

## EFFICIENCY, EQUITY AND GIRLS' EDUCATION

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### SUMMARY

This article analyses World Bank strategies for education in the context of gender equity. Developing countries face the challenge of expanding education with limited resources. At the same time, promoting gender equity is vital to achieving basic development goals. Appropriate governance strategies are needed to provide education in a way that is cost-effective and inclusive. Privatisation, decentralisation and citizen participation are three strategies that are promoted by the World Bank to control costs and improve transparency in education. Intended to promote efficiency, these strategies can harm equity. This study compares World Bank strategies to proven effective programs in girls' education. Empirical analysis reveals that while many World Bank projects include effective strategies for girls' education, governance reforms generally do not promote awareness of gender. Implications for expansion of girls' education are discussed. Copyright © 2006 John Wiley & Sons Ltd.

KEY WORDS—girls' education; human capital; equity; efficiency; implementation

### INTRODUCTION

A central challenge for international development projects is to balance efficiency and equity through effective governance strategies. During the 1990s, international development agencies such as the World Bank and International Monetary Fund were criticised for promoting governance strategies that sacrifice equity in favour of efficiency (Bayliss and Fine, 1998; Khan, 2002; Sender, 2002; Stiglitz, 2002). In the education sector, the implementation of cost-saving strategies resulted in significant gaps in educational access between boys and girls and rich and poor (Stromquist, 1999). Recently, the World Bank has adopted a more flexible approach to development aid that promotes a more cautious privatisation accompanied by decentralisation and citizen participation (Hanna and Agarwala, 2002). Theoretical development in governance and gender suggests that these strategies will also have profound implications for equity. This article explores the governance approaches and policy strategies used by the World Bank in the education sector, and whether these strategies promote efficiency at the cost of equity.

Economic development depends on balancing equity and efficiency in the provision of education. To support development, governments must expand school enrolment in order to build human capital, political stability and nationhood. Strategies to expand enrolment and improve quality while reducing costs often replace direct provision by the central government with private markets, school fees or community support of a decentralised education system (Colclough, 1996; Parry, 1997). Proponents of these strategies argue that efficiency is increased because individuals and communities also benefit directly from formal schooling (Rondinelli *et al.*, 1983). Critics argue that these strategies can lead to even greater inequities in the distribution of education (Maclure, 1994; Jones, 1998).

Gender inequities in education are particularly important because female education is associated with positive development outcomes including reduced fertility, reduced child mortality and increased female participation (Schultz, 2002). However, research shows that demand for girls' education remains low in many countries, resulting in significant gender gaps in access (Hill and King, 1993; Filmer, 1999; Winter and Macina, 1999). If

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governance reforms to promote efficiency result in reduced female enrolment, these long-run goals of economic development will not be achieved (Abu-Ghaida and Klasen, 2004). In short, governance arrangements that promote efficiency will undermine educational goals if they fail to address gender equity. While strategies that promote efficiency can contribute to growth by helping to ensure that education funds are invested wisely, promoting female education is equally important for economic development.

This article examines the extent to which World Bank governance reforms respond to gender differences in the education sector. Theoretical Background outlines the theoretical implications of governance for gender equity in the education sector. What Works in Girls' Education identifies effective strategies for increasing girls' enrolment in developing countries and the governance structures that support these strategies. In World Bank Approach to Education, theoretical and practical assertions about what works in girls' education are applied to implementation plans for World Bank education projects in 48 countries to see if the Bank is promoting policies and governance that will improve gender equity. World Bank Approach to Education takes a closer look at three World Bank education projects in countries where girls' education is particularly low. Finally, the implications for the future expansion of girls' education are discussed.

The results of this study suggest that awareness of gender equity in World Bank funded countries contributes to use of governance arrangements and education strategies that promote girls' education. Cost-sharing strategies are being replaced by efforts to reduce the direct and indirect costs of education for girls. However, the broad use of decentralisation and privatisation without special consideration of the effects on girls' enrolment has the potential to further increase gender gaps in education. Although there are efforts to involve communities in school planning, the World Bank is not promoting inclusive participation and gender empowerment in the education sector. Based on this analysis, there are concerns that barriers to female participation are largely ignored and local processes may be subject to control by political elites.

## THEORETICAL BACKGROUND

### *Governance & gender*

For the purpose of this article, the term governance describes the institutional arrangements that create a context for policy implementation. Specific policy tools that operate within a governance structure are referred to as policy strategies. The World Bank's approach to governance favours arrangements that promote free markets, decentralisation and transparency. This article is concerned with the interaction of these governance arrangements and the gender effects of policy strategies in the education sector.

We expect governance arrangements in developing countries to affect men and women differently because there are gender differences in the costs and benefits for use of public goods (Agarwal, 2001). Ignoring these differences can lead to severe unintended equity consequences. To understand these differences it is necessary to depart from the traditional neoclassical model of the family as a single decision-making unit and to look at resource allocations within families (Sen, 1996). Female domestic work has no formal market value, so women's contributions to the family are often undervalued. As a result, women and girls often receive fewer family resources, including health care, nutrition and education (Sen, 1990; World Bank, 1995).

Past research has identified several ways in which women's restricted social and economic roles influence the outcomes of governance reforms. Because females receive fewer resources in the family, they become more dependent on government provision of education, health care and jobs and suffer greater harm when government services are cut or privatised (Assaad, 2003). Women also place different values on common pool resources that are used in both household and market production such as water and firewood, so they are affected differently by institutional arrangements that govern the use of these resources (Zwarteveen, 1997). Women participate in different industries than men, creating different consequences of government regulation, labour policy and macroeconomic changes (Ram, 1982; Reynolds, 1998; Assaad, 2003). Women's costs and benefits also depend on legal protection from sexual exploitation (Sender, 2002) and the extension of equal rights of property ownership and inheritance (Meinzen-Dick *et al.*, 1997). Finally, child care and domestic responsibilities create high costs of

participation in politics and public life for women (Weinberger and Jutting, 2001). As a result, the calculus of female use of public goods, responses to government policy and participation in politics is very different than that of males.

