

SECONDARY SCHOOL GIRLS' STIPEND PROGRAM: Impact on Female Status and Communities Economic Needs

A QUALITATIVE ANALYSIS



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Acknowledgment

I would like to extend my appreciation to the Project Monitoring Team of SPARC Head Office, Regional Team of Muzaffargarh and Bahawalpur and the Research Unit of SPARC for providing their expertise and full support in data collection and Analysis of this report.

I am also thankful to the field data collection team for collecting and compiling comprehensive responses from the research participants.

The cooperation of the research participants that includes girls, parents, school staff, social activists and the government officials is also commendable.

Last, but not least, I would personally like to extend my gratitude to DAI-AAWAZ, Response Fund Team, specially Ms. Safiya Aftab, for her immense technical and financial support in compiling this piece of research.



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December, 2016

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This project has been funded with support from DAI - Aawaz. Response Fund

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List of Abbreviation

AEO	Assistant Education Officer
BISP	Benazir Income Support Program
CSG	Child Support Grant
CBOs	Community Based Organization
CM	Chief Minister
CSG	Child Support Grant
DEO	District Education Officer
EFA	Education for All
FGD	Focused Group Discussion
FESP	Female Education scholarship Programme
HT	Head Teachers
IDI	In-depth Interview
NGO	Non Governmental Organization
NSP	New School Program
NORAD	Norway Agency for Development
PESRPPunjab	Education Sector Reform Program
PER	Punjab Education Reform
PEEF	Punjab Education Endowment Fund
Rs.	Rupees
SDPI	Sustainable Development Policy Institute
SMC	School Management Council
SSC	Secondary School Certificate
SWD	Social Welfare Department
SPARC	Society for the Protection of the Rights of the Child
Tk	Taka
UNSDGs	UN Sustainable Development Goals
USAID	United States Agency for International Development
VTI	Vocational Training Institute

Executive Summary

Support grants in different developing countries have been instrumental in increasing enrolment in schools. Many countries have introduced the scheme in different stages for both boys and girls. However, in countries like Bangladesh and Pakistan, the stipend is specifically introduced to increase girls' enrolment in the selected districts across the country where the data has continuously shown much lower rates of girls' enrolment and retention in school as compared to that of boys. The Punjab Government also launched a similar scheme in 2013 by offering Rs. 600 per quarter to each girl of secondary school age. For this purpose 12 districts across south Punjab were selected where the enrolment of girls did not show any improvement despite several other awareness-raising campaigns. The scheme proved to make such a significant difference in only the first two years that the Punjab Government decided to increase the stipend amount from Rs. 600 to Rs. 1000 per quarter to attract and convince more parents' communities. This increment was also made in view of constant parents' demands for a large enough amount to enable them to utilize it for some daily necessities.

Since impact studies on enrolment have already been conducted primarily by the main funding sources of this scheme, including World Bank and Unicef, a research study was designed to assess the impact of the stipend amount before and after the increase on its utilization on important household items and school materials that previously were impossible for girls and their families to purchase, resulting in a large number either not enrolling or dropping out of school.

Although comprehensive studies have already shown the significant impact of such schemes on enrolment rates, the following study shed even more light on the situation of enrolment as per the account of the survey participants that included parents, community members, beneficiary girls, school staff, community-based organizations and government officials. Besides, the study primarily focused on what items are now affordable for the girls or their families. It was identified that families are mostly utilizing the stipend for family expenses such as clothing and groceries. Since the amount is small, hardly any is left over to be saved. Where the stipend is used directly for the girls' needs, transport is something parents find it possible to cover partially with the stipend amount. Transport has been identified as one of the major barriers to education if girls are coming from far-flung areas, as is very common in rural as well as urban school communities. Besides transport, some girls are provided by the stipend with school stationery, notebooks and school uniform maintenance. Many of the survey participants from the community also mentioned that with this money health and hygiene materials can also be bought for them.

The study also shed light on the impact of this amount coming to families through girls on the girls' own prestige and empowerment in the society. The survey participants indicated that this has affected them to some extent and that their communities have started changing their attitude, however, this change is small. The participants in interviews from the government department and community-based organizations were of the strong opinion that communities are starting to be mobilized. They are now thinking about the significance of education. Therefore it will be wise if in utilizing the current situation, more awareness campaigns for empowering females socially and economically are included, as there is scope for more improvement.

The study has also highlighted issues of delays in payment of the stipend that have badly affected the enrolment, resulting in no change for girls either in school or at home. Some recipient girls have shown signs of confidence-building, however in the areas where the stipend was extensively delayed, girls and parents were found to be confused about the stipend scheme and its benefits. There is also a need identified to make communities more aware about the process of the stipend and complaints procedure, especially in Bahawalpur district where some communities did not even know what are the basic conditions to be eligible for the stipend. As a result a large number of girls are not receiving any stipend amount there.

It is hoped that with such research studies the impact assessment of any grant or stipend programme would go beyond just assessing enrolment change. It would take into account other factors which were unintentionally not covered at the time of designing such schemes, but which however do bring some holistic change in the targeted communities.

Introduction

Background and Context

SPARC, a rights-based non-governmental organization, has been working since 1992 on a broad range of thematic areas that are of special importance to young girls, women and children, including education, girls' rights, women rights, child rights, child labour, juvenile justice, and violence against women and children. The organization has also contributed extensively to framing and facilitating the passing of important legislation by lobbying with important actors at the federal and provincial levels.

This project addressed a development issue in the Punjab whereby 6.8 million girls in the province are still out of school despite the recent focus of the federal and provincial governments on enrolment drives. The situation is even worse for girls aged between 11 and 16 years when enrolment at the middle and secondary level is less than half that of the boys and the retention rate for girls after primary level of schooling drops drastically and more steeply than that of boys in some 15 districts of South Punjab (Ref. www.sparcpk.org/2015/Whatwedo.html).

The Government of Punjab initiated a programme in 2013 that offers cash stipends to enrolled girls of middle and secondary schools under Punjab Education Sector Reform Programme (PESRP) to increase girls' (age 11 to 16 years) enrolment in secondary and middle schools, increasing gender parity while enhancing female prestige. A standard stipend was announced on a quarterly basis, initially for all the enrolled adolescent girls in 16 selected districts with a low literacy rate (Ref. <http://www.pesrp.edu.pk/>). This amount has recently been enhanced in 2016 from Rs. 600 to Rs. 1000 per quarter as a Supplemental Stipend, to compensate for inflation and to cater to parents' demands from the selected districts (Ref. Children joining schools will get stipend: CM, Express Tribune, May 4, 2016).

Objectives

The main objective of the study was to create a knowledge base on the social impact of the stipend along with its influence on the increase in the household kitty amount. This overall objective of SPARC's research in the proposed and targeted districts of Muzaffargarh and Bahawalpur comprised the following points:

- § To compare the impact on household pool of money of the Pilot Supplemental Stipend Program that offers Rs. 600 per quarter vis-a-vis the recently increased amount of Rs. 1000 per quarter. The target group comprises adolescent girls enrolled in grades 6 to 8 and their 30 families from the targeted communities of Muzaffargarh and Bahawalpur. The proposed study period is two months.
- § To assess the change (if any) in the female status due to these funds in the targeted school communities of district Bahawalpur & Muzaffargarh since the initiation of this program
- § To assess the accessibility for girls to these funds in the targeted school communities of district Bahawalpur & Muzaffargarh since the initiation of this program.
- § To lobby for the regular and timely delivery of increased Supplemental Stipend to adolescent girls in the districts of Muzaffargarh and Bahawalpur in the last two months of the project.

Purpose and Scope of the Research Study

The project selected districts Bahawalpur and Muzaffargarh for research to study the impact of the stipend to adolescent girls that was initiated in 2013, on the household kitty and its consumption in 30 selected middle and secondary girl schools households/families (15 in each of the two districts). The study also identified the change in the same impact that occurred in the same households/families after the initiation of the recently announced increased Supplemental Stipend Policy of Rs. 1000 this year. The notification for this enhancement was issued in the last quarter of the 2016 and it is hoped that this study will serve as a key informant to all the stakeholders, especially the Punjab Government, about the impact on the economic development of the target districts due to stipends through Punjab Education Sector Reform Program (PESRP) (Ref. <http://www.pesrp.edu.pk/>).

Another primary objective of the stipend policy was to assess how the stipend changes the way girls' education and girls' social status is perceived in the target communities. The evidence-based study and later lobbying with the concerned departments and stakeholders is expected to secure regular funding for the Supplemental Stipend in future which has been marred by long delays this year in the delivery to the beneficiaries resulting in a drastic decrease in enrolment in some of the districts that include Bahawalpur and Muzaffargarh. This lobbying will directly benefit at least 55,000 middle and secondary school girls altogether in both the districts. However, since the demographic, economic and social situation of all 15 selected districts for stipend policy in the south Punjab is almost the same, the study and lobbying component of the proposed project is expected to benefit indirectly all 380,000 adolescent girl beneficiaries. The number of target girl beneficiaries is set by the Punjab Education Sector Reform Program at the beginning of the programme (Ref. <http://www.pesrp.edu.pk/>).

Indirect beneficiaries include the following:

- § The two district education departments and Punjab provincial government through achieving the UN Sustainable Development Goals and Education for All (EFA) targets
- § World Bank and other donor agencies investing in the stipend funds.
- § NGOs through receiving information on the developmental subject
- § Print and electronic media through acquiring evidence-based information
- § Women Development Department through receiving information on female empowerment
- § Social Welfare Department through learning social impact
- § Ministry of Economic Affairs through learning about economic change in the selected districts.
- § Delivery System of Stipend through cards for learning about customer satisfaction.

The stipend delivery has been reported as severely delayed since 2008 without any notice in five out of sixteen selected districts including Bahawalpur and Muzaffargarh (Ref. Children joining schools will get stipend: CM, Express Tribune, May 4, 2016). This research study primarily focused on the girls aged between 11 and 16 years, and besides the above-mentioned objectives, it also assessed the change in the perception of female social status and girls' education. It can serve as a strong lobbying tool for the two districts in regularizing the delivery of stipends after identifying the causes of delay through the use of a tool designed for government education officials' surveys and interviews.

Literature Review of Similar Girls' Stipend Program Studies

Secondary education is an important goal in a nation's development, providing opportunities for active participation in the global knowledge economy, civic skills, and social cohesion. As an intervention, increasing access to secondary education has great potential to counter social exclusion for girls, whose traditional gender responsibilities have kept them from full economic and social participation (Ref. Review of the Bangladesh Female Secondary School Stipend Project Using a Social Exclusion Framework, 2007).

The most relevant study reviewed to draft the research questions and data gathering tools for the current research project was from South Africa. The Child Support Grant (CSG) in South Africa was first introduced in 1998 by the state government. It is an important instrument of social protection in South Africa. It is both the largest of South Africa's social cash transfer programmes and one of the government's most successful social protection interventions. A number of studies have contributed to a growing evidence base, demonstrating the successes of the CSG in terms of reducing poverty and promoting human capital development (Ref. The South Africa Child Support Grant Impact Assessment, May 2012, pg. v).

