

RESEARCH REPORT ON SUPPORT TO POOR MERITORIOUS STUDENTS

Team Leader

Sharifuzzaman, Journalist

Team Members

Siddiqur Rahman Khan, Journalist

Mustak Ahmed, Journalist

Faizullah Mahmud, Journalist

Under the project:

Mainstreaming CSR to Address Poverty

Implemented by



SUPPORTED BY

মানুষের জন্য
manusher jonno

promoting human rights and good governance

CONTENTS

1. Method of Assessment of Poverty	3
2. Case Study: Nilphamari	4-5
3. Nilphamari District Headquarters	5-6
4. Secondary and Higher Secondary Results Statistics	7
5. State of Expenditure of Higher Education	7-8
6. Private universities can cater 10,000 poor students	8-9
7. CSR fund sufficient but distribution process lack consistency	9-10
8. How poor students can get CSR funds?	10-11
9. Sources of Information	11

Not worrying much about what watches say, Rashidul, in his fifties, hawks around utensils made of aluminium from dawn to dusk. He earns for him and others of his family. But he could not manage bread on some occasions when he, along with others in the family, keeps half-fed, or even unfed.

Rashidul, who earns his living by hawking around utensils in Nilphamari and passes his days in extreme hardship, pays for the education of his son, Jahangir. And he had even to seek help from the opulent for the schooling of his son. And his life revolved round such efforts for more than a decade.

Jahangir scored the highest grade point average of 5 in HSC exams in 2008. He also had a GPA 5 to his credit in the SSC exams in 2006. He studied commerce in higher secondary courses although he had taken up science in secondary courses. He had to switch as studies of science would be more expensive. He had the best grades in both the public exams, but he did not dare to opt for higher studies in a university. He enrolled himself on bachelor’s course in English in Rangpur Carmichael College. His father had to take loan on high interest to pay for his admission.

‘If I can reach a position some day, I will never think twice to work for the welfare of students who are poor like me,’ said Jahangir, heaving a deep sigh.

But Jahangir is not one among the millions. There are hundred others in remote areas who are meritorious, but cannot pay for higher education because of their financial condition. No official statistics are, however, available on the number such poor, meritorious students who scored GPA 5 in both the public exams, but cannot pursue higher studies – in universities, in medical colleges or engineering institutions.

A local correspondent of a newspaper conducted a sample survey only in Nilphamari, one out of the 64 districts, to find out the number of students of poor families who scored GPA 5 in public examinations.

Method of assessment of poverty

A significant number of the people in Bangladesh live still below poverty line although there has been a gradual reduction in poverty after the War of Independence. Poverty has been divided into two segments – firstly, low income and, secondly, human poverty. After the independence, different methods were employed to assess poverty. Poverty was sometimes defined by household survey and sometimes on the basis of fundamental expenditure.

In line with a survey conducted by the Bangladesh Bureau of Statistics in 2005, the percentage of poverty reduced to 48.9 from 58.8 between 1991-92 and 2000. Poverty also reduced to 40 per cent from 48.9 between 2000 and 2005. Rural poverty was 43.8 per cent while urban poverty was 28.4 per cent.

Year of Survey	Area	Income (in taka)	Expenditure(in taka)
2005	National	7203	6134
	Rural	6096	5319
	Urban	10463	8533
2000	National	5842	4886
	Rural	4816	4257
	Urban	9878	7360

Source: Bangladesh Bureau of Statistics. Household Survey, 2005.

Case Study: Nilphamari

A total of 252 students obtained GPA 5 in the SSC exams of 2008 in the northern district of Nilphamari. Of them, 214 or 84.92 per cent are students of the schools in Saidpur upazila. The main reason is that most good schools are located in Saidpur where only the students coming from affluent families study. The rest of the 38 GPA 5 achievers are from the four upazilas of the district. Not a single student achieved GPA 5 from the Kishoreganj upazila.

The investigation finds that the guardians of 28 GPA 5 achievers out of total 252 live below poverty line. Of them, 15 live in Saidpur, 6 in Nilphamari, 5 in Jaldhaka and one each in Domar and Dimla.