Within the education sector, significant gender differences can exist in the cost and benefits of schooling. Girls have higher opportunity costs of schooling when families rely on school-aged daughters to provide domestic or wage labour (Smock, 1981; Schultz, 1988; McMahon, 1999). Girls also have lower individual returns to educational investments due to segmented labour markets, employer assumptions about women's skills and sexual discrimination (Ram, 1982). If the benefits of female education accrue in terms of greater household productivity or improved parenting (Lam and Duryea, 1999), these benefits have no clear market value. Parents also have different cost-benefit calculations for sons and daughters because a daughter's future productivity typically accrues to her husband's family, while a son's future productivity can support parents into old age (Greenhalgh, 1985). Finally, social stigmas against educating daughters may influence demand, if there are social or reputation costs associated with sending daughters to school (Bowman, 1984; Hill and King, 1993; Buchmann, 2000). These factors combine to create a demand for girls' education that is significantly lower than the demand for boys' education. The implication for policy-makers is twofold. First, education policy must be implemented in a governance structure that addresses gender equity. Second, policies strategies to increase girls' education must address demand-side obstacles such as high opportunity costs, low returns, cultural constraints and poverty (Filmer, 2004; Schultz, 2004).

#### *Governance in the education sector*

Governance in the education sector includes institutions that deliver education services. The primary motivation for governance reform in the education sector in developing countries is to provide high quality education at the lowest cost to a growing number of students. Two governance arrangements favoured by the World Bank to achieve this goal include decentralisation and privatisation. Proponents of privatisation and decentralisation argue that centralised, bureaucratic control of education results in significant inefficiencies and waste of public funds (Chubb and Moe, 1990). While these arrangements are discussed individually below, it is recognised that appropriate institutions vary by context, and individual countries will develop unique combinations of privatisation and decentralisation (Parry, 1997).

#### *Privatisation*

In many sectors, privatisation involves the selling of government assets to private firms. Because education has broad social benefits, public funding for education is widely promoted, as opposed to full privatisation. However, there are several strategies to introduce quasi-market competition into public education systems in an attempt to benefit from market efficiency (Jones, 1992; Gordon and Whitty, 1997). The first approach is to make the demand for education more responsive to the costs of schooling by introducing cost sharing. The economic rationale behind cost sharing is that free education results in oversupply when students attend for free. For some students, the marginal private benefit is less than the marginal cost paid by the government. Cost-sharing arrangements, such as student fees, reduce consumption by students with low demand, recover costs from students with a high willingness to pay for schooling and provide funds that can be used to build new schools (Thobani, 1984; Tan and Lee, 1984; Mingat and Tan, 1986). Similarly, local communities, as opposed to central governments, could be asked to contribute to school costs, because many of the positive externalities of education accrue at the local level. This approach has a negative effect on equity because students with the lowest demand, which in many countries includes girls, are most likely to exit schools when fees are charged (Colclough, 1996). In addition, individual revealed preference for education does not consider the social benefits (Maclure, 1994). If the individual benefits of education for girls are lower than boys, school fees will contribute to greater gender inequity, and the many social benefits of female education will be lost. Empirical evidence from countries that implemented fees as a part of structural adjustment programs (SAP's) in the 1990s suggests that school fees reduced enrolment for girls more than boys (Stromquist, 1999; Assaad, 2003).

A second quasi-market strategy is to introduce supply-side competition between public and private schools. Private schools can improve educational quality by competing with public schools for students and may also satisfy

excess demand in countries with resource constraints (Jones, 1992). Typically costs are only partially shifted to private suppliers as education ministries subsidise private schools through their work in curriculum, inspection and teacher training (Colclough, 1996). Because private education markets are diverse, it is difficult to predict the effect on educational equity (Colclough, 1996). In some countries, charitable or missionary schools provide high-quality education to students who are excluded from public schools due to social or financial circumstances. In other countries, private education serves elites, and high tuition costs contribute to existing inequities. Private education markets also mean that governments relinquish control over education goals including socialisation to a common culture and curricula, labour market training and social equity (Wise and Darling-Hammond, 1983; Pierson, 1998). This can have a negative effect on gender equity if the government is unable to impose equity goals on private suppliers.

A third approach to privatisation involves introducing competition into public education by allowing schools to compete for students or funding. Schools are rewarded for desirable outcomes such as student achievement or enrolling underserved populations, creating an incentive to meet national goals. The specific measures that are rewarded are chosen by political processes, so these policies typically make schools accountable to specific populations (Levin, 1974). The effects of accountability on equity can be positive or negative (Lee and Wong, 2004; Powers, 2004). If funding is tied specifically to efforts to expand girls' education, competitive funding processes could create an incentive to improve equity. If funding is tied to other outcomes, such as achievement test scores, it could create a disincentive to enrol girls if there is a perception that average achievement of girls is lower than boys.

### *Decentralisation*

Decentralisation in education involves devolving authority from the central government to lower levels. Decentralising education is intended to improve cost-effectiveness by increasing responsiveness to local needs, improving economies of scale by allowing central education ministries to focus on policy and planning, and fostering greater participation and resource contributions at the local level (Maclure, 1994). Parry (1997) identifies several types of decentralisation that can be combined and mixed, depending on national goals and needs and local capacity to govern. First, authority can be devolved to different levels including regional offices of the central government, local education authorities, local governments or school sites. Second, there are different types of authority that can be devolved, including administrative control of school management, fiscal control of expenditures or revenues and political control of policy and planning. The degree and type of educational decentralisation depends on context and interacts with policy strategies. Central governments that need to reduce costs may delegate greater fiscal control to local governments, even allowing them the power to raise revenue to support education (Parry, 1997), while governments that want control over curricula and access will retain a great deal of policy and planning authority (Pierson, 1998). A third approach to decentralisation is citizen participation, which involves parents and community members in school policy and planning (Parry, 1997). The degree to which citizen participation is a true decentralisation of authority depends on whether communities are given actual authority to make decisions.

Both fiscal and administrative decentralisation can have profound effects on educational equity. Critics observe that decentralisation must include protections for the most vulnerable, because even democratic processes can subvert the interests of minorities (Khan, 2002; Blunt and Turner, 2005). Decentralisation in practice is a political process, which means local control is often granted to political elites. If elites discriminate against women or do not gain from female education, it is unlikely that decentralised control of education will improve gender equity (Crook and Manor, 2002). Local contributions of resources will also depend on the willingness and ability of local communities to pay for girls' education, which may be very low if the private benefits are small (Maclure, 1994). With a low demand for girls' education and low political power for women, it is unlikely that decentralisation will lead to new resources for girls' education, and inequities are likely to increase.

