data of the Bangladesh Bureau of Educational information and statistics indicated that during 2001-2014 student enrollment increased by 53.22% to the girls. Number of secondary schools and teacher increased respectively by 39.00% and 11.80%.The projects contributed significant to expanded student access (though enrollment of additional students) improvement of secondary educations quality (through education for the teacher student ration) and extensive teacher training. The study in selected schools noted teaching staff levels were satisfactory, schools had an average of 15 teaching positions with 13 teachers in place, of these 12 received salary subvention and 10 had teacher education. Details are in Table-1and 2A

Table1. Number of Institution, Student and Teacher by Type, 2014

Type	Management	Number of Institution		Number of Teachers			Number of Students			Indicator		
		Total	Girls Ins.	Total	Female	Female	Total	Girls	% Girls	TSR	SPI	TPI
Junior Secondary	Private	2412	559	18618	5099	27.39	367510	217990	59.32	20	152	7.7
	Total	2412	559	18618	5099	27.39	367510	217990	59.32	20	152	7.7
Secondary School	Private	16003	2431	186761	44544	23.85	7782235	4140815	53.21	42	486	11.7
	Public	316	147	7675	2389	31.13	264131	131373	49.74	34	836	24.3
	Total	16319	2578	194436	46933	24.14	8046366	4272188	53.09	41	493	11.9
School & College	Private	942	147	19405	6681	34.43	729986	380157	52.08	38	775	20.6
	Public	11	3	535	256	47.85	16503	4749	28.78	31	1500	48.6

	Total	953	150	19940	6937	34.79	746489	384906	80.86	37	783	20.9
All School	Private	19357	3137	224784	56324	25.06	8879731	4738962	53.37	40	459	11.6
	Public	327	150	8210	2645	32.22	280634	136122	48.51	34	858	25.1
	Total	19684	3287	232994	58969	25.31	9160365	4875084	53.22	39	465	11.8

Source: BANBEIS-2008

Table-1.A: Number and Percentage of Trained Teacher by Management and Gender, 2014

Type of School	Management	No of Teacher			No of Trained Teacher			% of Trained Teacher		
		Total	Male	Female	Total	Male	Female	Total	Male	Female
Junior Secondary School	Private	18618	13519	5099	5094	3763	1331	27.36	27.83	26.10
Secondary School	Private	186761	142217	44544	123399	94959	28440	66.07	66.77	63.85
	Public	7675	5286	2389	5325	3783	1542	69.38	71.57	64.55
	Total	194436	147503	46933	128724	98742	29982	66.20	66.94	63.88
School and College (School Section)	Private	19405	12724	6681	10919	6905	4014	56.27	54.27	60.08
	Public	535	279	256	476	280	196	88.97	100.36	76.56
	Total	19940	13003	6937	11395	7185	4210	57.15	55.26	60.69
Total	Private	224784	168460	56324	139412	105627	33785	62.02	62.70	59.98
	Public	8210	5565	2645	5801	4063	1738	70.66	73.01	65.71
	Total	232994	174025	58969	145213	109690	35523	62.32	63.03	60.24

Source: BANBEIS-2008

Table: 2. Growth of secondary schools. Teacher and student enrollment 2001-2014

Year	Schools	In excess point of point	Teacher	Increase % point of Point	Student	Teacher student ratio
2001	16166	2.84	183277	5.24	788010	43
2002	16562	2.45	186949	2.00	8162134	44
2003	17386	4398	206557	1049	8126362	39
2004	182675	5.07	241637	3.93	7503247	35
2005	18500	1.28	238158	10.94	7398552	31
2008	18756	2.22	209496	-	6819748	33
2010	19084	2.58	215861	-	6548147	31
2014	19684	2.57	232994	-	6875084	30

Source: BANBEIS-2014 and MOE

Table 3: Status of Teaching of teacher for implementation of reform

Status of Teaching staff in schools	Status in 2014
Average number of sectioned post of school	15
Average actual number of teacher	12
Average number of post of teacher under MPO	13
Average number of teacher with B.ed, M.ed. degree	09

Source: Field Work-2014-2015

Preparation for Implementation of SBA, SPBMS, and Examination Reforms

The Study gathered information from selected schools about the preparedness of the schools for implementation of SBA, SPBMS, and examination reforms in terms of training of teachers, supplies of necessary forms and manuals and guidelines, and creation of awareness among the stakeholders (teachers, school management committee local elites, parents, and students).