Sl.	Upazila name	Name of the student	Name of institutions	State of education
1	Sadar	Shariful Islam Son of Jobed Ali	University of Rajshahi	
2	Sadar	Sohel Rana Son of Meer Md. Bakul	Yet to get admission	
3	Sadar	Manik Chandra Roy	University of Rajshahi	With the help of teachers and some local people
4	Sadar	Fultey Rani Roy	Nilphamari College	Filed to go to city due to financial crises
5	Sadar	Tariqul Son of Aminur Rahman	University of Rajshahi	With the help of some local people
6		Mohabbat Ali Son of Momtaj Ali	Yet to get admission	
7	Domar	Abul Kalam Azad		
8	Dimla	Arif Shahrier		
9	Syedpur	Abdullah Al Mamun Son of Amzad Hossain. Profession: employee of a shop.	Bangladesh Agricultural University in Mymenshingh	With the support from the local people.
10	Syedpur	Golam Kibria Son of Babul Hossain	Carmichael College in Rangpur	
11	Syedpur	Enamul Haque Pramanik Son of Yakub Ali Pramanik Profession : farmer		
12	Syedpur	Reshma Khatun, Daughter of Rafiqul Islam Profession: Farmer		
13	Syedpur	Shamima Soheli, Daughter of Mohammad Soheli Profession: makeshift shop- keeper	Carmichael College in Rangpur	

14	Syedpur	Rita Khandakar, Daughter of Rahim Shah Profession: Day- laborer	Carmichael College in Rangpur	
15	Syedpur	Atiqur Rahman, Son of Ataur Rahman Profession: Day- labourer	Khulna University of Engineering and Technology	
16	Syedpur	Naushad Hossain, Son of Mahmud Hossain Profession : an employee of Tailoring House		
17	Syedpur	Mahmud Hossain, Son of Abdul Mazid		
18	Syedpur	Shahana Begum, Daughter of Abdur Rouf Profession : Car Driver		
19	Syedpur	Rexwana Khatun, Daughter of Abdul Zabbar Profession: works in a grocery shop		
20	Syedpur	Sufia Khatun, Daughter of Zahir Uddin		
21	Syedpur	Nilufa Yasmin, Daughter of Ebad Ali		
22	Syedpur	Swajan Ali		A cobbler by profession

Nilphamari district headquarters

In the HSC exams 2008, a total of 24 students got GPA 5. Of them 20 are from the Nilphamari Government College and two each from the Palashbari College and the Chanderhat College. Of the total 24 guardians, 6 lives below poverty line.

ATM Mostafa Chowudhury, acting Nilphamari Government College principal, said guardians of 2 students who got GPA 5 are extreme poor. The two are Shariful Islam, son of Jobed Ali of Kiniatala in the district headquarters and Soheli Rana, son of Mir Mohammad Mokbul of Khokshabari union. Shariful went to Rajshahi University for higher studies while Soheli Rana is yet to enrol anywhere.

Two students got GPA 5 from Palashbari College and their guardians live below poverty line. College principal Anisuzzaman Rumi told the research team that the teachers needed to provide books and other education material for the two students. Of the two, Manik Chandra Roy has enrolled with Rajshahi University with the help of teachers and local people. Fulti Rani is set to enrol with Nilphamari College.

Abul Kalam Azad, a teacher of Chanderhat Degree College told the research team that two students got GPA 5 in the HSC exams 2008. One of them is Tariqul, son of farmer Aminur Rahman. He enrolled with Dhaka University with the help of local people. The other, Mobabbat Ali, son of farmer Momotaj Ali of Uttar Kishoreganj upazila, is yet to enrol with any institution.

Jaldhaka

The seven student who achieved GPA 5 in the 2008 exams from Jaldhaka upazila are from poor families. Four of them are from the Jaldhaka BMI College and three from the Jaldhaka Ideal College.

Abed Ali, principal of the Jaldhaka BMI College, said two out of the four students who got GAP 5 from the college are from poor families.

Domar

Abul Kalam Azad of Mirzaganj College is the only student to achieve the highest GPA in the Domar upazila. His father is a sharecropper. The college principal, Anwar Hamid Shahid, said his father owns nothing but the homestead on five decimals of land.

Dimla

Six students got GPA 5 in this upazila and the families of five of the students are affluent and the other is below poverty line.

‘Arif Shahriyar is from a poor family,’ said Hashim Haider, principal of the Dimla Islamia College.

Syedpur

A total of 214 students obtained GPA 5 in this upazila. Fifteen of them are from extremely poor families.

Forty-four GPA 5 achievers were students of the Saidpur Government Technical College and the families of seven such students live below poverty line.

GPA 5 achiever Abdullah Al Mamun, son of a salesman of Munshipara in the city, enrolled with the Bangladesh Agricultural University in Mymensingh with the help of local people.

Golam Kibria, son of day-labourer Babul Hossain of Kamarpukur, enrolled with the Rangpur Carmicheal College.