Broadly speaking, participation can serve multiple governance functions from enlisting ideas and contributions from the community, to building political capacity and strengthening democracy (Cornwall, 2003). Although citizen participation can be justified based on democratic principles alone, some proponents add that participatory

processes also improve efficiency by increasing the transparency of government processes, making it less likely that corruption will occur (Haarhuis and Leeuw, 2004) and achieving low-cost voluntary compliance through community buy-in (Krishna, 2003). Participation in education has the potential to increase transparency, improve school quality, gain support of local communities to increase school resources, improve student achievement by increasing parent involvement in learning and reinforce the role of education in democracy. It can include parent-teacher associations, community oversight boards, democratically elected principals and many other forums of public input. The degree to which public input affects planning can vary with the institutional arrangements and will certainly influence whether participation actually changes the provision of education. Participation can be added to a top-down system as a way to elicit public opinion or as a bottom-up process where citizens are empowered to make decisions.

In order for participation to influence gender equity, theorists and practitioners argue that female empowerment must be a component of participation processes (Fierlbeck, 1997; Global Campaign for Education, 2003). In theory, citizen participation gives voice to all stakeholders, but empirical research illustrates that often participation processes give voice only to the most vocal (Cornwall, 2003). The extent to which participation addresses gender equity is limited in communities where women have limited political rights (Fierlbeck, 1997). Women are often excluded from formal and informal social networks that facilitate political participation, which means that women's issues are often not discussed (Silvey, 2003). Weinberger and Jutting (2001) observe that women, and particularly working mothers, have higher costs of participation than men, making them less likely to attend public meetings. The Global Campaign for Education argues that, 'Eliminating gender inequality in education will only work if it is part of a much broader nationwide mobilisation that has ambitious goals to ensure that women fully and equally participate in all aspects of economic, social and political development' (2003, p. 29). The degree to which citizen participation influences girls' opportunities may depend on the relative costs and benefits of participation for women, the political rights of women and the structure of participatory processes. Like other forms of decentralisation, if participation is controlled by local elites, it is not guaranteed that girls' education will be a salient issue.

### WHAT WORKS IN GIRLS' EDUCATION

Although more than 65 million girls around the world are out of school, the developing world has witnessed significant increases in girls' education during the past 30 years (Global Campaign for Education, 2003). Successful implementation of girls' education projects in several developing countries provides many examples of policy strategies, as well as the governance arrangements needed for success. Klein (1987) argues that equity consequences of education policies can be intentional or unintentional and provides a useful framework for analysing gender equity consequences. A simplified version of this framework is displayed in Table 1. Education policies can either target gender differences or provide general strategies that ignore gender differences. Within the first category, Klein (1987) identifies policies that promote gender equity, such as efforts to enrol girls in schools, and policies that promote gender differentiation, such as dual curricula for boys and girls. Either policy can promote

Table 1. Framework for analysing gender effects of education policies

		Equity consequences	
		Positive	Negative
Policy intent	Gender equity	Girls' enrolment increases relative to boys	Girls' enrolment decreases relative to boys
	Gender differentiation	Girls learn appropriate skills	Girls are excluded from opportunities
	General goals	Both girls and boys increase enrolment and equity improves	Only boys increase enrolment

Adapted from Klein (1997).

or harm gender equity, although policies that specifically target gender equity as a goal are expected to be more successful. Similarly, general policies, such as building new schools, can have positive or negative effects on equity. Table 2 lists policy strategies identified in development literature as effective ways to improve demand for education in developing countries. Three of the five policies listed are gender-targeted and two have general goals, suggesting that general policies can have positive gender effects.

The first set of strategies addresses the direct and indirect costs of education. Eliminating school tuition eliminates direct costs, making it easier for children in poverty to access school. The elimination of primary school fees for boys and girls is credited with increasing enrolment by 22% in Kenya, 63% in Malawi, 91% in Uganda, and 100% in Tanzania, often with greater enrolment gains for girls than boys (Herz and Sperling, 2004). A gender-targeted approach to eliminating direct costs allows school to charge fees, but provides scholarships for girls. A successful program in Kenya provided merit-based scholarships to girls in primary school and increased both attendance and achievement for girls (Kremer *et al.*, 2003). A more aggressive approach also helps to overcome the opportunity costs of schooling by providing cash stipends to female students or their families. Two successful examples include a stipend program for rural girls in Bangladesh to attend secondary school and Mexico's PROGRESA scholarship (Herz and Sperling, 2004). The PROGRESA program supports both boys and girls, but offers a higher stipend for secondary school girls in recognition of the higher opportunity costs of this group (Schultz, 2004).

These types of policies require a governance structure that provides centralised funding for local schools. Poor communities cannot afford to provide scholarships and stipends, so this type of redistribution must be supported by redistribution at the central government level (Maclure, 1994). This does not mean that fiscal and administrative control cannot be decentralised, but revenue must be redistributed from the central level to cover the costs of schooling.

The next strategy listed in Table 2 is to improve girls' education through community participation in school planning. The literature on community participation around gender equality in education stresses that women's empowerment is a vital component of any participation process. For example, a successful gender mainstreaming project in India included training for women to participate in school planning processes (Global Campaign for Education, 2003). A similar program in Pakistan raised girls' enrolment by 30% through community participation in the development of 'genderless schools.' Community participation is particularly important to address local obstacles to girls' enrolment that are created by social norms, as well as economic conditions. The development literature argues that female participation is needed to truly address gender-based obstacles. The governance arrangements needed to support this type of participation are complex. Decentralisation of school planning and administration is vital to enable schools to respond to local participation (Global Campaign for Education, 2003). The added participation of NGOs is often cited as an arrangement that helps to serve out-of-school girls, provide informal or non-traditional schooling, and engage in advocacy activities with girls and women (Herz and Sperling, 2004). In addition, central government support of a gendered approach to development is needed to support local efforts and impose equity requirements on local projects (UNESCO, 2004). In summary, community participation to improve girls' education requires governance arrangements that support gender-based discussions and

Table 2. Effective policy strategies for girls' education

Policy strategy	Gender-targeted	Demand-side	Governance approach
Free tuition	No	Yes	Top-down funding
Scholarships	Yes	Yes	Top-down funding
Cash stipends	Yes	Yes	Top-down funding
Community participation	Yes	Yes	Local control
School-based health care	No	Yes	Local control
Reduce distance to school	No	No	Local control/top-down funding

planning at the central level, while granting communities authority and resources to implement innovative strategies.