It was found from the survey that almost all head teachers and two out of every five SMC members (including the chairperson) had received orientation regarding implementation of SBA, SPBMS, and examination reforms in the respective schools. On average 20% of all teachers at surveyed schools received training on all reforms; 33% of teachers had received training in one of the three reform areas (SBA, SPBMS, and examination reform).

As part of implementation preparedness the Project developed forms and manuals for each reform area; the necessary forms and manuals concerning SBA had been received in adequate quantity by 56% of schools; 33% had received sufficient forms and manuals for SPBMS, and 31% for examination reforms. The PCR Mission noted that successful reform implementation relied on all schools receiving sufficient numbers of the necessary forms (Table 4- 5). The PCR Mission considered that all teachers should have been provided training on SBA, SPBMS, and examination reforms, and all schools supplied with necessary forms before reform implementation commenced.

Table- 4: Training of Training of Teachers on SBA, SPBMS, and Examination Reforms

Status of Teaching Staff in Schools	Status in 2014
In average number of head teachers received training on SBA	88%
In average number of head teachers received training on SPBMS	85%
Average number of SMC members received training on SPBMS	55%
Average number of teachers received training	90%
Average number of teachers received training on SBA	85%
Average number of teachers received training on SPBMS	84%
Average number of teachers received training on Examination Reforms	95%

SBA= school based assessment, SPBMS=school performance based management system

Source: Field Survey, 2014-2015.

Table- 5: Supply of forms and Manuals for Implementation of SBA, SPBMS, and Examination Reforms

	Adequacy of Forms (% Schools)		
	SBA	SPBMS	Exam Reforms
Adequacy of Forms and Logistics			
Quantity (forms and Logistics) received is adequate	59	34	46
Quantity (forms and logistics) received is inadequate	32	29	39
Forms and logistics not received at all	15	38	42

SBA=school based assessment, SPBMS=school performance based management system.

Field Survey, 2014-2015.

The Study Field found that SBA, SPBMS, and examination reforms had been partially introduced by 62%, 43%, and 51% of schools, respectively. However, with respect to SBA implementation, urban schools had achieved better progress than rural schools, with the latter outperforming urban schools in SPBMS and examination reform implementation. The survey also indicated that implementation of SBA, SPBMS, and examination reforms commenced during the last year of project implementation (2006) and then gradually accelerated. It found that implementation of SBA, SPBMS, and examination reforms had not been implemented by 10%, 47%, and 46% of schools, respectively. Moreover, while some schools have planned full implementation of SBA (79%), SPBMS (50%), and examination reforms (20%), the remainder have developed no plans to implement these important education quality reforms (Table 6- 8).

The Secondary Education Sector Development Project should emphasize reform implementation; stress the need for preparation, commitment, seriousness, planning and identification of targets; and take timely steps to create the necessary awareness of an interest in reforms among stakeholders.

Table-6: Schools Initiated Implementation of SBA, SPBMS, and Exam Reforms- Urban and Rural

Status of Implementation	Urban Schools		Rural School		All Schools	
	Number	%	Number	%	Number	%
Schools Partially Implemented SBA	15	75	3	15	20	90
Schools Partially Implemented SPBMS	05	25	5	25	10	50
Schools Partially Implemented Exam Reforms	15	75	5	25	10	50

Source: Field Survey, 2014-2015.