Despite having the highest GPA, higher education remains still elusive for Entajul Haque Pramanik of Chilahati of Domar. Likewise, higher education of Reshma Khatun, daughter of farmer Rafuqil Islam of Banglipur of Saidpur, is also elusive.

Because of monetary problems, Shamaia Sohel and Rita Khondaker enrolled with Carmicheal College although they dreamt of studying in large public universities.

Nawshad Hossain, Mahmud Hossain, Shahana Begum are all from poor families and they are the three students who scored GPA 5 from the Saidpur Sunflower School and College.

All the three students who scored GPA 5 from the Saidpur Women’s College are from poor families. They are Rezwana Khatun, Sufia Khatun and Nilufa Yasmin.

Swapan Kumar Das, the only student who obtained GPA 5 from the Hajirhat School and College, paid for his education with his earning from working as a cobbler.

Nargis Sultana, the principal of the Saidpur Degree College, said three students scored GPA 5 from her college and one of them is from an extremely poor family.

Secondary and Higher Secondary Results Statistics

What is the number of meritorious students?

A total of 4,96,139 students took the HSC exams in 2008 under the seven general education boards. Of them 3,71,382 came out successful. The number of GPA 5 achievers was 19,108 or 3.85 per cent. The number was 10,205 in 2007.

Statistics of SSC and HSC exams from 2001-2008

	HSC			SSC		
	% of pass	A+(5)	A(4->5)	% of pass	A+(5)	A(4->5)
<u>2001</u>	*****	*****	*****	39.03*	<u>76</u>	
<u>2002</u>	*****	*****	*****	42.18*	<u>327</u>	
<u>2003</u>	<u>38.43</u>	<u>20</u>		36.81*	<u>1389</u>	
2004	47.74	3036	27106	48.03	8597	42881
2005	59.16	5509	36716	52.57	15631	65175
2006	63.92	9450	55613	59.47	24384	
2007	64.27	10045		57.37	25732	93704
2008	74.85	19108		70.81	41917	

Dhaka is advanced in terms of results while villages lag behind

In 2008, the percentage of pass in the Dhaka education board was 82.31. But the rate in the Dhaka city was 88.98 per cent.

In the same year, a total of 10,702 students scored GPA 5 and of them, 8,163 were from Dhaka city, which shows a wide gap between urban and rural figures.

Like many other things, the capital city has all the amenities for good and quality education. Good educational institutions, better teaching staff and guardians mostly affluent are all in Dhaka.

After the completion of HSC, most students seeking higher education rush to Dhaka with a view to get settled there after receiving degrees. Part-time jobs available in Dhaka also help such students to continue with their higher education.

The study shows that meritorious students who are from poor families can continue with their higher education with the earning from private tuition or part-time jobs available in Dhaka. Such facilities are also available in five other cities. But in the absence of such facilities in district towns, students from poor families remain unwilling to pursue higher education in better places.

With dreams for higher education in big universities, they need to remain satisfied with education in local colleges or small jobs in the towns.

State of expenditure for higher education

There are differences in the expenditure for higher education depending on the kinds of institution. The cost of living in Dhaka is much higher than that in district towns. Tuition fees in private universities are much more than those in public universities. There are also differences between expenditures in private universities. The same is the case for medical college, engineering universities and renowned colleges. The research team has conducted a sample survey in April 2009 to find out the real picture. Some college and university students were employed in the survey. A total of 100 students were surveyed. A questionnaire was given to the students asking for information on cost of residence, tuition fees, and other expenditure. A picture is given below.

Educational Institutions	Survey Students	Monthly total expenditure
Dhaka University	22	5270
Public Universities (outside Dhaka)	16	2975
Renowned PVT Universities	11	18320
Private Universities (medium and below standard)	19	11267
Medical	20	5500
Engineering	12	5344

Autonomous and public universities: The survey report shows that a student of Dhaka University monthly needs Tk 5,270 for residence, meals, tuition fees and other expenditure. The amount is an average of a total of 38 residential students studying in different departments.

On the other hand, a student of public university located outside Dhaka needs Tk 2,975 a month. Five public universities located outside Dhaka were surveyed.

Private University: There are three types of private universities. Tuition fees are very high in renowned and big institutions. Then there are medium and substandard universities. A total of 30 students of private universities based in Dhaka were surveyed. Of them, 11 were from renowned universities, 19 are from medium and substandard institutions. The survey shows that a student of a renowned university needs to spend Tk 18,320 a month while the figure comes down to Tk 11,267 in case of medium and substandard universities.

Medical College:

On an average, a student of a government medical college needs to spend Tk 5,344 a month. A total of 32 such students were surveyed.