The final successful strategy is school-based health and nutrition. This general strategy covers indirect costs of schooling for boys and girls and reduces days of school missed due to illness and malnutrition (Herz and Sperling, 2004; UNICEF, 2005). These programs can be targeted for girls or other populations that receive low resources at home. For example, the World Food Programme gives girls both in-school food and food to take home and has increased girls' enrolment in several developing countries (World Food Programme, 2001). Governance of these programs requires sufficient decentralisation to respond to local needs regarding health and nutrition, as well as central financial support. In practice, many health and food programs are implemented by NGOs, such as the World Food Programme, an arrangement that benefits from the expertise and flexibility of NGOs over government agencies.

To summarise, the experience of successful girls' education projects supports the theoretical assertion that demand-side strategies that reduce costs and opportunity costs are the most effective way to increase girls' enrolment. Following Klein (1997), it appears that gender-targeted strategies are not the only way to increase equity, although gender-targeting produces superior outcomes. Gender-targeting is necessary when it comes to citizen participation strategies, which must include conscious efforts to address gender and include women. In terms of governance, effective strategies are supported by a structure of centralised financial support with decentralised, local control over implementation. Decentralisation is vital, but governance structures must be carefully designed to ensure that gender issues are addressed and local communities have resources to help girls.

#### WORLD BANK APPROACH TO EDUCATION

This section examines implementation of governance reforms and education strategies as components of World Bank education projects and compares them with literature on girls' education. With the introduction of the Comprehensive Development Framework (CDF) the World Bank has dedicated itself to a focus on effective governance as a means to economic development (Wolfensohn, 1998). The Bank favours governance that combines a reduced role for government in markets with decentralisation to promote local ownership and responsiveness to local needs, and citizen participation to promote transparency and reduce corruption (Khan, 2002). At the same time, the Bank embraces the goal of 'Education for All' (EFA) and asserts that, 'Girls' education and the promotion of gender equality in education are critical to development, and policies and actions that do not address gender disparities miss critical development opportunities' (World Bank, 2001). The objective of this empirical analysis is to explore whether the World Bank's approach to efficient governance is compatible with policies that promote gender equity in education.

Data on World Bank projects comes from publicly available Project Information Documents (PID) (World Bank, 2005). PIDs summarise the development context, project goals and implementation plans for projects in the education sector. Although PIDs are prepared by each recipient country, the content is negotiated with World Bank staff, so a PID for an approved project reflects the preferences of the World Bank, as perceived by the recipient country (Jones, 1992). It is important to note that PIDs summarise the stated intent of projects before they are implemented and are not evaluations of completed projects. Because countries have a financial incentive to comply with World Bank preferences, it is unclear if PIDs are faithfully implemented by countries or if they accurately depict program components. Ideally, PIDs would be accompanied by independent evaluations of outcomes, but this data is unavailable from the World Bank. Therefore, PIDs should be used cautiously as empirical evidence. Here, PIDs are used to critically assess the World Bank's approach the education sector in general and not as a critique of actions in specific countries.

The World Bank project database includes 96 projects from 62 countries under the theme of Education for All and approved in the years 2002, 2003 and 2004. During this period, governance reform and girls' education were both stated goals of the World Bank. Of the projects listed under EFA, 40 were general poverty reduction projects, structural adjustment credits or emergency support for an economic crisis. These 40 projects were excluded from further analysis because less than half the funds were targeted for the education sector, and very few details were

offered about how education funds would be spent. In the remaining 56 projects, the majority of funds are targeted for the education sector, and PIDs included detailed information about needs, objectives and implementation strategies to improve education.

The PIDs for these 56 education projects were subjected to content analysis to identify governance strategies and strategies to promote girls' education, with particular attention to demand-side obstacles. Table 3 lists the 56 education projects included in this analysis. These projects were approved for implementation in 48 countries. Typically, multiple projects in one country address different levels of the education sector such as elementary, secondary and vocational education.

### *Measures of gender equity*

This study uses three different measures of gender equity in education—absolute access to education, access relative to boys and female development outcomes. Girls' absolute access to education is measured by gross enrolment rates (GER) in secondary school.<sup>1</sup> Access relative to boys is measured by gender parity, which is the ratio of girls' enrolment to boys' enrolment in secondary school. A ratio of one means perfect gender parity.<sup>2</sup> The third measure of need is the Gender Development Index (GDI), which measures female social and economic status compared to males. The GDI is an index of female development outcomes—such as life expectancy, education and income—in relation to the level of male development outcomes. The GDI does not directly measure education, but measures need as a function of the development outcomes that are expected to improve as female education increases. For this study, the school enrolment data comes from the 2000 World Development Indicators (World Bank, 2001), and the GDI comes from the 2002 United Nation's Human Development Report (UNDP, 2002). Additional data from the World Development Indicators and United Nations Women's Indicator Statistics (WISTAT) (UN, 1999) are used to describe the status of women and girls' education in countries selected for further analysis.

Table 4 lists the indicators of need for each of the 48 countries with an education project. The data show that the need for initiatives to improve girls' education varies significantly across countries. Female secondary school enrolment ranges from only 4.9% in Niger to over 100% in Brazil, St. Lucia and Uruguay, with a mean across countries of 53%. Education parity ranges from 0.64 in Burkina Faso to 1.31 in St. Lucia, with a mean of 0.94. The GDI ranges from 0.278 up to 0.841 with a mean of 0.604, indicating that women's development outcomes also vary across countries. The highest GDI of 0.841 in Lithuania represents an international ranking of 36th among the 144 developed and developing countries that received a GDI rank in 2002. The lowest GDI of 0.278 in Niger represents the lowest possible ranking of 144th out of 144.