The results of this study identify the positive developmental impact of the Child Support Grant in promoting nutritional, educational and health outcomes. Early receipt significantly strengthens a number of these important areas of impact, providing an investment in people that reduces multiple dimension indicators of poverty, promotes better gender outcomes and reduces inequality. The study also finds that adolescents receiving the Child Support Grant are more likely to have some positive educational outcomes, are somewhat less likely to experience child labour, and are significantly less likely to engage in behaviours that put their health and well-being at serious risk (Ref. The South Africa child Support Grant impact Assessment, May 2012, pg. v).

A study in Bangladesh in 2003, "Female secondary school stipend programme in Bangladesh: A critical assessment", indicates that within communities, girls have to overcome many obstacles before they can realize their right to an education. Girls often have limited control over their futures. Early marriage is a reality for many, where families wish for the social and economic benefits this brings. In Bangladesh and Afghanistan, more than 50 per cent of girls are married by age 18. Adolescent pregnancy almost always results in girls halting their education. Girls are also more likely to drop out of school because of their domestic responsibilities, and are often discriminated against in terms of the quality of the schools they are sent to, and the costs parents are willing to pay for their education (Ref. Female secondary school stipend programme in Bangladesh: A critical assessment in Bangladesh, 2003).

Data from the Review of the Bangladesh Female Secondary School Stipend Project Using a Social Exclusion Framework, 2007, suggests that the stipend programme has contributed to the rise in enrollment of girls in secondary schools. Questions remain as to the impact of the stipend programme on delaying marriage, empowerment of girls and women, and enhancing employment opportunities. This analysis examined the intervention through the lens of social exclusion to assess whether the scheme has increased girls' capabilities and their levels of participation in the society. This social exclusion framework entails an examination of barriers to inclusion, and an analysis of the extent to which the policy in question has overcome these barriers.

Similarly, a review of the research study, "Female secondary school stipend programme in Bangladesh: A critical assessment" in Bangladesh in 2003, reveals that the female secondary school stipend programme began as an experiment in 1982 by a local NGO in a single subdistrict with USAID financial assistance under the supervision of the Asia Foundation. A second subdistrict was included in 1984 and several more subsequently, totaling seven by 1992, when NORAD took over support for the programme. The stipend programme continued in the name of FESP (Female Education Scholarship Program) from July 1992 to December 1996 as a sub-project under the umbrella of the General Education Project of NORAD (Norway Agency for Development). The experience of this pilot project has been described as highly successful since the actual number of stipends provided far exceeded the projected number at the time of inception and the number of awardee schools increased by 12 percent in four years of project life.

The literature review also shows that largely on the basis of the above 'success', the Bangladesh government launched in January 1994 a nation-wide stipend programme for girls in secondary school (grades 6-10) in all 460 sub districts of the country with support from the World Bank, the Asian Development Bank and the

Norwegian Agency for Development Cooperation, known as the Female Stipend Programme. At present stipends are also provided to girls in higher secondary grades 11-12. After the initial emphasis on closing the gender gap in access to secondary education, which constituted the overriding aim of the programme at the beginning, it has now moved into a second phase. The emphasis in the second-generation projects is on improving the quality of secondary education and on financial sustainability. This programme has been described as 'the world's vanguard programme of this type' with significant lessons to be learned about whether the effects of the programme in changing behaviour and norms are sufficiently profound and would be sustained even if the financial incentives were withdrawn (WB 1999, pp17).

The long-term stated aims of FESP are to enhance women's capabilities to participate in the socio-economic development of Bangladesh leading to poverty reduction, to improve women's status and reduce gender disparity and to reduce population growth by delayed marriage and higher contraceptive use by educated girls.

The stated objectives of the GoB (Government of Bangladesh) FESP project, in the language of the project document, are as follows (FESP At a Glance, Third Revision, pp 4):

- a. To enhance and retain female students in the secondary stage and thereby promote female education;
- b. To reduce population growth by motivating the stipend clientele group to refrain from marriage till completion of the SSC (Secondary School Certificate) examination or until the attainment of 18 years;
- c. To increase involvement of women in socio-economic development activities;
- d. To increase women's self-employment for poverty alleviation;
- e. To assist in improving the status of women in society; and
- f. To strengthen the Directorate of Secondary and Higher Education through implementation support and capacity building at sub district level all over the country.

There was an unexpected positive response to the stipend programme initially, which shows that there was a doubling of the number of stipend awardees in the first year and more than 50 percent increase in the second year. This created pressure on government to expand the programme. However, the stipend meets only a part of the direct costs and is the same for all girls in each grade. Hence, there is unintended exclusion of the poorest girls because the amount of the stipend is too low to cover all costs of sending a girl to school, an effect that is contrary to the aim of the programme to increase universal access. It has also failed to reach girls in under-served areas due to poor private investment in educational institutions in those areas. But apart from increasing the amount of the stipend fee to Tk. 500 (from the previous Tk. 250) donors are not considering the option of increasing the stipend amount for the very poor on the grounds of cost escalation and inadequacy of information about why some girls do not get enrolled, which is needed for decision-making regarding targeting the very poor. On the other hand, donors are in favour of withdrawing universal stipends as currently provided and mulling over the justification for targeting stipends to the most needy for cost reduction and financial sustainability.

The programme appears to have created a positive attitude among community leaders and the general population towards female secondary education. This is indeed an achievement in a patriarchal society that values women's seclusion and in an economy where private returns to secondary education have not been very high.

The same literature review also reveals that the stipends alone may not be sufficient to generate demand for girls' secondary schooling, so linking stipends to broader structural change and efficiency of delivery will make stipends socially more sustainable.

The other sustainability issue is whether parents can continue sending daughters to school if stipends are withdrawn. This issue has received less attention from donors, but is perhaps the underlying reason for government to push the stipend programme for all.

During the literature review, the most similar in nature study conducted in Pakistan identified was, Poverty and Social Impact Analysis of Stipend Programme for Secondary School Girls of Khyber Pakhtunkhwa, by

SDPI, conducted in 2013. Among other findings, the most relevant to the current study were highlighted as:

1. 1% rise in family incomes increases the chances of female education by 0.3%.
2. Socio-economic awareness of education increases the chances of female education by 5.2%.
3. Improved economic conditions of a household increase the chances of female education by 4.7%.
4. Improved economic conditions of an area increase the chances of female education by 1.1%.

It was also highlighted in the above mentioned study that the stipend amount did not reach the needy persons dwelling in terrains with issues of physical access to schools and areas hit by conflict. It still remains a challenge to address the problems of these deprived households.

Keeping in view the lessons drawn from these international experiments of giving stipend to girls, as also mentioned in the introduction section above, the Government of Punjab initiated a programme in 2013 that offers cash stipends to enrolled girls of middle and secondary schools under Punjab Education Sector Reform Programme (PESRP) to increase girls' (age 11 to 16 years) enrolment in secondary and middle schools, increasing gender parity while enhancing female prestige. A standard stipend was announced on a quarterly basis, initially for all the enrolled adolescent girls in 16 selected districts with a low literacy rate (Ref. <http://www.pesrp.edu.pk/>).

This amount has recently been enhanced from Rs. 600 introduced in 2013 to Rs. 1000 per quarter in 2016 as a Supplemental Stipend. (Ref. Children joining schools will get stipend: CM, Express Tribune, May 4, 2016).

Methodology

The project was initiated with the design of research instruments and orientation of project staff.

SPARC then carried out a research study in the first half of the project of approximately four months' duration, which sought to identify the impact of a stipend for adolescent girls in districts Muzaffargarh and Bahawalpur on the above mentioned aspects of the target households/families of adolescent girls. The research employed qualitative data collection tools including:

FGDs (focus group discussions),

IDIs (In-depth Interviews),

KIIs (Key Informant Interviews) and

Case studies, to gather information to identify how far the previous stipend (Rs. 600) played a role in enhancing the economic conditions of the selected districts and what additional economic needs, if any, were catered to with the increased Supplemental Stipend (Rs. 1000/quarter).

The research was undertaken by SPARC's Research Unit together with SPARC Muzaffargarh and Bahawalpur offices. It was directly supervised by the Executive Director, SPARC. The research engaged all stakeholders who are directly concerned with girls' enrolment in schools and disbursement of stipends, including the parents, girls, school principals, teachers and officials from the district and provincial education departments, community members and community-based developmental organizations who have been working in the target communities and have experienced the change in the social and to some extent, the economic conditions of these communities.

Research Questions

The following research questions were designed after carrying out a desk review of similar studies in South Asia. These questions informed the subsequent design of analysis and hence acted as a framework for analysing the data sources:

1. What are the overall changes in households/families' pool of money/kitty?
2. What are the future projections of household kitty usage and expenses as a result of an increase in the stipend amount?
3. What changes can be felt in the targetted communities, in the status of females and their prestige in the communities?
4. How has the stipend impacted female accessibility to household kitty and decision-making authority?

Research Design

Keeping in view the scope of the study, the social impact of the girls' stipend was divided into four major categories as shown in following diagram:

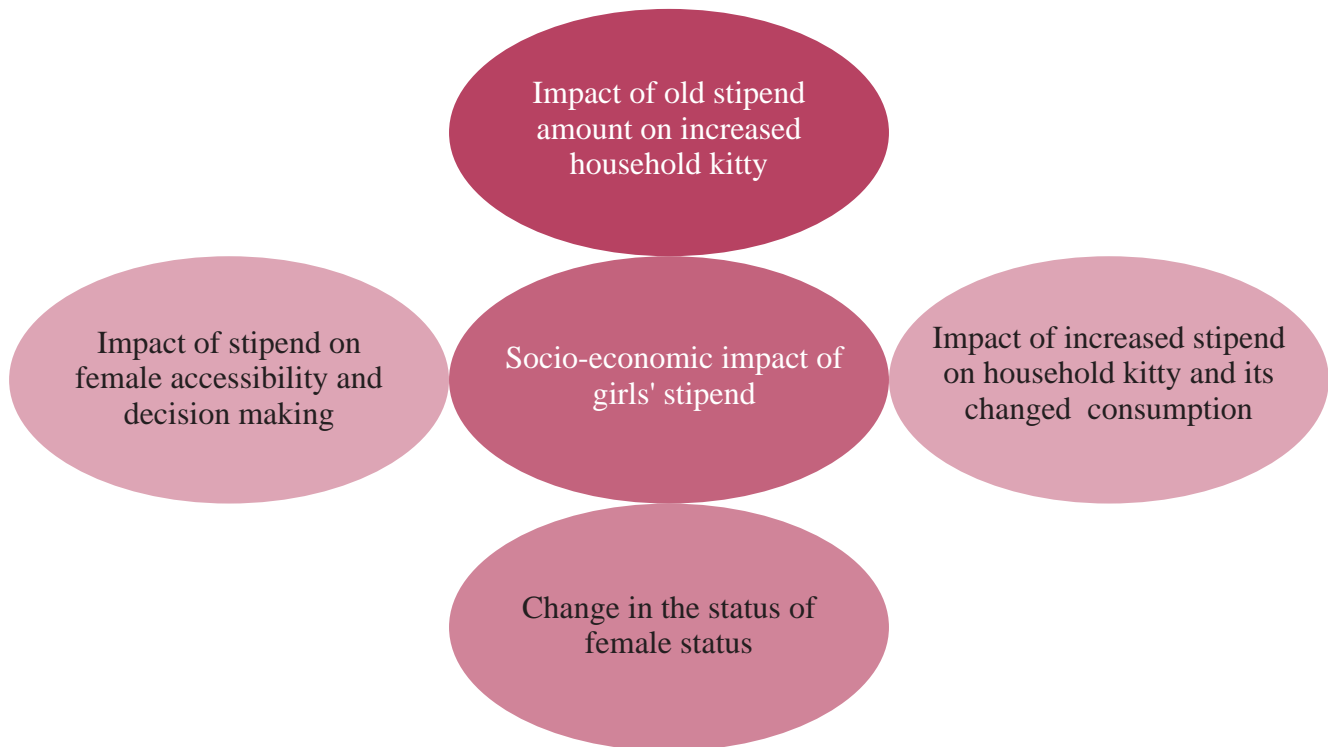


Figure 1: Major Categories of Social Impact of Girls Stipend

Data Collection Tools

As mentioned above, the research study employed qualitative data collection tools including focus group discussions, interviews and case studies to gather information to assess the impact of the stipend on socio-economic trends. These tools investigated various factors, which contributed to and were influenced due to the initiation of girls' stipend program and the current increase in the amount for adolescent girls that included cultural/religious factors, accessibility issues, and economic factors. The research tools are attached in Annexure1.

Following is a brief synopsis of each of the tools which were used in this study:

1. Participatory Focused Group Discussion with Parents and Girls

Semi-structured questionnaires were created to assess parents' and girls' perception of factors that are influenced by the girls' stipend programme in south Punjab. The questionnaire also included questions that probed into parents' awareness on changed girls' status in the community and their right to education. Open-ended and semi-structured questions were included in this questionnaire to gather rich data concerning the themes as mentioned above in Figure 1. Parents of school enrolled girls were approached in order to assess the qualitative impact of the stipend programme. The main trends that emerged from the FGDs were assessed by the groups' own reporting on their answers to the questions put to them. The questions were discussed by the groups as a whole and their consensus answers were recorded. In some instances, dissenting opinions were also recorded, while in others no strong dissenting opinions were recorded. This qualitative data was then interpreted for the results section in the following way: if a particular FGD participants decided that they as a

group thought that the answer to a question was that there were still 25 to 30% girl population not attending school, then this was recorded as a count of one for that particular answer for that question. Therefore, in the case of that question, if 7 parents' FGDs in Bahawalpur, and 5 in Muzaffargarh indicated there was still 25 to 30% girl population that was not attending school, this would imply that almost half of the parents community was of the opinion that still quarter of the total adolescent girl population was out of school in Bahawalpur whereas only one third of the parents in Muzaffargarh raised the same concern, as total number of FGDs carried out in each district was 15. In other words, this would also mean that 7 groups reported their general consensus on the question while the other FGDs had a different answer. This qualitative data is reported in the results section.

The research associates verbally translated the questions in the native language of the area, thus enabling parents and girls to respond effectively. The responses were then recorded and transcribed verbatim for further analysis. 15 FGDs in each district of Muzaffargarh and Bahawalpur were carried out with the parents. Each focused group comprised 8 to 10 parents including both fathers and mothers, thus total of 30 FGDs were conducted across the two districts.

2. In-depth Interview Questionnaires for Teachers and Head Teachers

A semi-structured open-ended questionnaire was developed to gather teachers' and Head Teachers' responses on the impact of the stipend they have noticed inside the schools and classrooms, and any change in status of girls' education and prestige in the community after the inclusion of girls' stipend program. A total of 30 head teachers and 30 class teachers were selected from across 30 selected schools, i.e. one HT and one teacher from each of the 30 schools participated in the in-depth interviews. This tool was adapted from similar studies conducted in other parts of the world especially in Africa and South Asia. Questions were revised and redundancy was removed. The aim of this tool was to assess the awareness level of teachers and head teachers on the effects of the girls' stipend programme, its challenges and its economic uses.

3. Key Informant Interview Questionnaires for Relevant Officials/ Social Activists and Community-based Organizations representatives

A desk review of policy documents was carried out to prepare this tool. The nature of responsibilities was analysed by consulting policy documentation on roles and responsibilities of government officials. The aim of this tool was to assess the level of support provided to schools and communities in facilitating the girls' stipend programme reach and regularity. Thus a mix of open-ended and semi-structured questions was included. A separate tool was also designed to see the influence through the lens of the social elements working in the same school communities. Total of 10 government officials and 10 social activists participated in key informant interviews, divided equally into 5 from each district.

4. Case Studies

Literature shows that a case study provides more complete responses than purely statistical surveys. Hence, in order to get deeper insights into particular situations that are influencing the situation of girls in the target communities, four case studies per district were conducted, two from each geographical location of rural and urban, with girls who were in school as well as those who were still out of school despite the initiative of girls' stipend in South Punjab. Those girls and their parents were approached and interviewed for the case studies. 4 relevant case studies were collected from each district making a total of 8 case studies attached as Annexure 2.

Strategy of Field Data Collection

The following table shows the number and type of tools that were used for different types of target study participant:

Survey Participant	Tool	Quantity
Parents/Community members	Focused Group Discussions	30 (15 in each district)
Girls students of middle and secondary school	Focused group Discussions	30 (15 in each district)
Head Teachers	In Depth Interviews	30 (15 in each district)
Teachers	In Depth Interviews	30 (15 in each district)
Government Officials	Key Informant Interview	10 (5 in each district)
Social activists/community based developmental organizations	Key Informant Interview	10 (5 in each district)
Communities	Case studies (success stories)	8 (4 in each district)

Research Findings

Research findings are divided into the following three main sections:

1. Findings from the community
2. Findings from schools
3. Findings from CBOs and government officials

1. Findings from the Community

Community Awareness of the Stipend Program

As described in the data collection tools section, the responses from the community were taken through comprehensive FGDs, separately from girls and parents while using separate tools. The majority of participants in both the districts viewed the girls' stipend programme as financial support provided by the government to bear their education-related expenses in particular, and in a few cases to cover other household expenditure. Under Punjab Education Sector Reform Programme (PESRP), a stipend amounting to Rs. 600/quarter is offered to every adolescent girl enrolled in middle or secondary school provided they comply with a minimum requirement of 80% attendance.



The amount of the stipend has now been increased from Rs. 600 to Rs. 1000 per quarter, however, the disbursement of the upgraded amount has not yet been implemented in Bahawalpur and Muzaffargarh districts. This was indicated by all the parents and girls from all the 15 schools in each district.

Varied responses were received from girls' FGDs regarding the recipients of the stipend. In Bahawalpur district, it was assumed by 9 girls' FGDs that the stipend is mostly offered to girls who are in dire need of financial assistance. Depending upon the school strength, and as shared by girls during the FGDs, 20 to 25 girl students in each school were receiving the stipend in Bahawalpur district. As opposed to that, 14 FGDs with girls in Muzaffargarh district revealed that nearly all the girls studying in schools were in receipt of this stipend. Since there is no such condition as school strength required at the government level, this may highlight issues with the administrative matters in Bahawalpur regarding delivery of the stipend. It was confirmed from the district education government officials and CBOs during their KIIs that stipend delivery



was not dependent on socio-economic status or any other pre-requisite except for 80% attendance in each month. To further investigate the issue, the AEOs (interviewed government officials/ Assistant education Officers) from Bahawalpur confirmed that in district Bahawalpur, the stipend delivery was extensively delayed due to waiting for the issue of new Khidmat Cards, an e-card that will further facilitate girls' families to receive the stipend amount on time.

Similarly, the FGDs conducted with parents in both the districts yielded interesting findings. First and foremost

was to assess how many girls attended school and how many of them were stipend holders. It was surprising to find out that beside the stipend program, there were still many girls who were not attending middle school. In both the districts. 7 parents' FGDs in Bahawalpur, and 5 in Muzaffargarh indicated there was still 25 to 30% girl population that was not attending school. This implies that almost half of the parents community was of the opinion that still quarter of the total adolescent girl population was out of school in Bahawalpur whereas only one third of the parents in Muzaffargarh raised the same concern.

The responses indicated that the majority of parents in Muzaffargarh knew about the whole procedure of stipend delivery from application to receipt as 14 out of 15 parents' FGDs in this district indicated having knowledge about the stipend delivery procedure. In contrast, only 5 parents' FGD in Bahawalpur district showed awareness about the procedure of application and stipend delivery while 9 FGDs indicated no information about the stipend programme. Even the little they knew about was a wild guess that the stipend programme might enable parents to fulfil their children's basic needs to some extent.

In response to the process of fair selection for the stipend, most of the parents from 9 FGDs in Bahawalpur were not in a position to answer the question, as they were unaware of the whole programme, however, a few, that is only from 4 FGDs showed satisfaction with the process of stipend administration. Nevertheless, parents in only 1 FGD raised concerns regarding the selection process. In their opinion, the most needy ones were still left behind and the stipend went to better off people. This again strengthens a conclusion that there are several administrative hitches in Bahawalpur regarding the stipend delivery and spreading awareness to parents about its simple criteria of maintaining attendance of 80%. Some parents seemed to completely misunderstand the criteria.

The procedure of receiving the stipend, as reported by 14 FGD participants in Muzaffargarh, seems to be fairly simple and straightforward. Nearly all the participants in Muzaffargarh district were aware of the stipend registration process as opposed to the participants in Bahawalpur, where only 3 FGD parent participants showed knowledge about it to some extent. As described by Muzaffargarh parents, the simple registration procedure consists of obtaining a form worth Rs. 5/- from the school office, which is usually filled in by the school clerks for the students. In some schools, students receive the stipend directly from the school office, however, in others, the stipend is delivered through local post offices to students' residences.



Nearly all the recipient parents and girl participants felt proud to receive the stipend. It was indicated from 12 girls FGDs of Muzaffargarh that when they receive the stipend, they like to share the news with other family members, cousins, and neighbours. It can be inferred that the excitement of receiving the scholarship and sharing the news with others may raise awareness in the community and as an impact other people may also start sending their daughters to school.

The responses from parents highlighted that the stipend programme was well received by mostly the lower middle class as this helps them in meeting their expenses. However they reported that there are others in the community with a more conservative mind-set who are still against the girls' education. This implies that more awareness programmes and role models are required to break the archaic traditions as incentive of cash only does not seem to be sufficient for such parents to be convinced of sending girls to schools.