Table- 7: Schools Initiated Implements of SBA, SPBMS, and Exam Reforms- years

Status of Implementation	%Schools Implemented Reforms in					% Schools not Implemented
	2006	20008	2010	2012	2014	
Schools Implemented SBA	0	15	25	50	75	15
Schools Implemented SPBMS	0	12	39	50	70	17
Schools Implemented Examination Reforms	0	10	58	60	80	12

Source: Field Survey, 2014-2015.

Table-8: Future Plan of the Schools for Full Implementation of SBA, SPBMS, and Exam Reforms

Plans of Schools for Implementing Reforms of	Plans for Implementation	
	Plans Full Implementation	No Plans Yet
Schools Plans full Implemented SBA	85	15
Schools Plans full Implemented SPBMS	80	20
Schools Plans full Implemented Examination Reforms	100	00

Source: Field Survey, 2014-2015.

Creating Awareness and Interests of Stakeholders for the Reforms

The Study assessed the indicative level of awareness and interest among stakeholders (teachers, SMCs, local elites, parents, and teachers). It observed that while the 63% of local elites have a high level of awareness of SBA, far fewer are adequately aware of SPBMS (26%) and examination reforms (28%). The survey found that awareness of reforms among parents was similar to that of the local elites, with 69%, 21%, and 28% of parents conversant with the SBA, SPBMS, and examination reforms, respectively. The students in grade 9 (who will be the first to receive the benefits of the reforms in public examinations) were found to be more aware of the SBA and examination reforms (92% and 66%) than of SPBMS (35%), as the latter relates more to the school than the students (Table 9- 11).

Table- 9: Level of Awareness of Local Elites about SBA, SPBMS, and Examination Reforms.

Level of Awareness of Local Elites	Levels of Awareness of Local Elites on SBA, SPBMS, Exam (%)		
	SBA	SPBMS	Examination Reforms
Very High	17	7	4
High	46	19	24
Average	18	22	19
Poor	8	14	12
Absent	3	12	14
Negative	1	4	7
Unaware	7	22	20

Source: Field Survey, 2014-2015.

Table- 10: Level of Awareness of about SBA, SPBMS, and Examination Reforms.

Level of Awareness of about SBA, SPBMS, Exam Reforms	Levels of Awareness of Parents on SBA, SPBMS, Exam (%)		
	SBA	SPBMS	Examination Reforms
Conversant	13	5	6
Clear	56	16	22
Unclear	17	33	32
Unaware	13	45	33
Negative	1	1	7

Source: Field Survey, 2014-2015.

Table- 11: Level of Awareness of Grade IX Students about SBA, SPBMS, and Examination Reforms.

Level of Awareness of Parents about SBA, SPBMS, Exam Reforms	Levels of Awareness of Parents on SBA, SPBMS, Exam (%)		
	SBA	SPBMS	Examination Reforms
Conversant	34	6	14
Clear	58	29	52
Unclear	5	25	30
Unaware	3	30	14

Source: Field Survey, 2014-2015.

The level of interest of the head teacher, teachers and SMC chairperson and members has implications for successful reform implementation in a given school. The survey found that head teachers were highly interested in SBA (92%), SPBMS (68%), and examination reforms (79%); among teachers 40%, 46%, and 35% (respectively) were highly interested, while among SMC chairpersons 80%, 44% and 54% exhibited high levels of interest (Tables 12- 14).

Table- 12: Level of Interests of Head Teachers in SBA, SPBMS, and Examination Reforms.

Interests of Head Teachers	% Head Teachers Interested in Reforms				
	Very High	High	Average	Poor	Absent
Interest of head teachers in SBA	61	31	4	3	1
Interest of head teachers in SPBMS	33	35	15	11	4
Interest of head teachers in Exam Reforms	32	47	12	6	3

Source: Field Survey, 2014-2015

Table- 13: Level of Interests of Teachers in SBA, SPBMS, and Examination Reforms.

Interests of Teachers	Level of Interest (% Teachers)		
	High	Medium	No Interest
Level of interests of teachers to implements SBA in schools	40	45	25
Level of interests of teachers to implements SPBMS in schools	46	36	18
Level of interests of teachers to implements exam reforms	35	40	25

Source: Field Survey, 2014-2015.