Private universities can cater 10,000 students of poor families

The students who achieve GPA 5 in the public exams are considered meritorious. But all such meritorious students cannot avail themselves of similar facilities in school. There are many students who are from extremely poor families and did not get even their daily meals regularly. It is matter of surprise that they have completed their courses up to the higher secondary level with good results.

When the students should remain busy playing around and studying in classrooms, the students of poor families need to go around earning some money to buy food. In spite of this, such meritorious students showed brilliant results in the SSC and the HSC exams. But because of their financial inability, their dreams for enrolment on higher education fail to come to true.

The Private University Act 1992 (amendment 1998) stipulates that every institution will provide 5 per cent of the students, coming from poor families, with education free. The act also stipulates that obtaining degree from private universities will remain open for all, irrespective of races, religions, genders, birth places or physical disabilities, the poor or the rich.

It is alleged that not a single private university provides education free for 5 per cent of the students as laid out in the law.

The University Grants Commission Chairman said no private university goes by the rule although it is mandatory. ‘We have asked the universities several times but they do not even provide us with the information on the matter. There are no instances of enforcement of the rules,’ he said.

At present, the number of government-approved universities is 51 and which have nearly 2 lakh students.

The latest annual report of the University Grants Commission said the number of students in 2007 was 1,70,505. As per ratio of the total number of students in the universities, the number of free studentship as per law should be nearly 10,000. If all private universities enforce the rule, higher education seekers from poor families could easily avail themselves of it. But most of the students from poor families do not even know there is a provision for 5 per cent of the students being provided with free education.

It is also alleged that some universities enrol relatives in the quota reserved for poor students. On the other hand, even if a private university provides tuition fee waver for a student of poor families, the student will not be able to bear the residence and other expenses.

North South University: Launched in 1992, the private university has now nearly 8,000 students. The authorities told the research team that they have spent Tk 18.77 crore on free studentship since its establishment.

The university has provided tuition fee waver for 600 students after admission in 2008. A total of 70 students receive free education. Besides, 41 students enjoy 70 per cent fee waiver, 170 students 50 per cent waver and 319 students 25 per cent waver. The authorities claimed that they provide free studentship for more than 5 per cent of their total students.

Preferring anonymity, a teacher of the university said only tuition fee waver was not enough for a student of this university because he or she needs to bear the expenses for other purposes.

American International University of Bangladesh: This university has nearly 7000 students and of them nearly 7 per cent students from poor families enjoy free studentship. The university has a six-member committee to find out the meritorious but poor students and free studentship is provided in line with the committee recommendations.

Bangladesh University: This university has more than 1700 students. Official of the public relations department of the university said that more than 5 per cent of the students are provided with free studentship. The authorities verify the application submitted by the students seeking free studentship and then the decisions are made.

Uttara University: Established in 2003, the university has now nearly 3,500 students. Of the total, 90 students, including 25 female, are provided with free studentship.

CSR fund has sufficient money but lacks consistency of distribution process

The research team has found that corporate houses spend several crores of takas on CSR. A significant amount is spent in the education sector but the business houses follow disparate method of distribution of stipend or scholarship. Some banks collect application from students through newspapers advertisement.

Eastern Bank: This bank provides Tk 2,500 for each student, becoming first in all the academic years of all 56 departments in Dhaka University a month. The number of students receiving the fund is 224. A committee headed by the university vice-chancellor selects the candidates. This bank spent nearly Tk 1 crore in the past year on CSR. Of the total CSR expenditure, 30 per cent goes to the education sector. Apart from giving scholarship the bank provides financial help for a school for students with disabilities.

HSBC Bank: The authorities of HSBC Bank refused to provide information on the total fund for CSR. But this bank spends nearly 70 per cent of the CSR fund on education, culture and

disabilities. This bank offers no scholarship or any financial assistance for higher education seekers.

Dutch-Bangla Bank Limited: The authorities of this bank give scholarship for higher secondary, medical and engineering students. The bank had an allocation of Tk 2.28 crore in the 2008-2009 financial year for the scholarship and fellowship.

Islami Bank: After scrutiny of the applications, this bank gives scholarship only to the children of the officials and employees of the bank. They spent Tk 20 lakh on scholarship for a total of 703 students in 2007. Besides, they spend a significant amount from CSR fund on city beautification and environment awareness campaign. But how much they spent on CSR fund a year could not be ascertained.

EXIM Bank: A total of 701 students of public universities and medical colleges receive EXIM Bank scholarship. Each student gets Tk 15,000 a year. Like the amounts the other banks spend, the amount the EXIM bank spends on CSR also could not be established.