### *Governance strategies*

This section reviews the governance strategies described in PIDs with a focus on the implications for girls' education. Table 3 provides a checklist of governance components for each project, and Table 5 summarises the use of privatisation, decentralisation and citizen participation in World Bank projects. Of the 56 education projects, 52 include at least one of these strategies, and most include a combination of strategies.

### *Privatisation*

Of the 56 education projects, 16 (29%) include some form of privatisation or market-based strategies. Following the literature on girls' education, there were no World Bank projects that included instituting education fees. On the contrary, most projects focus on reducing costs to students through free tuition, stipends or scholarships, both as gender-targeted and general policies. Although it was infrequent, some countries plan to use public funds to support

<sup>1</sup>The GER measures the percentage of girls enrolled in school as a percentage of the population of girls in the appropriate age group. GERs can exceed 100% if girls who are older than secondary school age are still enrolled in secondary school. This typically occurs because of high rates of grade repetition or efforts to enrol out-of-school youth.

<sup>2</sup>Education parity values above 1.0 reflect female secondary enrolment that exceeds male secondary enrolment. This can occur if the demand for boys' education is low, or more often because a civil war takes school-aged boys out of the classroom and into the military (Rose and Tembon, 1999).

Table 3. World Bank education projects 2002–2004

Country	Project	Includes privatisation	Includes decentralisation	Includes participation	Includes demand-side strategies
Afghanistan	Education Quality Improvement Program		✓	✓	
Armenia	Education Quality & Relevance		✓		
Azerbaijan	Education Sector Development Project	✓	✓		✓
Bangladesh	Programmatic Education Sector Adjustment Credit	✓	✓	✓	✓
Bangladesh	Reaching Out of School Children Project				✓
Bangladesh	Primary Education Development Project II			✓	
Bangladesh	Female Secondary School Assistance Project	✓			✓
Bhutan	Education Development Project	✓	✓		
Brazil	Pernambuco Quality Enhancement in Basic Education		✓	✓	
Brazil	Bahia Education Project		✓		
Brazil	FUNDESCOLA 3		✓		
Burkina Faso	Basic Education Sector Project		✓	✓	✓
Chad	Education Sector Reform Program		✓	✓	✓
Chile	Lifelong Learning and Training				
China	Basic Education/Western Provinces		✓	✓	✓
Colombia	Education Quality Improvement	✓	✓	✓	
Republic of Congo	Support to Basic Education Project	✓	✓	✓	✓
Dominican Republic	Early Childhood Education Project	✓	✓		
Eritrea	Education Sector Improvement Project		✓		✓
Ghana	Education Sector Project		✓	✓	
India	Elementary Education		✓		
Iraq	Emergency Textbook Provision Project			✓	
Jamaica	Second Reform of Secondary Education Project		✓		
Jordan	Education Reform for the Knowledge Economy				
Kenya	Free Primary Education Support Project	✓	✓	✓	✓
Kosovo	Education Participation Improvement Project		✓		✓
Kyrgyz Republic	Investment Loan	✓	✓	✓	
Laos	Second Education Development Project		✓		
Lesotho	Second Education Sector Development Project		✓	✓	
Lithuania	Education Improvement Project		✓	✓	
Macedonia	Education Modernisation	✓	✓		✓
Maldives	Integrated Human Development Project			✓	✓
Mexico	Basic Education Development Phase III			✓	

*Continues*

Table 3. (Continued)

Country	Project	Includes privatisation	Includes decentralisation	Includes participation	Includes demand-side strategies
Mexico	Basic Education Development Phase II	✓	✓		
Morocco	Alpha Maroc			✓	
Mozambique	Higher Education Project	✓	✓		✓
Nepal	Education for All Project		✓	✓	✓
Nepal	Community School Support Project		✓		✓
Nicaragua	Education Project		✓		
Niger	Basic Education Project	✓	✓		✓
Nigeria	Universal Basic Education Project	✓	✓		✓
Pakistan	National Education Assessment System				
Pakistan	Punjab Education Reform Adjustment Credit		✓		✓
Paraguay	Secondary Education Reform		✓	✓	
Peru	Rural Education Project		✓		
Romania	Rural Education	✓	✓	✓	✓
Sierra Leone	Rehabilitation of Basic Education		✓		
St. Kitts & Nevis	OECS Education Development Project		✓	✓	
St. Lucia	Education Development Project		✓	✓	
Tajikistan	Education Modernisation Project		✓	✓	
Tanzania	Secondary Education Development Program		✓		
Turkey	Basic Education II				
Uruguay	Third Basic Education Quality Improvement Project			✓	
Vietnam	Primary Education for Disadvantaged Children		✓	✓	✓
Yemen	Basic Education Development Program		✓	✓	✓
Yugoslavia	Serbia Education Improvement Project	✓	✓	✓	
	Total	16	44	28	22

Source: World Bank (2005).

private schools through tuition reimbursements for parents or the direct public purchase of slots in private schools. More frequently, expansion of private education markets was supported only by removing barriers to entry.

A more frequent governance approach is to introduce competition into education indirectly, such as through competitive bidding for school construction, textbook production or teacher training. Public-private partnerships were also cited, but there were no specific examples of what these partnerships would look like beyond an effort to include business in the education sector. These approaches have some potential to reduce costs and improve the quality of education. There can be indirect equity effects if cost savings are reinvested in other strategies that increase the demand for girls' education, but there is no indication that public-private partnerships will directly influence equity one way or the other.

A more promising governance approach is to link school funding with school performance through competitive grant processes. In most cases, these grants were targeted for schools that illustrate both the need to expand