Table-14: Level of Interests of SMC in SBA, SPBMS, and Exam Reforms

SMC Chairpersons Interested to Implements SBA,SPBMS, and examination Reforms in Schools	% SMC Chairpersons Interested in Reforms					
	Very High	High	Average	Poor	absent	Unaware
Interest of Chairperson to implement SBA	40	40	8	2	6	4
Interest of Chairperson to implement SPBMS	15	29	24	11	14	7
Interest of Chairperson to implement Exam Reform	21	33	20	4	15	7

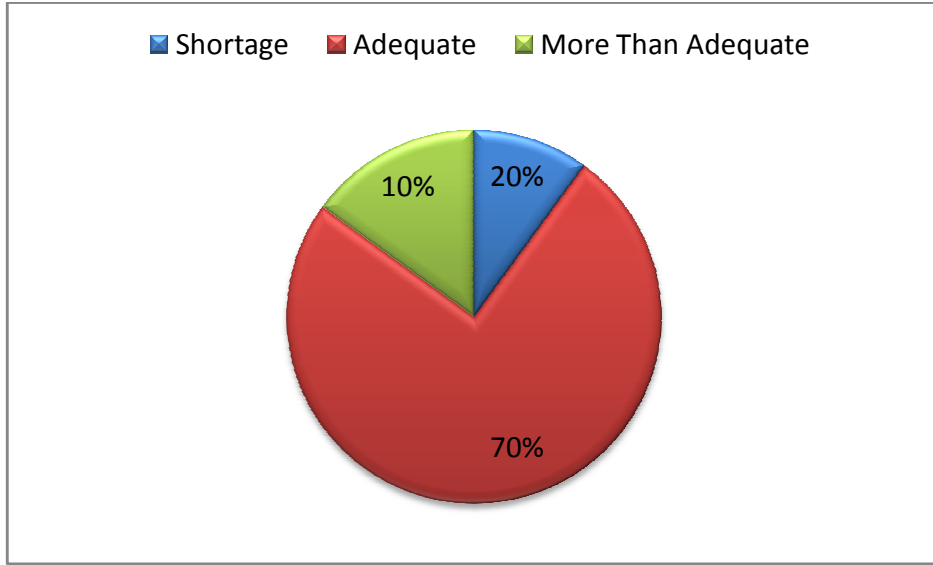
Source: Field Survey, 20104-2015.

New Classrooms

In each of the 25 surveyed schools, a 3- room building was constructed. Apart from some defects like cracks in walls and rod, cement and concrete (RCC) frame in some buildings (23%), the overall quality of construction seemed to be good in other schools (77%). However, maintenance was poor in at least one half of the schools. Lack of fund was cited as the major cause of poor maintenance.

Shortage	Adequate	More Than Adequate
20%	70%	10%

Figure 15 A



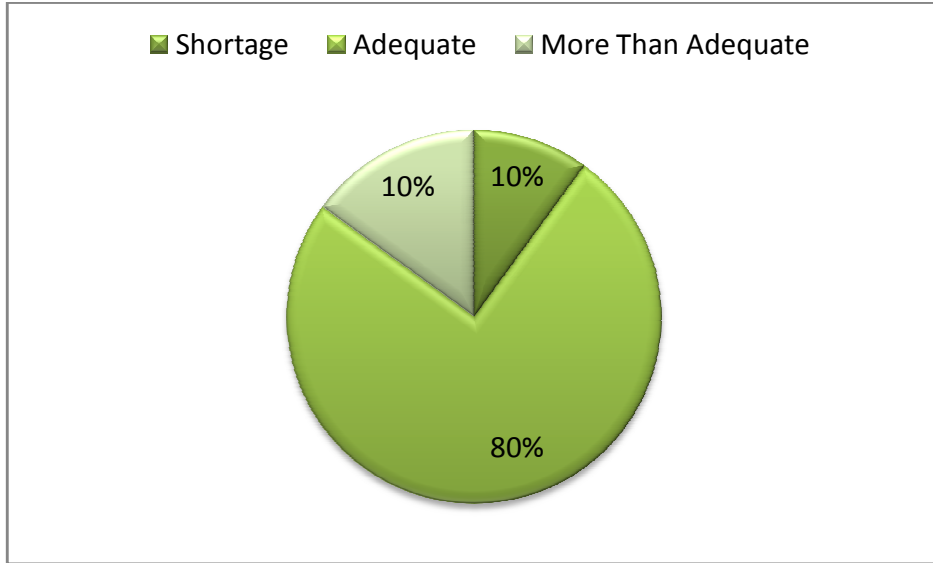
Although there was a rapid increase in enrollment in the 25 schools, 17 (70%) had adequate classroom space to accommodate students, 3 (10%) had more than adequate space and only 5 (20%) had shortage of classroom space. Construction of classrooms was a positive factor that allowed the accommodation of an increased number of students.