Apart from CSR fund there are various types of scholarship given by different government and non-government organisations, district councils, and regional associations. The education boards provide scholarship for the students who score good results in the SSC and the HSC exams. Apart from full free studentship, such students are given a small amount between Tk 200 and Tk 500 a month.

The research team has found that the amount given by the boards a month is not sufficient for a student. On the other hand, the scholarship given by private organizations are sufficient. The students who get board scholarship are not eligible to get scholarship of private organizations and this is why the real poor students are not benefited.

Besides, public universities offer scholarships under various trust funds. There are 281 trust funds in Dhaka University.

Prothom Alo: This largest circulated daily has been publishing news for the past several years after publication of public exams results. The correspondents from rural remote areas of Bangladesh sent reports on students from extremely poor families and the students who had extraordinary results in the SSC and the HSC exams. In most cases, students are benefited as some persons and organizations extend their financial support for such students on the basis of the reports. The Prothom Alo itself gives scholarship to 29 students. This newspaper has created a trust fund recently from where meritorious students, acid victims, a disaster-affected people are given help. Besides, there are some other newspapers and television channel which publish news on meritorious students of poor families.

How the poor students can get CSR fund?

The research team has found that banks, insurance company and corporate houses spend a significant amount of CSR fund on education. And if there is a set of rules for disbursement of the amount every student of poor families could be benefited. In most cases, because of the communication gap, the students of poor families are not benefited as most of them live in remote rural areas. This research team talked with some educationists on this issue. Everyone said if the CSR fund can be brought under a common fund and distributed properly all the students of poor families will be benefited.

Professor Serajul Islam Choudhury, an educationist: 'It is a good initiative that the corporate houses have come forward with their ability. But to my mind, it can be done under a common body or foundation.' He focused on two important issue – firstly, to find out the persons or institutions who will donate money and to build confidence; and secondly, to make sure that the

real poor students get the fund. He also believed that establishment of such a foundation is impossible by the government.

Professor Maniruzzaman Miah, Chairman National Education Commission: The government has limitations and it cannot do everything. He said that private initiative would bring about more success. There can be a foundation for the poor but meritorious students. ‘I think that the creation of such a fund will not be difficult. But most important thing is to build confidence in the corporate houses and persons.’

He suggested that the people having good image and goodwill in society should establish a foundation. ‘The foundation will advertise its fund situation after a certain period in the interest of transparency.’

Professor Nazrul Islam, Chairman, University Grants Commission: The government is doing little for the meritorious. Private initiatives are a must to do something on a large scale. An NGO-like organization or a foundation can be set up and the affluent persons or institutions will be giving the money. ‘If it can be done with transparency, it will bring fruits.’

Muhammad Zafar Iqbal, educationist: Such a good step can be taken in the private sector. As there is a matter of confidence, the steps will need to be well-organised. Taking such an initiative is the main challenge for such tasks. There are time constraints and the people involved in it should be honest. However, such a thing will bring about welfare for the country and the nation. So success must come if such attempts are initiated. There are so many institutions and persons who are eager to get involved in such a good initiative.

Sources of Information:

1. Interview of given by Jahangir to the research team in May 2009.
2. Astak Hossain, Local journalist of Nilphamari.
3. Bangladesh Economic Survey 2009. Page 171.
4. Household Survey Report 2005 of the Bangladesh Bureau of Statistics.
5. Information collected from the deputy commissioner of Nilphamari district.
6. Information gathered from spot visit in May 2009.
7. Statistics collected from Education Board’s Computer Centre, 2008
8. Report of the Survey conducted on 100 university students April 2009.
9. Private University Act 1992.
10. Private University Amendment Act 1998.
11. Statement of the UGC chairman Nazrul Islam given to the research team.
12. Statement delivered at the press conference of the Association of Private Universities of Bangladesh.
13. 34th Annual Report of UGC.
14. Jafar Iqbal Russell, deputy-director (financial aid), North South University.
15. Lutfor Rahman, director (public relations), American International University of Bangladesh.
16. Sohel Ahsan Nipu, public relations officer, Bangladesh University.
17. Abdur Rahim, deputy registrar of the Uttara University.
18. Public Relations Department, Eastern Bank
19. Marketing Department, HSBC Bank
20. Public Relations Department, Dutch-Bangla Bank
21. Public Relations Department, Islami Bank
22. Public Relations Department, EXIM Bank
23. Directorate of Secondary and Higher Education
24. Opinion of Educationists.