Table 4. Gender equity measures in countries with education projects

Country	Gender development index	Gender parity in secondary education	Female enrolment in secondary school (%)*
Afghanistan			
Armenia	0.752	1.08	76.0
Azerbaijan			80.3
Bangladesh	0.499	1.05	45.9
Bhutan			
Brazil	0.768	1.10	113.8
Burkina Faso	0.291	0.64	8.0
Chad	0.368		5.1
Chile	0.830	0.75	64.3
China	0.741		59.5
Colombia	0.770	1.10	73.2
Republic of Congo	0.488	0.83	38.1
Dominican Republic	0.728	1.26	66.5
Eritrea	0.431	0.67	22.6
Ghana	0.564	0.81	32.5
India	0.572		40.1
Iraq			29.1
Jamaica	0.762	1.04	84.8
Jordan	0.734		89.0
Kenya	0.486	0.91	29.2
Kosovo			
Kyrgyz Republic		1.00	85.8
Laos	0.528	0.72	31.3
Lesotho	0.483	1.20	35.8
Lithuania	0.841	0.99	94.8
Macedonia		0.97	82.9
Maldives		1.07	57.2
Mexico	0.792	1.05	77.3
Morocco	0.604		35.0
Mozambique	0.339	0.64	9.3
Nepal	0.484	0.75	43.2
Nicaragua	0.660	1.18	58.4
Niger	0.278	0.65	4.9
Nigeria	0.458		27.3
Pakistan	0.471	0.67	19.3
Paraguay	0.736	1.03	60.8
Peru	0.736		78.3
Romania	0.775	1.01	82.9
Sierra Leone		0.82	23.8
St. Kitts & Nevis			
St. Lucia		1.31	100.4
Tajikistan	0.668	0.83	71.2
Tanzania	0.401	0.81	5.2
Turkey	0.746		47.7
Uruguay	0.829	1.14	104.5
Vietnam	0.689	0.91	64.0
Yemen	0.436		25.4
Yugoslavia		1.01	87.9
Means	0.604	0.94	53.0

Sources: World Bank (2002); UNDP (2003).

\*Gross enrolment is the percentage of girls of secondary school age enrolment in secondary school. Gross enrolment can exceed 100% if older girls are enrolled in secondary school, typically because of grade repetition.

Table 5. World Bank governance reforms in education

Governance strategy	Activities
Privatisation	Market-based strategies including Student fees Private schools Competition in contracting Competition for textbook purchases Competition between schools for grants
Decentralisation	Authority devolved to lower levels Local government Local school councils School administrators Administrative decentralisation Curriculum School improvement plans Construction plans Fiscal decentralisation: Budgeting authority Raising revenue Cost sharing with central government
Civil society	Parent-teacher associations Community councils School-community partnerships

enrolment of an underserved population and the development of an innovative project. Countries with large gender gaps, such as India and Bangladesh, report plans to reward schools that increase female enrolment and achievement. While not cited in previous literature on girls' education, competitive grants are a market-based reform that can be tied directly to equity goals. However, implementation of a competitive grant process also raises concerns about the equity effects on schools that fail to win grant funding. These schools, although they serve communities that may have severe education inequities, will lose out on funding opportunities due to an inability to compete.

### *Decentralisation*

Forty-four education projects (79%) include some form of decentralisation, making this the most frequently cited governance reform. Forms of decentralisation vary significantly across countries. Authority for school management is delegated to different levels, including local governments, state education councils, local school boards, school management teams and school principals. School-based management, which involves delegating budgeting authority to committees of stakeholders at school sites, is implemented in several projects. In some cases, decentralised authorities are required to be democratically elected or to include public participation, but in most cases the institutional design of local authorities is not specified. The types of decisions that are delegated to the local level include school management, budgeting, school construction, textbook acquisition and the authority to design local initiatives to improve quality. In several cases, school sites are required to create individual action plans to improve enrolment and quality.

A number of strategies for fiscal decentralisation are also cited. Strategies for reallocating school funds include providing construction funds to communities and allowing schools to determine their own budgets based on per student funding from the national education ministry. In a small number of cases, local communities are expected to finance school construction, which can have negative equity effects in areas with low resources and low demand. Primarily, strategies to decentralise financing focus on the authority to allocate resources received from the central government and do not require localities to raise revenue independently. No projects include plans to cut off central

funding in favour of local revenue sources. In general, decentralisation plans are vague and do not include safeguards for gender equity.

Twenty-eight projects (50%) include citizen participation strategies. The most common strategy is to develop community-school partnerships where stakeholders participate in school oversight or management. Parent-teacher associations are also cited as a strategy to promote participation at school sites. A small number of projects also include assistance to strengthen the capacity of community members to participate in school management. Other strategies include parent training, outreach to parents and parent participation in specific decisions such as textbook selection.

In no cases do World Bank projects include participation that is specifically focused on women's empowerment or addressing gender inequities. In this way, the World Bank's approach differs from the literature on effective strategies to promote girls' education. It is difficult to predict the influence of these strategies on equity because it is unclear what types of decisions stakeholders will be involved in. However, without a gender component of participation plans, it is unlikely that girls will benefit from the World Bank's approach to participation. If participation is at the school level, parents of enrolled children are more likely to participate than parents of girls who do not attend school. This group of parents will be more interested in the quality of education than expanding the quantity. Parent outreach activities are intended to increase the demand for education by providing information about the benefits of education. However, outreach efforts do not change the economic costs of sending girls to schools.

#### *Demand-side strategies*

While 33 of the 56 education projects (59%) state that gender equity or girls' education is an important issue, only 24 (43%) back up this statement with a clear goal and 22 (39%) apply at least one demand-side intervention. The most frequent strategy to increase demand is to reduce direct costs by providing free or reduced tuition for girls. Projects also include assistance with indirect costs and opportunity costs through free supplies and uniforms and additional cash stipends specifically for girls. Cash stipends should be particularly effective because they compensate parents for at least part of the foregone benefits of girls' domestic or wage labour while they attend school.

The second strategy cited in PIDs is to alter parental preferences through outreach and public information campaigns about the benefits of girls' education. Public outreach can be effective if parents have incomplete or incorrect information about the benefits of girls' education. However, this only applies to the private benefits of education, which may be very low for girls. Knowledge of the social benefits of girls' education may not increase girls' enrolment if the economic obstacles mean that parents cannot afford to enrol daughters. The literature on girls' education generally recommends public outreach only in combination with other demand-side efforts (Global Campaign for Education, 2003; UNESCO, 2004).

Promoting school-based health and nutrition is not cited in any of the World Bank projects, despite research showing that this can reduce inequities. The use of flexible schedules or informal education is cited in a small number of projects that target out-of-school girls and young women. Typically, the governance arrangement for providing informal education is through a non-governmental organisation (NGO).