Need and Use of the Stipend

According to girls' accounts from only 2 FGDs in Bahawalpur and 4 in Muzaffargarh, the stipend money is mainly utilized for school-related expenditure like buying school notebooks, stationery or school uniform.

Sometimes, expenditures like other household expenses are also managed through the stipend. 3 girls FGDs in Bahawalpur and 6 in Muzaffargarh showed this opinion. In a few cases, school travel expenses are also met through the stipend. 3 FGDs of both girls and parents are indicative of this fact.

As mentioned earlier that the majority of the participants in Muzaffargarh district reported regular receipt of the stipend after every three months with an exception of delays of a few days. However, there were a few who reported the disbursement of the stipend only twice a year. The majority was indicated by 14 out of 15 FGDs of parents carried out in Muzaffargarh.

10 of the male FGDs in Bahawalpur and 8 from Muzaffargarh indicated that majority of participants were wage labourers, whereas the others worked in shops, agricultural lands, or drove rickshaws. Female participants from 3 FGDs in each district worked as domestic servants, or in factories. The female participants reported a lack of respectable employment opportunities especially for women in their areas.

Overall, the majority of the study participants, in both the districts, belonged to low socio-economic status groups who could barely make ends meet. Sometimes, they even had to borrow money from their landlords to meet monthly expenses including gas and electricity bills, medicines and food. Those whose daughters received the stipend reported utilizing the money for some household items like food, medicines or clothes rather than buying notebooks or uniforms for their children. A few parents in Muzaffargarh considered the stipend to be little help from the government in fulfilling some of the school needs of their children; they see the stipend programme as an incentive to send more girls per household to schools so as to receive at least a decent amount of money, which may be helpful in meeting other household expenditure. However, the rest, specially more than half of the FGDs showed concerns about the meagre amount of the money received as stipend on a quarterly basis. Such parents and community members were found mostly to have large families of more than six children. This implies that the stipend amount is not enough to meet big families' expenses, therefore they opt to send their girl children for some form of economic activity or child labour rather than sending them to school where they can earn only a small stipend amount of Rs. 200 per month (Rs. 600 per quarter).

It was also reported from two FGDs that in some areas of Muzaffargarh district, parents have enrolled their daughters in public schools who were previously going to the private schools. The reason for this switching of schools was the provision of the regular stipends that encouraged parents to enrol their daughters in public schools. The parents of recipient girls were of the view that such funds should be introduced for higher grades as well so girls could get further education.

Impact of Increased Stipend on Girls' Enrolment and Dropout Rates

Regarding the decision to increase the stipend, the study participants from 5 FGDs parents in Bahawalpur and 13 from Muzaffargarh were of the view that this decision would further increase the enrolment rate at schools and consequently decrease the dropout rate. The major reason identified in the girls' drop out at middle level education was the lack of funds available to the parents to meet the educational, basic health and hygiene, as well as transport needs of the female students. The parents in both the districts also shared that people who did not send their girls to school previously have now started enrolling girls in school when they heard the news of the increase in the stipend. However, they all insisted that the government and school administration should make the process of timely disbursement of stipend more efficient to ensure continuity in girls' education, especially those belonging to poor families.

Impact on Attendance

It was reported by more than half of both parents and girls' FGDs that the increased stipend may be having an impact on attendance, especially for those students who live at a greater distance from the schools, since now they would be able to arrange a transport facility for pick up and drop off at schools. A decent and reliable transport facility would assure parents of the safe commute of their girls to and from schools, and this would address one of the barriers to girls' education in these districts. 8 FGDs in Muzaffargarh had indicated using this stipend partially for transport expense.

Impact on Motivation

The girls revealed that due to extreme poverty, their parents were compelled to spend the stipend on household expenditure rather than meeting their school needs. At times, the girls had no choice but to attend school in worn out home clothes and shoes, and take books in shopping bags, which caused them humiliation in front of their class fellows. Daily humiliation demotivates the students to attend school on regular basis, which subsequently impacts their grades and means they have to drop out. 10 FGDs in of girls in Muzaffargarh and 4 in Bahawalpur indicated that a little raise in the stipend may prove to be a ray of hope for such students who would then be able to buy proper uniforms and decent school bags, and attend school without humiliation.

Impact of Increased Stipend on Household Income/Kitty and Changed Consumption

The Increased Stipend may Meet the Nutrition Needs of the Students.

The participants of 8 parents' and 5 girls' FGDs in each district also shared that an increase in the amount of the stipend would support their parents in catering to the healthy dietary needs of the family. Students would not go to school on an empty stomach anymore. They would also be able to take a packed lunch with them or have money to buy something from the school canteen during the break time. Eating healthily would ensure the improved health of students that would ultimately reduce the risk of illness and improve class attendance. Attending classes regularly would also have a positive impact on student achievement as reported by 4 Mothers/female FGDs in Muzaffargarh.

Additionally, Bahawalpur and Muzaffargarh districts have a desert climate with hot summers and mild winters. However, the winter nights in these districts are quite chilly and result in common colds and flu amongst children and adults alike, if not covered up properly. More than half of the study participants including girls and parents shared that an increased stipend would allow them to buy warm clothes and be protected against the harsh weather conditions in these districts. Consequently, it would have a positive impact on class attendance and ultimately better grades.

Parents from 6 FGDs in Bahawalpur shared that low attendance of their children at school was often due to harsh weather or poor health. Children who do not receive a nutritious diet are more prone to diseases and epidemics as compared to other children. Since the majority of people in both the districts belong to a low socio-economic status, some of whom cannot even afford to feed their children twice a day, school absences due to ill-health were more common in such families. These parents expected that an increase in the stipend amount would help them to provide a nutritious diet to their children and enable them to attend school regularly.

Like the girls, overall parents were also anxious to receive the increased stipend. In their opinion, it would be a great help in meeting their household expenses. They would be able to buy uniform, shoes and warm clothes for their children.

Among the other major causes reported of not attending school is the lack of transport facilities that has also resulted in major dropouts of girls from school as mentioned previously as well, especially after completing primary education. With an increased stipend amount, parents foresaw being able to arrange appropriate transport facilities to ensure non-disruptive education for their daughters. This opinion further validates what girls had expressed during the discussion about an increased amount.

Change in Female Status

An encouraging positive change in recipients parents' and other relatives' attitude was noticed. The majority of girls in both the districts reported a cooperative attitude of parents towards them. Since these students were bringing in some money to meet their school as well as household expenses, therefore, the parents were no longer against their education. They encouraged them to work hard and get good grades. They gave preference to school work over household chores to be completed. Two FGDs of parents in Muzaffargarh and one in Bahawalpur indicated that they even arranged private tuition for them if needed and provided support in the form of timely pick up and drop off at schools.

Besides this, many of the recipient girls from around 10 FGDs in Muzaffargarh and 4 in Bahawalpur reported that parents did not discriminate against girls in favour of boys anymore; girls now even got an equal share in food along with their brothers, which means a great achievement in the change of attitudes towards girls in these societies. The community FGD participants also revealed that girls were now starting to receive equal treatment at home as that of boys, which means there may be a possible decrease in society as a whole in discrimination against girls.

In relation to the question of the significance of an increased stipend with regard to female status in the target districts, the majority of parents viewed it as a positive incentive that would provide emotional as well as financial security to their girls.

Impact on Early and Forced Marriages

Students in both the districts revealed some positive change in the female status as a result of the stipend program. 11 FGDs of girls in Muzaffargarh and 4 in Bahawalpur, indicated that the girls feel that they were no longer considered to be a burden on their parents. In some cases, the stipend programme has had a positive impact on early child marriage as now parents are encouraged to send their girls to school to at least attain middle to secondary level education before marrying them off.

The stipend programme can also be perceived as an incentive to discourage early girls' marriage. The majority of parents in both the districts in all FGDs reported a slight decrease in early girls' marriage. The culture of early girls' marriage transpires from poverty and insecurity where the parents want to thrust the responsibility of their daughters onto prospective husbands and parents-in-law. Thus, more awareness is required to identify the appropriate age of girls' marriage and the sustained benefits of education.

With an increased sense of financial security due to the stipend programme, the majority of parents, in both the districts, were considering getting their daughters educated and reach an appropriate age before getting married. Those parents from 9 FGDs in Bahawalpur, who were not receiving the stipend, were also convinced that a continued financial support in the form of stipend would encourage them to delay their daughters' marriage for a few years and let them complete their education first. However, they also reported that there were still people who were bound by their cultural traditions and would marry their girls at the very early age of 13 to 15 years.

Moreover, the girls who got engaged also tended to drop out earlier as compared to the other girls. Usually, the disapproval of in-laws is the major factor influencing such dropouts who normally maintain a stance that the girls will not go out of the house. Hence it can be deduced that factors like, disapproval from in-laws, or earning more income through other resources may restrict students' access to education. These girls who are deprived of their basic right to education lack decision-making skills and they continue to be repressed in the communities.

Impact on Female Accessibility to Socio-economic Opportunities and Decision-Making

A slight change in attitude was also noticed in regards to the issue of allowing girls and women to go out of their homes for economic pursuits. Previously most of the parents would involve their daughters in small business activities such as embroidery and sewing, whereas, now some of them would let girls become educated first before involving them in small economic activities as indicated by parents from 8 FGDs in Muzaffargarh. This is a clear indication of a change in parents' perspective on the route to economic empowerment. Some of the parents also now trust their daughters and allow them to spend the stipend money as they like. Parents have also reported an improved solidarity at the community level.

In response to the question of girls' economic empowerment, the majority of the participants in Muzaffargarh district expressed little change in their attitudes towards the uptake of women's employment. The parents and community members still considered women's employment to be against their culture and traditions. In the opinion of parents from 6 FGDs, women should stay at home and look after their families. Mostly the girls get married after completing middle or secondary education. They only permitted to attend schools, however, allowing the girls to go out for jobs is considered against their norms. On the other hand participants of 5 FGDs in Bahawalpur district expressed a change in attitude where the parents now trust their girls and allow

them to look for jobs. This difference may be due to raised awareness amongst communities and job opportunities closer to home that may have motivated parents to allow their girls to become economically empowered.

As opposed to the situation of girls who do not have access to education, the stipend holders are able to make their own decisions, albeit on a limited scale. They can think about their future, and they plan and dream about acquiring further education. They insist on their parents' approval to pursue further education. They feel that they have a power to resist early childhood marriage and can convince their parents to delay the marriage for a year or two. Moreover, the stipend-holders inspire other girls in their community to access education.

In response to the frequency of spending stipend money on personal expenses, the majority of the participants reported that due to extreme poverty, most of the stipend is used for household expenses like some grocery items, and if any is left over then it is spent on meeting their personal or school needs.

Access to Funds

The FGDs from 5 schools in Bahawalpur and 8 in Muzaffargarh revealed that girls consider themselves to be a source of income in the form of the stipend. Nearly all of them shared that they hand over the stipend to their parents out of their free will; no one forces them to give the money. Sometimes when there is extra, they are also allowed to spend money on themselves. Furthermore, they feel special and respected at home when they are involved in decision-making, such as, which schools they should send their siblings to.