Furniture

All the 25 schools received furniture for the use of the students. A total of 15 schools (75%) had adequate furniture, only 2 (10%) had shortage of furniture, while an equal number (15%) had more than adequate furniture in the classrooms. Furniture from the Project enabled the schools to accommodate an increased number of students. Otherwise, the schools would have faced problems in accommodating the large number of students.

Shortage	Adequate	More Than Adequate
10%	80%	10%

Figure 16.A



Science Kits and Training for Teachers

Of the 25 institutions surveyed, 18 had a science group. All the 7 schools were given science kits. The headmaster and one senior science teacher of each school received 3-day training in using and maintaining the science equipment. The physical appearance of the science kits indicated that they were frequently used in 5 schools (20%) and seldom used or not used in other schools.

Training in Management for Head Teachers

The heads of 15 (60%) of the 25 schools surveyed received this training. Others either were not headmasters then or could not attend due to personal reasons. Of the 15 trained headmasters, 13 (52%) brought some changes in their respective schools using their training experiences. The changes are following: introducing a monthly examination, using teaching aids, maintaining school records properly, supervising the classroom performance of teachers, introducing the yearly academic plan, etc. Other headmasters were found to be reluctant to make any change in the school, and a few of them seemed incapable.

Reform of Secondary Education Curriculum

As a measure for improving the quality of education, the curriculum and instructional materials of grades IX through X were revised, redesigned, and implemented. The curriculum was developed and published in two volumes. Following the new curriculum, 46 textbooks for grades IX through X were developed and introduced in grades IX, and X in 1996. Since then, the curriculum and instructional materials have been in use. The majority of the teachers judged the curriculum and textbooks developed under the Project are better than the previous ones. However, observation of the classroom performance of the teachers and the students revealed that the curriculum was not properly implemented in the classroom; as a result, the benefit of the redesigned curriculum could not be fully reaped.

Classroom Performance of the Trained Teachers

A total of 25 classrooms were observed using a specially designed observation schedule. All the 25 teachers whose classes were observed were trained (having B.Ed. or M.Ed. degrees). Only 15 (60%) of them participated in the curriculum dissemination training organized under SEDP. One out of every 10 teachers was found to apply the appropriate strategies, to some extent, in the classrooms. They succeeded to keep the students actively engaged in learning activities. The majority of the students seemed to have acquired the competencies from their lessons. Others failed to facilitate students' learning. The classroom observation indicated that the success of the teacher training program in producing a positive change in a teacher's performance was limited.

Case Study

A few case studies were conducted focusing on the socio-economic status of rural and urban beneficiaries. Their economic and educational role and decision making, their mobility and interaction with the family and community and in the process, how they improved their lives. About six beneficiaries of different projects were selected for in case studies for getting a comparative picture. It was found in that program; economic role in the family, autonomy decision making authority, well off their lives and performance of gender equalities perception are very clear than who are not exposed to any development works. This kind of case studies would provide insights into the program successfully and help design the program in a better way and use these as examples. It was found that, the six beneficiaries of program who are successful in uplifting their socio-economic condition through involvement with this program, individual case study have been presented in this section.