### COUNTRY EXAMPLES

As is apparent in Table 4, not all countries with World Bank education projects suffer from underprovision of girls' education. Three of the 48 countries have achieved full female secondary enrolment, and in 17 countries female secondary enrolment is equal to or greater than male enrolment. This section focuses on three projects in countries with the greatest need for girls' education to determine if goals and strategies are responsive to equity problems. Niger, Afghanistan and Tanzania are selected because these countries share the need for girls' education, but differ in the selection of governance strategies and acknowledgement of girls' education as a policy issue and development goal. The brief descriptions overleaf are not meant to give a detailed analysis of female education and

governance strategies in general. Instead, these descriptions illustrate how awareness of gender equity influences the choice of governance strategies as expressed in PIDs.

*Example #1: Niger's Basic Education Project*

Of the 48 countries with World Bank education projects, Niger may have the greatest need for girls' education. It has the lowest GDI, lowest female secondary enrolment and third lowest education parity. Girls' primary school enrolment was only 28.6% in 2000, with secondary enrolment of only 4.9%. Girls' secondary enrolment is only 65% of boys'. With a GDP per capita of only \$200 in 2000, Niger faces many development obstacles that can be reduced through female education, including a fertility rate of 7.2 births per woman and a child mortality rate of 270 deaths per 1,000 live births (World Bank, 2002). Sixty-two percent of teenage girls are employed, suggesting that wage labour is a common substitute for schooling (World Bank, 2002).

Niger's Basic Education Project received \$30 million in World Bank support in 2003. The PID explicitly identifies gender equity as a problem in Niger, identifying inequities both in enrolment and resource allocation. The PID also identifies demand-side obstacles for boys and girls including poverty, child labour and perceptions that schooling will not improve labour market outcomes. Increasing female enrolment is identified as a specific project goal, and this goal is backed up with both general and gender-targeted strategies. The stated objectives of this project are to expand basic education by increasing enrolment and improving management. Supply-side interventions include building schools, using double shifts to maximise use of existing buildings and restructuring teacher contracts to improve incentives. The primary demand-side strategy is to lower the direct costs of education for girls by providing free textbooks and supplies. There is also an initiative to increase community awareness of the importance of girls' education, which is supported by a project to gather statistics on female enrolment.

The PID states that governance strategies are designed to reduce costs to enable expansion in supply. Specifically, decentralisation involves clarifying the roles of different institutional levels including school management committees, local entities, regional offices and the central education ministry. The process of decentralisation appears to be at a very early stage, so activities focus on developing skills and defining roles. There are no specifics in the PID about how gender equity will be supported in decentralisation. Although female political empowerment is not mentioned, gathering statistics on female enrolment at least indicates attention to gender issues at the central level. The project also includes supporting the development of private schools only in higher education and in urban areas. Limiting private school development to urban areas reflects an awareness of the low demand for education in rural areas, particularly for girls, which is explicitly stated in the PID. This limited privatisation is less likely to have a negative effect on gender equity than broader forms of privatisation.

*Example #2: Afghanistan's Education Quality Improvement Program*

Due to its recent political history, data on Afghanistan's education system and development outcomes are not available, but it is widely known that formal girls' education was severely limited under Taliban rule. Girls' primary enrolment in 2000 was reported to be less than 1% (World Bank, 2002). The fertility rate in 2000 was 6.84 births per woman and the child mortality rate was 257 deaths per 1,000 live births (World Bank, 2002).

Afghanistan's Education Quality Improvement Project received \$35 million in World Bank funds in 2004. The PID identifies an undersupply of education as the primary problem in Afghanistan. It is explicitly stated in the PID that the education ministry assumes there is a large unmet demand for education. Low girls' enrolment is identified as a particular problem that is attributed to a low supply of girls' schools and female teachers. Although gender-based obstacles are cited, demand-side obstacles to education are not mentioned or addressed.

Responding to the identified supply-side problems, Afghanistan's education project focuses on supply-side interventions only. The project addresses supply through funds for school construction and teacher training. A gender-targeted strategy gives priority funding to schools that enrol girls. Control is decentralised to the community level where school management committees are granted authority over school improvement and finances. This project also involves citizen participation through involvement of the community and NGOs in school planning, but there is no mention of female participation specifically. Female participation may depend on women's status in the community and the choice of participating NGOs. Responsibility for ensuring that there is sufficient girls'

education is delegated to the local level where communities may or may not support educational equity and women may or may not have a voice in decision-making. However, the central government does provide a financial incentive to increase the supply of girls' education through infrastructure funding. This governance approach could result in inequities in girls' access, with continued low enrolment in areas where local leaders are resistant to female participation.

*Example #3: Tanzania's Secondary Education Development Program*

Of the countries with World Bank education projects, Tanzania has the fifth lowest GDI, third lowest female secondary enrolment and tenth lowest gender parity. Girls' school enrolment is 63% in primary school, and drops to only 5% in secondary school. More than 70% of teenage girls are employed in Tanzania, suggesting that wage labour creates opportunity costs for schooling (World Bank, 2002). Boys' secondary enrolment is slightly higher than girls, but still only reached 6.4% in 2000. With a 2000 GDP per capita of \$190, Tanzania faces a fertility rate of 5.3 births per woman and a child mortality rate of 165 deaths per 1,000 live births (World Bank, 2002).

Tanzania received \$150 million in World Bank funding in 2004 for the Secondary Education Development Program. The project's goals are to increase secondary enrolment, improve learning outcomes and improve public administration of secondary education. On the supply side, this project includes initiatives to recruit, train and retrain teachers and to improve the quality of curricula, textbooks and testing. Governance strategies include privatisation and decentralisation. Barriers to private schools will be removed, and competitive grants will be offered to both community and private schools to expand secondary enrolment. Importantly, competitive grants are matching grants, which require contributions of funds at the local level. Decentralisation includes devolution of administrative and management authority, but not fiscal decentralisation, to lower levels within the education sector. To address the low demand for education, scholarships will be provided to cover school fees for male and female students from poor families.

Tanzania's PID does not mention girls' education or gender equity as an issue and includes no interventions to increase girls' education specifically. With secondary enrolment below 10%, Tanzania clearly has a priority to increase enrolment for all populations, and evidence shows that general policies of tuition support can improve gender equity. However, the selected governance strategies may result in more inequity as enrolment increases. Expansion of private schools that charge fees will increase enrolment only for populations with high demand. Matching grants for educational expansion favour communities that have high wealth and high demand for education. Decentralisation of administration is also dangerous with no mandates for equity or female inclusion. This project includes no components for participation or inclusion in decentralised decision-making, making the process subject to control by elites. Because there is no mention of gender equity in this project description, it is unclear if any attempts are being made to balance equity with efficiency as the education sector expands.