Improved Self-esteem

The findings of this study reveal that an improved economic outlook helps maintain better interpersonal relationships. The stipend-holding girls expressed their views that they are able to maintain better friendships after getting the stipends. They can now freely invite their friends over home and are also allowed to visit them. They can exchange small gifts on occasions like Eid or birthdays. The improved self-esteem of these girls resulted in maintaining healthy relations with other family members as well as in the community. Maintaining good relationships are a vital component of health and wellbeing as they contribute to a long, healthy and happy life and prevent risks associated with loneliness and depression. Hence, the stipend programme has had a positive impact in the form of increased confidence of these girls, which in turn uplifts the home environment in general.

Reservations

Although the process of applying for and receiving the stipend is fairly simple, as discussed earlier in this report, inconsistent practices are adopted at various schools for handling and disbursement of the stipend. Such inconsistencies may lead to delays or other anomalies in distributing the stipend to the eligible girls. All participants in Muzaffargarh were satisfied with the process of receiving the stipend. However, in Bahawalpur, the parents were found to be confused and unaware of the process, its conditions and prerequisites. They relied on the school office in case of any problems. However, the majority of participants were unaware of the complaints mechanism for reporting any severe issues regarding the administration of the stipend.

2. Findings from Schools

Since the research intended to study the impact of the girls' stipend on different expenses and utilization at the household level, teachers' and Head teachers' perspective was also taken into account as sources of information as these stakeholders can experience at first hand any school or student level change. The change was observed in different ways by almost all teachers and head teachers. However, during the IDI conducted with these school representatives, only two HTs in Bahawalpur and one in Muzaffargarh reported not having observed any change after the introduction of the girls' stipend programme in the middle school of the two districts, neither in terms of enrolment, nor in any expenses or changed status of the girls.

School Staff Awareness about Stipend Scheme

In general, teachers and HTs seemed to understand the significance and the main objective of the stipend programme and they described it as a programme running in selected districts of South Punjab by the government of Punjab. The main purpose of this programme was to increase enrolment through some kind of economic help and to make people understand the importance of girls' education. This program would help to increase enrolment in girls' schools for the development of girls' education. 14 HT/teachers Bahawalpur and 15, i.e., all of those in Muzaffargarh demonstrated this understanding. However one HT in Bahawalpur expressed her concern that even the increased stipend amount was not enough to attract very poor parents.

Impact on Enrolment

The stipend scheme was reported to have increased enrolment, albeit with varied trends. One teacher from Bahawalpur shared that some girls had started coming back from the private schools due to the stipend. The number of new admissions after the introduction of stipend scheme in each of the selected schools was found to be as low as 2 and as high as 40 in the middle school grades, though the count of 40 was reported by only one school in Muzaffargarh. Almost 7 schools in Bahawalpur and 10 in Muzaffargarh had between 2 and 10 new admissions. A few others had a higher number of new admissions. Surprisingly, 8 schools in Bahawalpur and 2 schools in Muzaffargarh shared that no change in enrolment was observed even after the introduction of stipend scheme.

Impact of Stipend on Household Kitty

When HTs and teachers were requested to express the major change they had observed as an impact of the stipend programme, their opinion was not much in favour of any noticeable change in terms of the effects of the stipend on the girls' appearance, their uniform maintenance and stationery, as only 2 Muzaffargarh teachers as well as 3 HTs had associated these changes with the stipend program. This further supports what parents and girls had stated that only when there was any leftover amount after spending on household expenses and groceries, was anything spent on the girls' needs for school. This may be the reason that the school staff was unable to observe any significant change in this regard in general. Not much impact was recorded on stationery and school supplies for the girls as only one HT in Bahawalpur and one teacher from Muzaffargarh reported noticing better school supplies. The others did not report any changed effect. A similar opinion was noticed in terms of spending the stipend amount on the studies of the beneficiary girls.

Impact on Female Prestige and Communities' Perception on Girls' Education

As far as change in the communities' perception towards girls' education in the targeted communities is concerned, the school management and teachers were not found to be very enthusiastic about the girls' general status in the community as only 1 out of 15 HTs from each district felt that this had changed positively or that the communities were in some manner mobilized and aware about the importance of girls' respect. However, their remarks about girls' education were positive although the change had just started to be felt and they believed that there was still a long way to go to enrol all the girls in school. Only 3 schools from each of the



districts indicated that after the stipend programme girl students were motivated and optimistic about their own future and took an interest in knowing more about the stipend programme. Also they tried to come to school regularly and felt very happy that some of their needs could be fulfilled. The regularity of girl students and their increase in enrolment is what was expressed as substantially noticeable changes. At least half of the HTs and teachers in Bahawalpur and most of the teachers in Muzaffargarh indicated a significant increase in the enrolment and punctuality. They could also foresee a

trend of facilitating girls for being punctual in school after the families started receiving an increased stipend amount.

Impact of Increased Stipend Amount on Enrolment

Where teachers and HTs reported an increase in enrolment as a major change due to the stipend, they also shared their predictions about a similar change when the girls' families start receiving the increased stipend amount. Besides other apparent changes most of them could foresee a further increase in enrolment due to the increased amount. However, less than half of Bahawalpur schools expected the change only in terms of enrolment. On the contrary, the majority of schools in Muzaffargarh expected the increase. They were of the opinion that the amount affected enrolment more than any other factor.

They also thought that the increase in the current amount will reduce the dropout rate and would increase the enrolment rate. The other majority of schools reported that parents had now started realizing girls education as important. They believed that they now do not have to be worried about meeting the basic expenses of their daughters' schooling. They want to see their girls study; they can also see the significance of educating their girls alongside their boys.

Impact of Increased Stipend Amount on Household Kitty and Day-to-Day School Needs

Though in general teachers could not foresee much of a difference on spending on school supplies, 6 from Bahawalpur 8 from Muzaffargarh were found to be optimistic about an increase in spending on school supplies and uniform maintenance which is usually not covered by school/government. They have observed girls talking among themselves about their plans to spend the new amount and how it would help in purchasing some necessary household things.

Hts and teachers also shared parents' and girls' thoughts when they were informed of the increase in stipend. 7 HTs in Bahawalpur and 10 in Muzaffargarh, similarly 12 teachers in Bahawalpur and 10 out of 15 in Muzaffargarh shared that parents and girls were found to be happy and satisfied about the increase of the stipend and said that it would prove to be beneficial for girl students. They also expressed that this would fulfil girls' basic necessities of health and hygiene and would be helpful to overcome their families' financial problems at least for basic groceries, other household items such as shoes, socks, and some utensils which are not very expensive. 2 schools in each district reported an increase in girls' enrolment ever since the school management announced that the stipend would increase, although schools had not yet started receiving the increased stipend amount. One school in Muzaffargarh reported parents as saying that the stipend should have been increased and they saw it as their basic right. 1 school in Bahawalpur reported the parents' demand to introduce the stipend from nursery to facilitate the girls' education.

All but 3 schools in Bahawalpur and 1 in Muzaffargarh reported having no community level change with regard to girls' education as they thought the stipend amount was too low and insufficient to fulfill any needs of extremely poor communities. The schools frequently receive parents' concerns that their daughters can easily earn more than Rs. 200 per month so they do not see why they should send their daughters to school to earn a much lower amount.

Impact on Girls' Confidence

6 schools in Muzaffargarh and 2 in Bahawalpur reported girls as being more confident due to the stipend and now due to the increase in the stipend as well. Most of the schools in Muzaffargarh and only a few in Bahawalpur reported girls as being curious about the stipend delivery date and its increase as they continued to ask about it and to try to come to school daily. Teachers informed that these are the schools where stipend delivery is regular



and there has been a significant difference in enrolment in schools and also in community mobilization about girls' education. The rest of the schools did not report having had any discussion with the girls on this matter. A school teacher in Muzaffargarh also expressed during her interview that girls were happy as they realized that it would end child labour.

Different school teachers and head teachers thought differently about what the stipend programme contributed towards girl empowerment in the community. All 12 in Bahawalpur indicated that due to the stipend programme, girls are now more aware about their own health and hygiene as they can spend some of the stipend amount on their basic health and sanitation. The number of schools in Muzaffargarh with this response was much less than that of Bahawalpur that stands at 8. 11 schools in each district thought that the individual value of girls in their own household and community has improved due to the stipend. 5 schools in Bahawalpur and 4 in Muzaffargarh also shed light on the social skills of the girls in middle schools. Since more girls are coming to schools, there are more girls who have friends and have improved their chances of livelihood. Although the majority of schools reported that the stipend had an overall positive impact on girls' prestige, respect and empowerment in the society, 3 of the Bahawalpur schools were of the opinion that no change had occurred in terms of any form of girl empowerment as the amount is so meagre. A very low number (3 of the schools in Bahawalpur and only 1 in Muzaffargarh) thought that girls now have some participation in the decision-making at home due to the stipend given in their names.

Impact on Child Marriage

Despite the government's initiative of the stipend, there still exists a great challenge of child early and forced marriage. However, a few parents who had previously married their girls at a young age would now prefer delaying the marriage for a few years and would send their girls to middle school before they get married. But this change is almost negligible in Bahawalpur as only 2 schools there were of the opinion that child marriage has reduced due to the stipend and the rest of the 12 expressed the opinion that there has been no change noticed and the problem stands the same. On the contrary, there were 9 schools in Muzaffargarh that reported a reduction of child marriages due to this scheme. 2 schools in Bahawalpur and 1 in Muzaffargarh also reported admissions of one married girl in each of them after the stipend was introduced, however, in one of the Bahawalpur schools, the student left soon after her admission.

Moreover, many of the parents who did not previously allow their girls to go out to attend school now allow their daughters to leave their homes to attend school regularly. All these perceptions have increased the sense of care and respect for girls in the selected districts to some extent. All these changes in perception have led to an increase in enrolment and a decrease in dropout rate. Moreover, experiencing the success in this regard, 2 schools in each district have also conveyed the parents' desire for a stipend for boys as well so that child labour can be reduced.

The tools of IDIs for teachers and HTs were also helpful in understanding which segment of the society was benefiting most from the stipend programme. The analysis of responses in this regard and findings show that it is mostly poor, lower middle class and few of the communities which previously promoted child early and forced marriages which are the main beneficiaries of this scheme. The lower middle class included parents who had some continuity of income and who had break even financial expenditures almost every month. These parents mostly comprised those who could afford expenses of school supplies to some extent but could not afford transport expenses if the girls' school was situated far. This was exactly mainly elicited from parents' responses during FGDs with them. Thus, leaving aside the middle and upper middle class, almost every segment of the targeted society welcomed this programme. However, some private schools and some of the philanthropists consider this scheme as promoting beggary in the communities when money is offered to families without any labour in exchange.