Hasina Khatun

Hasina Khatun (25) is an abandoned woman at Karanigonj area under Dhaka district. She became a member of Mohila Somobay Somity 10 years ago. She could not finish her Secondary school Certificate. Her husband divorced her due to dowry. Now she is living at her father's house with her two daughters.

Hasina Khatun received formal education from WB supported project in SSC program and then training through the Somity on different issue namely health, awareness, swing, vegetable cultivation etc. She involved herself in poultry and vegetable cultivation.

At present, her first daughter is studying in class five and second daughter studies in class two in local primary school. She is now maintaining her family very happily. But she wants to complete graduation degree from Bangladesh Open University.

Tumpa

Tumpa is a 13 year old girl who has born in a lower class-family. Her father is a ricksha-driver and mother a self worker. She appeared in the JSC Examination in two times. But she could not pass that exam for educational expenses. Despite the push to get more girls into secondary education in Bangladesh, they still face significant social hurdles. And it can be a complex calculation for parents. Krishna Chandra, whose 14- year-old daughter Tumpa is in grade 8, weighs the competing considerations. “It is not only a woman’s responsibility to look after her home. Increasingly, she needs to be able to fend for herself on the street. An educated girl is less likely to be tricked or duped, though I realize that too many qualifications can make it difficult for her in the marriage market.” After that she was admitted in school under girl’s stipend. She wants dowra from all kinds of people in the society.

Suma Rani Das

Suma Das is a 20 year old girl. She lives in old Dhaka, under Katowali Thana with her eight member family. Her father is the only earning member of her family to maintain them. She is the oldest daughter of her parents. Three brother works in factory but they don't get money from this factory because they are probationary. Two sisters go to primary school near her house. Two are little. She has completed her primary education. But she did not get admitted in the high school due to poverty. After two years he went to her maternal uncle house. She saw there that school gave stipend for girl's students from government. After some days, she again got admitted in class Ten and got stipend Books from school. In this way, she completed SSC. She is now a student of Eden Mohila College, Dhaka. She is very satisfied for getting support from government.

Uzzal Hossain

Uzzal Hossain is a 27 year old young man. He has completed his Master Degree from Jagannath University in Political Science. His home district is Magura. He is living in old Dhaka under Kowtali Thana. His father has been died at the age of five. In his three sisters and four brothers' family, he is the oldest. He is appointed as a head master of a Govt. primary school under WB supported Project PDEP-II. After joining the school he is free from disappointment. Because he expressed that now he was government teacher. After that he got admitted in MBA degree under Bangladesh Open University in Dhaka Regional Research Center (DRCC) at Dhanmondi. He expected that he would get better job with this degree. But present job is satisfactory to him. I observed that the head master is popular to students, other teacher, guardian and school management committee.

Ratul Shakh

Ratul shakh is a 40 year old man. He is a primary school teacher under World Bank project PEDP-11. His wife is a high school teacher. She has one daughter and one son. He completed his B.A (Hon's) and Master degree from National University. After that he completed Bachelor of Education (B.Ed.) degree and Master of Education degree (M.Ed.) from Dhaka Teacher's Training College (TTC). Beside it, he took teacher's quality improvement (TQI) training from Ministry of Education (WB project is teacher's quality improvement that was completed 2010). She and her husband completed Non-Government Teacher's Registration Examination (NTRCA). This project is also WB supported project. At present, they are very happy. Said, "I wanted to be a school teacher from childhood, now I am now a trained teacher. I am very satisfied taking different kinds of degrees and teacher ship. I am proud of WB beneficiary projects.

Musammad Sume Akter

Girls like Musammad Sume Akhtar, 13, are helping transform Bangladesh as they study their way through high school. Musammad Sume Akhtar is one of a million girls from desperately poor families being supported by a stipend program, funded by the Bangladesh government and the World Bank that aims to keep them in secondary school. Improving education for girls does more than just create opportunities for them. It slows the rate of teen marriage, births, and infant mortality. “I tell our daughter, ‘Go ahead and study. We are with you,’ Musammad Sume’s mother Tohra says. “I want her to stand on her own feet. God willing, she will get a good job one day, a qualified husband, and will look after her aged parents.