## DISCUSSION

This article approaches governance in education from the perspective of the importance of increasing girls' education. If cultural and economic factors lead to a lower demand for girls' education, these factors must be considered in the design of governance institutions. Governance strategies designed to promote efficiency can have harmful consequences for gender equity, because costs can be recovered by providing education only to individuals with the greatest demand. The considerable social benefits of girls' education, combined with the low private benefits, mean that consideration of only private demand will result in underprovision of education for girls and continued or increased gender inequity. A review of theories of governance and equity illustrates that privatisation, decentralisation and citizen participation can increase inequity if there are no safeguards to protect girls and other vulnerable groups.

Empirical review of World Bank projects reveals that countries are using a combination of privatisation, decentralisation, and citizen participation to reform governance in education with differing implications for girls. Literature on girls' education suggests the ideal governance arrangement to support gender equity is centralised funding combined with decentralised, community-based planning with a conscious awareness of gender equity and

women's involvement. Importantly, many World Bank projects include no strategies to promote demand. Most countries that do address demand are reducing the direct and indirect costs of schooling through free tuition, textbooks and supplies. Taking this approach a step further, some projects include stipends for families that enrol girls in school to overcome some of the high opportunity costs that result from dependence on daughters' domestic and wage labour. Stipends can equalise the demand for education for sons and daughters by compensating families for enrolling daughters. A second demand-side strategy used by the World Bank is to provide outreach to the community about the importance of girls' education. This approach can overcome social obstacles, but does not address the economic costs associated with sending daughters to school. Outreach efforts will be less likely to influence girls' enrolment when the economic obstacles are significant.

The World Bank education projects also include several governance strategies that can contribute to girls' education. The first is to reverse previous trends by reducing cost-sharing by parents and communities. When given a choice between paying fees for sons or daughters, poor families will typically benefit more from educating sons. Eliminating fees can only help gender equity. Girls' education is also being promoted by tying school funding to achievement of equity goals—an innovative strategy that is not cited in previous literature on girls' education. This creates a clear incentive for communities to increase opportunities for girls to attend school. Ideally, schools would also be accountable for girls' achievement to ensure that the quality of girls' education is high. A third strategy that can support girls' education is the involvement of the broader community in school planning. Greater inclusion of women in political life can expand awareness of the importance of girls' education. A caveat here is that women's political empowerment must be a component of participation and processes must be designed to reduce participation costs for women. While many World Bank projects include citizen or community participation, greater attention to female participation is needed to promote gender equity.

Other World Bank strategies can have a negative effect on girls' education and gender equity. Depending on the private sector to increase the supply of school slots is likely to increase education for boys, but not for girls. With no guarantees of democracy or participation in school governance, plans to decentralise school management may also increase gaps in education. If local elites control decentralised school management and have no incentive to increase girls' education, there will be no benefits for girls. Similarly, decentralised school financing can reduce resources for girls' education if local demand is low. It is promising that only a small number of World Bank projects include requirements for local revenue to support schools. Finally, girls' education will not be helped by citizen participation strategies that only include parents and teachers of current students. While these individuals have an interest in improving school quality and reducing inefficiencies, they do not speak for students who are unable to attend school. Broader community participation is a preferred strategy to promote equity and to include the voices of parents who are unable to enrol children due to financial constraints.

The three projects reviewed in greater detail provide a small snapshot of the combination of strategies being implemented in countries with low female education and high inequity. These three examples demonstrate how girls' education is approached very differently in different contexts. The project in Niger reflects an open acknowledgement of gender inequities in enrolment and resource allocation. These inequities are addressed directly with efforts to reduce the costs of schooling for girls. Promotion of private schools is limited to higher education and urban areas, based on a recognition that private primary and secondary schools can harm equity. However, efforts to decentralise the education system are not discussed in the context of protecting and promoting equity. This suggests that some but not all of Niger's governance strategies are integrated with equity goals. The project in Afghanistan includes recognition of gender inequity, but attributes the problem entirely to a lack of supply. Control over school management is placed almost entirely in the hands of local communities, which may or may not have a large demand for girls' education. The central government uses school financing to create an incentive to build schools for girls. However, if the demand for girls' education is indeed low, this incentive may be ineffective. The final project in Tanzania reflects no recognition of gender inequity or the need for girls' education. This is especially important because this project represents a very large \$150 million commitment of World Bank funds. The recommended governance strategies ignore obstacles to girls' education and could lead to greater gender gaps as supply increases. These strategies include promoting private secondary schools that charge fees and decentralising authority with no provisions for inclusion or democratic decision-making.

These three examples illustrate how gender issues can be applied to educational governance and policy strategies, and also how ignorance of gender issues leads to application of governance strategies that can increase inequities. Based on the Tanzanian example, not all development projects proceed with an awareness of girls' education and gender equity in development. There is also work to be done to align governance strategies with equity goals. It appears that decentralisation in particular is being implemented without safeguards to support vulnerable groups. Allocating too much authority to the local level before there is a sufficient supply of education and sufficient female political empowerment could result in an education system designed only for boys. Similarly, depending on private schools to increase supply could also exclude girls from a growing education system.

## CONCLUSION

It is a challenge for developing countries to ensure equity while creating a system of national education that is cost-effective and responsive to local needs. Attention to equity means making education accessible to groups that have historically displayed a low demand. This means that education policy, including the governance of institutions in the education sector, must be designed to promote girls' education. Unfortunately, several strategies that can improve efficiency in education can also undermine equity. In particular, privatisation and decentralisation transfer costs to parents and communities, potentially increasing gender gaps. In the long run these policies will hurt economic development because female literacy is so important to basic development outcomes.

Evidence from World Bank sponsored education projects suggests that while strategies to promote demand for girls' education are being promoted, these strategies are often implemented in a governance environment that ignores gender issues. It is very promising that countries are attempting to reduce the costs of public schools and to create a more inclusive environment for decision-making. However, decentralisation and privatisation continue in other forms. Safeguards are necessary to ensure that these strategies do not limit opportunities for girls to attend school.

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