Impact on Female Accessibility to Socio-economic Opportunities

11 schools in Bahawalpur and 6 in Muzaffargarh thought that since girls are now allowed to go out more as compared to before in order to attend school, this would also pave the way for them to explore out of home economic opportunities. The rest were of the opinion that the change is visible in increasing enrolment and understanding the significance of girls' education, but that this has not impacted the traditional mind-set of the communities to the extent that they would now consider allowing their girls to go out for economic advances

as well. One school in Bahawalpur shared that there are girls who are working alongside attending school which implies that parents of those girls are now comfortable in sending their girls out of the home for work purposes.

Access to Funds

The responses on how often families ask or discuss with their daughters before spending their stipend money was mixed. 6 schools in both the districts thought that parents usually share or discuss this expenditure; however the rest said that they did not. 4 schools in Bahawalpur and 3 in Muzaffargarh said that parents mostly spend the stipend amount on the needs of their school-going girls. 9 Muzaffargarh and 2 Bahawalpur schools were of the view that the communities that are far away from schools do not send their girls to school despite the offer of the stipend as long distances, insecurity and lack of safe public transport hinder the girls from attending school. 5 schools in Bahawalpur also reported that girls who already earn more than Rs. 200 per month by working are not sent to school as their parents do not see any monetary benefit in sending them to school. 3 schools in Muzaffargarh also thought that some of the communities had not been approached and made aware about the stipend scheme. These communities were not mobilized for girls' education and therefore they did not know about this incentive.

10 schools in Bahawalpur and 9 in Muzaffargarh said they did not know of any other stipend scheme that is offered to adolescent girls, however some schools reported some other government led schemes for facilitating enrolment of out of school girls, that included, NSP (New School Programme) under Punjab Education Fund), BISP (Benazir Income Support Programme) and VTI (Vocational Training Institute). These responses indicated that there are other stipend programmes as well in the targeted communities that deal with girls' education and enrolment either directly through public sector intervention or indirectly through private sectors. One such example is of NSP initiative of Punjab Government that is administered through public-private partnership programme (Ref. http://pef.edu.pk.pefsis.edu.pk/nsp/nsp_faq.aspx). Though the programme itself does not have any provision set by the government to offer cash stipend to girl beneficiaries, some parents indicated in the survey that they had heard of stipend being given in NSP schools as well in the nearby communities.

It was shared that some alternative stipend schemes are offered in Muzaffargarh only. However, BISP-Waseela e Taleem is available only in Bahawalpur. This has been validated from BISP online portal as well that Bahawalpur district has been added as one of the 27 new districts included in the program in the second phase (Ref. <http://www.bisp.gov.pk/Others/Profile27Districts.pdf>). As far as stipend receiving from VTIs is concerned, parents indicated that some VTIs in their communities offer vocational trainings along with cash stipend to girls. It was shared by the schools that if a better allowance from any other alternate scheme is available for adolescent girls, some girls do not get enrolled in school and choose to attend VTIs instead. Thus a need arises under these circumstances for the concerned government department to cross check that the stipend initiative of VTIs programme is not creating any adverse effect on adolescent girls' enrolment in schools.

Schools were of the opinion that the stipend amount should continue until the elimination of illiteracy so that when this scheme phases out communities could stand on their own feet economically. If it is discontinued without any sustainable measure, communities will stop sending their girls to schools again as financial assistance is the major incentive for such poor communities.

Reservations

Keeping in view the change in girls' attitude and behaviour in general, school staff unanimously across both districts showed agreement towards the scheme of stipend for girls. They also reported that they knew that the stipend amount was supposed to be given every three months but that it gets delayed. 7 schools in Bahawalpur and 2 in Muzaffargarh reported a delay in the delivery. The delay was described as long as 5 to 6 months in these schools. 13 schools in Muzaffargarh did not report much delay. However the delay was frequently observed in Bahawalpur data of interviews.

Almost all the teachers and HTs expressed their concerns that they had heard about the announcement from Punjab Chief Minister, Shabbaz Sharif about the increase in the stipend amount from Rs. 600 to Rs 1000,

however, they had not received any notification nor had any girl received the increased amount. That being said, the parents who had come to know about this news were very happy and now committed to sending their girls more regularly or enrolling them into schools. However no significant change associated with the increase can be sought due to the same aforementioned reason that the increased stipend amount delivery had not been initiated in practice.

3. Findings from CBOs and Government officials

Awareness about the Stipend

Five representatives of CBOs and district Government departments (female Assistant Education Officers-AEOs) in each of the districts were also interviewed to understand the impact of the stipend in their communities. They demonstrated a clear understanding about the dynamics, objectives and key features of the stipend scheme. Although they each phrased the description of the scheme a little differently, they all had a clear idea what the scheme is about and what objectives it is meant to achieve. Their account was that it was the Punjab Government's initiative to end illiteracy and address the issue of gender inequality in education through offering a stipend amount on a quarterly basis of Rs.600/- for the adolescent girls of middle school age, who are enrolled in Class 6 through 8, provided that their attendance is at least 80% per month. The programme is being run in 12 districts of South Punjab where different studies have proved that girls' enrolment rate is much lower than that of boys and their dropout rate is sharply higher than boys in the middle grades. They were also cognizant of the recent announcement made by the Punjab Chief Minister, Shahbaz Sharif to increase the earlier offered stipend amount from Rs. 600/quarter to Rs. 1000/quarter for each of the enrolled girls in the selected districts, however, the increased amount has not yet started to be delivered to the girls.

The majority of CBOs and government officials were of the view that the programme is financially helpful for the families. Although not to a great extent, the programme is at least offering some monetary incentive which is attracting more and more parents to send their girls to school. It is also helpful in raising awareness about the importance of girls' education that the government is allocating huge funding for this purpose. The majority of the interview participants expressed the view that the stipend amount is directly benefiting the girls as it is spent on school supplies that are not directly covered by the district education departments. The increase in enrolment is the biggest benefit that the girls are receiving through this scheme. However, one of the CBO representatives in Bahawalpur responded that there is a need of a more transparent system for reflecting the true attendance of girls to the concerned department so that the girls are encouraged to attend school with punctuality. Only then can the real literacy target and gender equality in education be achieved. According to this person, a practice of tampering with the attendance records in some schools has been observed. One of the CBO representatives also stated that the stipend amount was too low to attract a large number of parents and it does not solve any financial crisis of the selected districts' poor population.

The CBOs also raised the concern that whenever they proceed to mobilize communities for education, the frequent argument heard from them is the financial burden. The selected 12 districts of South Punjab are the most poverty hit areas, where if a parent is mobilized for his children's education, he would first send his sons to school and would compromise his girls' education due to financial constraints. Therefore, this financial support is an additional motivation for an already mobilized parent. The majority of government officials stated that parents are found spending this stipend amount on transport, notebooks and stationery as only textbooks are covered by the school and parents were reluctant to purchase school stationery on their own. However, this stipend initiative has solved this issue for some parents if not all. This programme has taken the burden of girls' education from their parents' shoulders, which leads to increased enrolment every month.

With the changed experiences of parents, girls as a result of this intervention are more confident and motivated towards their studies as they feel they are not a burden on their parents any more. Almost all the CBOs and government officials indicated that girls are now more relaxed and verbal in schools as compared to before. Girls are usually very curious about the delivery of the stipend amount and are careful about being punctual. Being punctual in school has automatically improved their performance in class and their student learning outcomes. However, like the responses from HTs and teachers, it is reported that there has been only a very slight change in controlling child early and forced marriages, as only one government official in Bahawalpur indicated a decrease in this cruel traditional practice.

As far as assessing the impact on girls' empowerment and their prestige is concerned, all five CBO and government official representatives unanimously agreed with the notion that realization of girl's individual value has been increased after this stipend. Since CBOs are more connected with communities' health issues, they could share their opinion on health-related matters of girls and indicated slightly increased care in health and hygiene. However, they were not sure if the stipend amount is directly spent on health and personal hygiene matters or if it is increased literacy which is raising awareness about the matter. Government official seemed to have not clear knowledge about the impact of stipend on health-related issues.

Although two government officials from Bahawalpur were found to be of the opinion that parents and communities will now be more open towards allowing females to participate in economic activities as well since they are now increasingly allowing girls to go to school, the others were found more practically saying that the iron is hot now and since more and more communities are mobilized for educating their children, it is high time to mobilize communities to allow their educated girls future access to outside economic opportunities. They also spoke of the importance of involving parents in girls' education matters as nothing is possible unless the parents are mobilized and are taken on board.

Four CBOs expressed unawareness about whether parents inform girls before taking their money. The rest of them and all 5 government officials were of the view that parents never ask or share when they are taking their stipend money and for what purpose. The other organizations offering a stipend in the same communities include Idara-eTaleemoAgahi in Bahawalpur and Baitulmal in Muzaffargarh.

The government officials and CBOs were found to be concerned that if the stipend scheme is discontinued anytime soon, the parents will be disappointed, the enrolment rate will fall, illiteracy will increase again and child labour in the districts will also increase (which has decreased to some extent in the two districts due to this monetary incentive).

Conclusion and Recommendations

A number of factors were identified during the study that either directly or indirectly affects girls' education, their status in society and changed behaviour, motivation and access to materials that compared with before the stipend was introduced. There have been some key findings from the study that lead to a set of concrete suggestions and recommendations for all the stakeholders that have been part of the study.

Recommendations at the District Education Department Level

1. Pay the Stipend on Time

The research was mainly focused on studying the impact of the stipend before and after the announced increment on the household kitty, other small expenses, additional groceries and other necessary materials that were not usually purchased before the stipend was introduced. However, a major issue emerged from the study that there have been severe delays in payment of the stipend to many girls. This destroys the whole process of achieving the goal of increased enrolment, and better access to some necessities required for girls schooling on day to day basis, such as notebooks, school bags, stationery and uniform. This is the issue that requires immediate attention from the district education department to address delays in stipend delivery in Bahawalpur. It has been informed that in many of the schools in Bahawalpur, students have not received any stipend since mid- 2015. Apparently, a delay in issuance of e-Khidmat Card is stated to be the main cause. The concerned department needs to investigate why there has been a delay and lack of awareness in Bahawalpur and not Muzaffargarh. District Muzaffargarh has not stopped the delivery of the stipend due to delays in e-Khidmat Card. Issuing due to extensive delay and lack of awareness of the true nature of the stipend, when some girls receive the stipend by fulfilling the attendance conditions, parents of non-recipients assume that it is awarded on the basis of economic status or some other pre-requisites. This is the reason that 8 schools of Bahawalpur shared that there has been no positive impact from the stipend and parents continuously complain of delay and irregularities in the stipend delivery.

2. Spread Accurate Information about the Stipend among Parents

Parents around 7 FGDs of Bahawalpur studied are unaware to such an extent that they do not appear to know that maintaining 80% attendance is the only requirement that their girls need to fulfil. The majority of participants were also unaware of the complaints mechanism in case of reporting any severe issue regarding the administration of stipend. In order to maintain transparency in the process of receiving stipends, consistent processes should be adopted across all schools in both the districts. Moreover, parents and students should know where and how to complain if there are any discrepancies observed in the administration of stipends.