CHAPTER: SEVEN

Findings of the Study

The World Bank (WB) has been supporting the development of Bangladesh since 1972. WB's program has been generally consistent with the country strategies and the Governments' priorities. The top four sectors in WB's program have been agriculture and natural resources (ANR), education, health, and transport sectors which were identified in WB's country strategies and which are the Government's top priorities.

In this study, I have discussed past and present projects and programs of WB in Bangladesh. In the third/fourth phase of my study, I have discussed the aim, functions and strategies of WB'S project and programs to study the impact of the program. To study the impact of the program, I have conducted a survey in WB project on education sector (Primary school, Secondary School) in selected area (Lalbagh, Katwali, Karanigonj, Savar & Kamrangirchar under Dhaka District). I found that before involving the program the people were in backward condition.

In this study, I have shown the socio-economic development of poor and disadvantage people especially of women and children. Most woman once idle away their time. They were liabilities to the family. WB has played a vital role to improve the family's economic condition by using the unused strength of the poor people.

Over the past two decades, the Government of Bangladesh (GOB) has placed high priorities on basic education, covering grades (1-5) in primary education (PE) and non formal education (NFE), and later extended to cover grades (6-10) in secondary education (SE).

During the early 1990s, only 35% of the country's adult population was literate. The PE gross enrollment rate (GER) was 68%, and the cycle dropout rate was

60%. The GOB committed to improve basic education, as reflected in its adoption of the Education for All (EFA) agenda in the early 1990s, which provided the basis for assistance from various development partners (DPs).

With continued joint efforts between the GOB and DPs, universal GER in PE has largely been achieved with gender balance, but the institutional capacity and quality aspects have not improved much.

One of the main findings is that the DPs' combined performance in the PE subsector and in the modality is assessed as successful. Coupled with the performance of WB alone in the NFE and SE subsectors, WB's performance in the overall education sector is also assessed as successful. Most of the successful performance in the three education subsectors is found in terms of increased access and gender balance in enrollment, but less so in terms of institutional development and quality improvement.

Another main finding is that the successful ratings of both the DP's combined performance in the PE subsector (including that in the Swap modality) and WB's performance alone in the overall education sector are on the low side (near borderline) due to the low ratings under the efficiency criterion (less efficient) in all the education subsectors

In relation to the Swap modality, another main finding is that despite its weaknesses in terms of being less efficient (due to high transaction costs as elaborated above), the Swap strengths lie in its being a relevant and effective modality for PE in terms of relevance, through collective DPs' efforts, the Swap modality helped enhance GOB's ownership and commitment to make some key policy environments conducive (as opportunities) to education improvement (e.g., adoptions of the EFA Plan and the Perspective Development Plan, and revision of the teacher recruitment/transfer system to be more transparent and merit-based),

although some other policy environments remain non conducive (as threats) (e.g., inflexibilities of the project pro forma, weak decentralized school-based management system, and fragmentation of the education management information system [EMIS] between the two ministries responsible for PE and SE. In terms of the Swap's strengths, in addition to being a relevant modality, it is also an effective modality in that it helped reduce DPs' piecemeal efforts and increase synergies to achieve many outcomes (increased access and gender balance) and achieve some evolving outcomes (some institutional and quality improvements) in the PE subsector. Despite the Swap's weaknesses in terms of being less efficient, its strengths in terms of being a relevant and effective modality are found to be the DPs' value addition over and above the financing provided.

The program also putting major emphasize on improving school completion rates, especially for poor children who are taken out of school early by parents who see little value in formal education.

Because people here are poor, many are not aware of the importance of sending these children to school. Since it began, attendance at the selected primary school has increased from 75% to 90%. It has also resulted in parents to be more involved in school activities.