3. Provide Community Awareness Programmes to Change Attitudes to Girls' Education

From all the data gathering tools, and their analysis, it is evident that although there has been a significant increase in enrolment of girls, still few girls as compared to the total school age girl population are enrolled in the middle/elementary level, and parents with a traditional mind set are still against the girls' education. Thus the program should continue to run until the objectives of girls' education are completely achieved. This implies that more awareness programmes and role models are required to break the traditions. Government and CBOs should come together for this cause and aggressive awareness drives and campaigns need to be run to convince more and more communities.

4. Provide Additional Strategies to Counter Early Child Marriage

Parents thought that an increase in stipend would further provide an emotional as well as financial security to the girls. This may allow parents to delay early marriages of girls which occur mainly for getting rid of financial burden off parents' shoulder. However, this change has been minimal. More awareness is required to identify the appropriate age of girls' marriage and sustain the benefits of education. The Government needs to develop more awareness programmes to educate such parents and encourage them to break free from such obsolete traditions. It is anticipated that an improved and systematic stipend programme may change the mind-sets of parents and bring a revolutionary change in the attitudes where girls will be given equal respect as of boys at all levels, and the culture of early girls' marriage will be uprooted from the society.

5. Adjust the Stipend According to Fuel and Oil Prices

Since school transport expense is mentioned as an important expense that is partly if not fully supported by this stipend, the government should keep track of oil and fuel prices and adjust the stipend amount accordingly.

6. Increase the Scope of the Stipend

Parents also registered their demands that the stipend should be given to boys as well to curb child labour, and for girls it should be offered in primary and all the grades. They also saw this stipend as their basic right. Due to severe and prevailing poverty in the districts studies, parents are unable to send their children to school without this economic incentive.

7. Involve other Government Departments

It was found from all the tools that parents' levels of satisfaction varied greatly. The parents and community members having large families of more than six children did not find the scheme to be helpful as the amount seems very insufficient to them as compared to what their girls can earn while working to support big families. It implies that education empowerment should not only be the education department's responsibility, but that other departments such as district population control department should also contribute to the issue simultaneously so that the problem could be resolved for good.

Since the communities are in the process of being mobilized, it is recommended by the government officials that all other measures related to female empowerment should carry on actively in these years as it will be easier for government to spread awareness and mobilize communities for equal economic rights and access for women

8. Ensure the Stipend Matches other Benefit Schemes Available

It was shared by the schools that if a better allowance from any other alternate scheme is available, some girls do not get enrolled in school. The Government needs to research if any other alternate scheme is available of higher amount and should match it so that girls do not skip school.

Recommendations at the School Level

1. Use Girls in Schools as Role Models and Ambassadors for the Stipend Scheme

It can be inferred that the excitement of girls of receiving the scholarship and sharing the news with others may raise awareness in the community and have a positive impact on other people who may also start sending their daughters to schools. It was reported that mainly girls and parents would like to use the increased stipend to buy or bring pack lunch from home on some days if not every day. It will also help them purchase warm clothes during cold weather. They also wanted to use it for buying school bags, uniform and warm clothes. Girls also wanted to buy self-hygiene material after they receive increase stipend. They were ready to contribute to small groceries with this amount.

The improved self-esteem of these girls resulted in maintaining healthy relations with other family members as well as in the community. Maintaining good relationships are a vital component of health and wellbeing as they contribute to a long, healthy and happy life and prevent risks associated to loneliness and depression. Hence, stipend programme has a positive impact on increased confidence of these girls, which in turn uplifts the home environment in general.

Schools need to focus on this kind of intervention. They should plan lectures and discussions on the importance and benefits of the stipend programme so that enrolled girls could become ambassadors for other not enrolled or dropped out girls of their community.

2. Ensure Schools Play a Role in Timely Delivery of the Stipend

In some of the schools girls were found to be curious when the date of stipend delivery is due. These schools had good enrolment and the delivery of the stipend was regular. Every school management committee should explore how some school management teams have managed to have things streamlined. They should make exposure visits to such schools and learn their successful strategy.

3. Spread Information about the Correct Use of the Stipend

It needs to be recalled that some schools do not see any change in girls' conditions, their maintenance of physical appearance, uniform and stationery, in school. The school management committee should spread awareness that girls' well-being should be prioritized through this stipend so that their conditions are generally improved. Schools should remind parents that the stipend is intended primarily to pay for the girls' school expenses such as stationery, uniforms and transportation, as well as their food and personal hygiene materials.

4. Prioritise Married Girls at School

Some schools have reported having enrolled a girl who was married at an early age and now wants to start or resume her education due to the stipend. However if such girls drop out, the school needs to investigate what has been the reason. It should make school a safe and welcoming learning environment so that married girls do not have to dropout again.

Recommendations for Social Activist Groups and CBOs

1. Be More Pro-active in Spreading Information about the Stipends

Some parents were convinced and made aware by social activists and CBO members. Thus CBOs should continue spreading awareness and should take the lead in mobilizing communities. CBOs and social activists need to be more pro-active in spreading information about the stipends, who is eligible, how to get it and what are the benefits (to the girls, to the parents/families). They also need to make sure parents are informed about the complaints procedure if the stipend is not paid on time.

2. Mobilise Communities to Lobby the Government

CBOs are in the prime position to help mobilise communities to lobby the government for an increase in the stipend amount, timely delivery of the stipend, and an increase in the scope of the stipend (for all grades, for boys as well). While many of the parents and girls mentioned that they wanted these things during their interviews for this study, if the wish ends here, no good can come of it. If all the parents and community members could be brought together to make their desires known to the government, there would be a possibility of even more improvement in the stipend programme.

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Annexure 1

Survey Tools

FGD with Girls of Middle Schools

Date of interview	
District	
Moderator Name	
Note taker Name	

Profile of the Participants

S. No.	Name of Student	Age	Class	No. of Siblings	Occupation of Parents

Impact of Stipend on Household kitty

1. Do you understand what stipend programme is and what it is for?
2. How many girls in your area are recipients of this stipend?
3. When did students' registration for the programme take place? How was this process carried out?
4. How has been the experience of students with the registration process?
5. How much stipend do you receive?
6. What portion of the stipend is utilized for your school related expenditures? Explain expenditures like stationary, books or tutoring?
7. What necessary items are you able to purchase from this stipend?
8. Do you receive this amount regularly?
9. After how many months do you receive the stipend?
10. Do you share with other girls in your community about the money that you receive? What do you tell them about this offer?
11. Do you think this programme was needed in your school? Why and why not?

Impact of increased stipend on household kitty and changed consumption

12. How do you view this increase in stipend? Was it direly needed, if so then why?
13. What as students will you be able to purchase now that you were not able to purchase before?
14. How has this revision in stipend amount been helpful in bringing more girls to school, if any?
15. Do you receive any help from your parents or other members of the community in fulfilling the conditions of the stipend(conditions are specific % of punctuality, providing support in H.W, pick and drop to school for punctuality)

Change in female prestige

16. What is the stance of the community towards female education and respect after introduction of stipend \programme? Did it have a favorable affect or was there resistance towards it?
17. Which section of the community welcomed this programme and which section repelled it and why?
18. Has the stipend programme motivated some parents to start sending their daughters to school? Why or why not?

19. Do you feel any difference in attitude of your immediate relations (including parents, uncles, aunts and grandparents, brothers) after entering into stipend programme?
20. Are you offered transportation for far away schools specially after this increased stipend? How many are such girls in your community? Are such girls in majority? (if they don't take transport, ask if the school is at walking distance)
21. What do your parents say about getting married early now? Do they want to delay so that they can continue receiving the amount or there is no change in their attitude?

Impact on female accessibility and decision making

22. Are there some girls in your community who are still not going to schools to school? Why or why not after stipends offer?
23. Has the school dropout rate reduced after this stipend?
24. Is this stipend inspiring other girls to come to school in your community?
25. Has the stipend been helpful in letting girls decide to get higher education?
26. Please Probe for:
 - a. The girls consultation in decision making at home
 - b. Her individual value at home
 - c. Her health related issues
 - d. Her relationship with her friends

Socio Economic impact of Stipend

27. Do you think that since more girls are now going to school, would the community be more open to girls and women going out of homes in pursuit of economic activity?
28. How often do family members ask you before using your stipend money?
29. How often are you allowed to spend your stipend money?
30. Do both your parents show a united front when dealing with issues pertaining to your education?
31. How do your friends who are married and have kids feel about sending their daughters to receive education in the light of this stipend? Has the stipend given them hope for their children?
32. How do parents of girls who are not attending school view this facility? Do they think that they are missing a substantial amount of money by not sending their girls o school?

Reservations

33. Is there any hurdle in receiving the stipend? What are those
34. In case there is, do you know where to complain? Mention that
35. How is the complaint received by the government body? Describe the complaint mechanism

FGD with Parents and Community Members

Date of interview	
District	
Moderator Name	
Note taker Name	

Profile of the Participants

S. No.	Name of Participants	Age	Marital Status	Education Level	No. of Children (Male&Fmale)	Occupation/ Job

Impact of Stipend on Household kitty

1. How many children of yours go to school?
2. How many among the girls go to school?
3. What do you know about the stipend program? (in case the answer is in negative , please inform about the basic idea of the programme)
4. How many girls in your area are recipients of the stipend?
5. Was the selection fair? Are there any girls who were not selected or did not take part in the selection process?
6. What employment opportunities are available for
 - a. Men
 - b. Women
 - c. Youth
7. How would you describe your financial conditions over the course of any given month (Financially solvent, break-even, occasional crisis, regular crisis)
8. What do you usually do with the stipend money?
9. What household things or material is bought from this amount?
10. If the amount is spent mostly on girls, what things is it spent on?
11. What as parents were you unable to do before the stipend amount
12. With the stipend money in hand, are parents agreeable to not pulling their daughters out of school? What ratio of the dropout girls has been rehabilitated? How has this trend inspired other parents to follow suit?
13. Do parents of recipient girls feel more responsible towards girls' education? Are they willing to provide her time and space to study and do H.W at home? What is an estimate of such parents in the community?
14. What is the general reaction towards this stipend? Is there harmony among parents of recipient and non-recipient girls? If there is a discord, how is it resolved? Does it effect the girl and her education?
15. Are there any parents in the community that still do not send their daughters to school? How many by an estimate?
16. What age group of girls is mostly receiving stipend
17. Is the stipend delivery regular? What is the interval of receiving it?
18. Describe the mechanism of receiving the stipend? (Cash delivery/cheques /eCard etc)
19. Is there any other government or non-government body offering stipend to girls in the area? Give details

Impact of increased stipend on household kitty and changed consumption

20. How has the increase in stipend amount been viewed by the recipients? (E.g. as an added household income or as girls' pocket money or main income or a source of savings)
21. Is this increase being passed onto the students in terms of their school supplies? What kind of supplies?
22. What as parents and community members, you will be able to purchase that you were not before the increment in the stipend amount?
23. How has this revision in stipend amount been helpful in bringing more girls to school, if any?
24. What kind of facilitation in studies from parents and community members is now given to girls so that they can successfully fulfill the conditions of receiving the increased stipend amount (conditions are specific % of punctuality, providing support in H.W, pick and drop to school)
25. Why do you think that some of you were unable to send your girls earlier when the stipend amount was Rs. 300 but now will be able when the stipend amount is increased to Rs. 1000/3 months?