Outside the classroom, teachers have been able to find the time to encourage cultural and social activities, such as singing, drawing, dancing and sports and other cultural functions.

CHAPTER: EIGHT

Recommendation & Conclusion

- ✓ WB should work collectively with the other DPs in the Swap to strengthen the results framework and harmonize the reporting systems so that a single report can be prepared.
- ✓ WB should work collectively with the other DPs to encourage the GOB to lead preparation of a comprehensive analysis for the entire education sector, linking different subsectors in an integrated manner, in order to identify issues and to chart future strategic direction of each of the subsectors within the entire education sector.
- ✓ To build on past success, WB should focus on issues related to education quality, equity and institutional capacity in the design of future projects/programs.
- ✓ WB should build on the experience of this Swap for the design of future Swap programs.
- ✓ To improve school performance, academic field, supervision should be exclusively devoted to professional academic supervision, instead of also carrying out other routine duties.
- ✓ Directorate of secondary and higher education should continue to arrange focused leadership development training in school administration and management for the head teacher and chairperson of the school management committee.
- ✓ To ensure proper improvement of classroom teaching, learning practice, monitoring the performance of secondary-level schoolteachers and students should be strengthen. A monitoring model needs such as the primary school performance monitoring development under WB assistant for all sectors.
- ✓ The professional stringing and decentralization of DSHE should be accomplished through ongoing secondary education sector improvement

project. Both WB & MOE should closely monitor progress so that there is slippage this line.

- ✓ Follow-up action should be taken regarding the Government's commitment to implementation of secondary education reforms and especially decentralization, privatization of textbook publication, SPBMS, SBA and examination system. The government should also examine that new schools are expeditiously included in the MPO, so that the teacher can receive their salaries and school performance improvements are sustained.
- ✓ Develop a result framework relevant to programming and specific to WB so that WB can hold accountable for delivering results.
- ✓ The government should recruit more teachers to improve the teacher-student ratio.
- ✓ The government must continually go to improve the quality of education by different projects.
- ✓ The government should continue to increase the annual budgetary allocation for education sector to ensure the sustainability of its growth and quality.
- ✓ The government should prioritize improvement in the quality of teachers through recruitment of sufficient teacher and intensive in- service training, including sub-cluster training for all teachers.
- ✓ The government should take steps to continue the institutional development of under a medium-term human resource development plan to build capacity in the areas of planning and project management, monitoring and evaluation, social mobilization NGO-government co-operation, financial management research and development of education sector.
- ✓ To maximize the benefits from the renewed and redesigned curricula, the implementers must have the necessary orientation. The revised teacher education curriculum would have given better output if all the teacher educators of all TTC had been re-oriented on the revised curriculum.

- ✓ More stipends for female and poor students should increase in rural area.
- ✓ Any future project/program design should carefully address the issue of sustainability.
- ✓ To distribute the more computers for IT Education sector
- ✓ To implement the separate pay scale for the teachers very soon and upgrade the primary school teacher grade in separate pay scale
- ✓ Prepare a comprehensive sector analysis for improving the entire education sector, linking different sub-system in on integrated manner jointly with the GOB and WB including the development partner.

Conclusion:

The study has rated WB support for education in Bangladesh as successful. The assistance mainly focused on building primary schools; improving teachers' training and recruitment; providing students with equipment, textbooks, and teaching aids; revising curricula, and helping strengthen technical and vocational education. WB's help contributed to improved access to education, and achieving gender parity in primary and secondary schools.

WB has helped reform secondary education through school performance-based management, local planning, information management, system improvement, strategic planning, management decentralization, better governance, more furniture and equipment, and stronger curricula. WB is also assisting the government in reviewing Madrasah education.

WB helped the Directorate of Non-Formal Education, which supported 2.9 million learners, of whom 57% were women. Assistance to primary and secondary education helped build or upgrade nearly 32,000 classrooms, trained around 1.5 million teachers, provided stipends to almost 39 million students, and distributed over 350 million textbooks for free.

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