Change in female prestige

26. What is the stance of the community towards female education and respect after introducing stipend programme?
27. How many parents of recipient girls are convinced to continue with their daughter's education beyond high school? Will they be able to afford it or will they require assistance?

28. Are the girls offered transportation for far away schools after the stipend is increased to ensure girls continuing school? How many are such girls in your community? Are such girls in majority? (Also ask them if they don't take transport, is the school at a walking distance?)
29. How would you define the impact of this stipend on early age marriages (under 18 years) in your community? Reduced or the same?
30. Have you noticed any married girl now joining school due to this programme? How many? Who receives their stipend money?
31. If a married girl goes to school, what is her stipend money spent on?

Impact on female accessibility and decision making

32. Has the school dropout rate reduced after this stipend? By how much by an estimate?
33. Is this stipend a means to inspire other girls to come to school?
34. Has the stipend been helpful in letting girls decide to get higher education?
35. Do you think that since more girls are now going to school, would the community be now more open to girls and women go out of homes in pursuit of economic activities also?
36. How often girls are asked before using their stipend amount by their family members?
37. How many of you let girls decide for spending their stipend amount?
38. Do parents of such girls coordinate between themselves for spending the stipend amount?
39. How do young mothers (girls whose peers are still in school and receiving this stipend) of the community feel about sending their daughters to receive education in the light of this stipend?
40. How do parents of girls who are not attending school view this facility?
41. Has the Stipend Programme had any effect on community solidarity?
 - a. (Probe for any conflicts after which might be related to the stipend programme)

Reservations

42. Is there any hurdle in receiving the stipend? In case there is , do you know where to complain? Mention that
43. How is the complaint received by the government body? Describe the complaint mechanism
44. How would you rate the mechanism of complaint system if there is any in place? 1 to 5 with 1 very bad and 5 very good, 3 no opinion.

IDs with Head Teachers and Teachers

Date of interview	
District	
Moderator Name	
Note taker Name	

Respondent File

Name	
Gender	
Age	
Designation	
How long have you been working here?	

1. What change do you notice in terms of girls school supplies after the introduction of stipend programmes
2. What above changes do you notice after the increment in the stipend amount

3. Approximately what number of new girls admission you are receiving every month after this stipend programme?
4. Has there been any change in the enrolment after the stipend is increased?
5. Have you ever asked the parents who are coming for enrolment after the increase in the stipend amount, why they want to pursue admissions now? What are they saying?
6. Have you ever asked the girls who are coming for enrolment after the increase in the stipend amount, why they want to pursue admissions now? What are they saying?

Impact of Stipend on female's accessibility and decision making

7. Do you understand what stipend programme is and what it is for?
8. Do you think that girls have become more confident after this programme? What other changes do you notice in their behavior and personality?
9. Do you think the stipend programme was needed at your school? Why or Why not
10. How many girls in your school are recipients of this stipend?
11. After how many months do girls receive the stipend?
12. Has this Stipend programme brought about any changes in the perceptions about girls education at community level? Why or why not?
13. Is there any change in the girl student dropout rate after reception of stipend? Please describe it
Change in female prestige
14. What has been the girls' experience with the stipend programme so far?
15. What is the stance of the community towards female education and respect after introduction of stipend programme? Did it have a favorable affect or was there resistance towards it?
16. Which section of the community welcomed this programme and which section repelled it and why?
17. Has the stipend programme motivated some parents to start sending their daughters to school? Why or why not
18. Has this programme caused any effect on early marriages (under 18 years) in your community? Reduced or the same?
19. Have you noticed any married girl now joining school due to this program? How many?
20. Do you think stipend programme will help in empowering girls in terms of:
 - a. Individual value at home
 - b. Participation in decision making at home
 - c. Her decision regarding her own health & hygiene
 - d. Her health related issues
 - e. Her relationships with her friends

Socio Economic impact of Stipend

21. Do you think that since more girls are now going to school, would the community be more open to girls and women going out of homes in pursuit of economic activity?
22. How often do family members ask you before using your stipend money?
23. How do parents of girls who are not attending school view this facility?
24. Is financial help extended by any other government or non –government body? Give details in terms of names and the stipend amount.

Reservations

25. What has been the girl experience with the stipend programme so far why is this so?
26. Do you think this programme should continue in your school? Provide reasons?
27. Do you know for how long the stipend program will continue? If this programme phases out, what will happen with the recipient students at your school?

K II with Government Officials/Social Activists and CBO members

Date of interview	
District	
Moderator Name	
Note taker Name	

Respondent File

Name	
Gender	
Age	
Designation	
How long have you been working here?	

Impact of Stipend on female's accessibility and decision making

1. Are you aware of the Stipend programme being run by Government of Punjab? If yes, can you please share the details of this program? (if the respondent is not aware then briefly explain the program to the respondent)
2. How do you find this programme is beneficial for girls and their families?
3. How do you think this stipend programme brought about any changes in the perceptions about girls education at community level? Why or why not?
4. Why do you the stipend programme motivated parents to start sending their girls to school

Change in female prestige

5. What has been the girls' experience with the stipend programme so far? Why is it so?
6. Do you think stipend programme will help in empowering girls in terms of:
 - o Individual value at home
 - o Participation in decision making at home
 - o Her decision regarding her own health & hygiene
 - o Her health related issues
 - o Her relationships with her friends

Socio Economic impact of Stipend

7. Do you think that since more girls are now going to school, would the community be more open to girls and women going out of homes in pursuit of economic activity?
8. How often do family members ask girls before using their stipend money?
9. Please share with us is there any difference between a boy and girl in terms of sharing economic burdens of household
10. Is there any other body working towards female education in your area? Give details
11. Is financial help extended by any other government or non –government body?
12. What is your opinion on involvement of parents and communities for the empowerment of girls?
13. What do you think the stipend amount is mainly utilized for?

Reservations

14. What future do you foresee for the students if the stipend is discontinued?
15. Are you of the opinion that the stipend should continue? For how long?
16. Will the parents be able to shoulder the entire responsibility of sending the girls to school

Annexure 2

Case Studies

Name: Arooj Fatima

Age: 13 years

Father's Name: Sabir Hussain

Siblings: 3 Brothers & 1 Sister

Address: Bhatta Pur Post Office Khas, Khangarh, District Muzafargarh

Case History:

Arooj Fatima's father is a labourer who earns Rs 300 on a daily basis. Her mother is a housemaid (working at various homes) and earns Rs 1500 monthly. Arooj Fatima completed primary education from PEF School, after which her parents could no longer support the expenditure for her education due to poverty.

After completing primary education Arooj Fatima began working as a housemaid with her mother. She started working in different houses during the day and did housework back home in the evening. Her tasks also included taking care of her younger siblings.

One day Arooj Fatima's parents met a social activist. The activist informed her parents that the Government of Punjab is providing girls with free education and aRs 200 per month stipend. Arooj's parents told the social activist that they too wanted Arooj to study further, however, they live in extreme poverty, in a single-room house, as a joint family; making it difficult to financially support their daughter's education.

After some convincing, Arooj Fatima's parents agreed to send their daughter to school and got her admitted to Government Elementary Girls School, Bhatta Pur, Khangarh. Now, Arooj Fatima studies at school and completes household chores during the morning and evening, as well as looking after her siblings.

Due to the stipend, Arooj is now able to continue her studies and is hopeful for a brighter future. She hopes to become a teacher someday. She believes that this would help her become a helping hand for her parents and allow her to pull her family out of poverty.

Arooj's parents want the government to raise the stipend to Rs 1000 per quarter, as it would help poor people like them to be able to ensure that their children can continue to acquire education.

Name: Daman Zehra

Father's Name: Farid

Age: 15 years

Class: 7th

Siblings: 1 Brother & 2 Sisters

Address: Basti Babran, Post Office, Bhatta Pur, District, Muzafargarh

Case History:

Daman Zehra's father suffers from asthma. He is unemployed, whereas her mother works as a janitress in a school. Daman Zehra's family is very poor. Her father had some property which was usurped by his elder brother. This is why her family now lives in her paternal grandfather's home.

Daman Zehra is the eldest among her siblings. After completing her primary education, she could no longer study. Instead, she started working as a janitress with her mother at a local school and as a housemaid at different homes. For 2 years she worked as a janitress.

At a time when she should have studied and enjoyed her childhood, she had to bear the burden of hard labour so she could financially support her family. Back in the day, Daman had always been the best student in the class, with the highest grades.

One day Daman's mother learned that the government was offering a stipend for children going to school. She decided to send Daman to school again, considering her own life had been filled with poverty because she was uneducated. Hence, after a 2 year hiatus, Daman was able to return to school. She was admitted at the Government Girls Elementary School, Bhatta Pur.

Daman is currently in class 7. She goes to school in the morning and takes care of household work in the evening. Daman hopes that if her financial problems are resolved by the grace of God, she would continue studying. She wants to become a doctor someday so she can serve her country.

Name: Rubab Zehra

Father's Name: Riaz Hussain

Age: 13 years

Class: 7th

Siblings: 2 Brothers & 3 Sisters

Address: BastiKulan, Khangarh, District, Muzzafargarh

Case History:

Shamim Mai, the wife of Riaz Hussain is a very poor woman. Her husband has a spinal ailment, which has rendered him paralyzed. Shamim works as a housemaid in different homes to make ends meet. It is a hard life, where she finds it difficult to meet monthly expenditures. Her daughter Rubab Zehra studies in Government Elementary Girls School, Khangarh, and gets a stipend for studying. Rubab's elder sister too wanted to study, however, poverty forced her to begin working at an early age. She currently works with her mother as a housemaid. The monthly family earnings amount to not more than Rs. 4000-5000, which makes it difficult to make ends meet.

After completing primary education, Rubab was unable to continue her studies for a while due to poverty. She began working with her elder sister after learning embroidery, to earn some money. She earned Rs 100-150 monthly doing embroidery. The opportunity cost was naturally her education, which she could not pursue in order to earn a meagre amount (less than \$2 a month).

During a community meeting a school teacher informed people that the Government of Punjab is offering aRs 200 monthly stipend for school going girls. The teacher talked to Rubab's mother, father and elder sister to convince them to send her to school. She argued that sending Rubab to school would not only allow her to study but also provide the family with the Rs 200 monthly stipend. Eventually, Rubab's family agreed to send her to school.

Rubab now goes to school during the day and does embroidery during the evening to earn some money to provide some financial cushion for her family. She is a committed girl but her circumstances are tough. She hopes to pursue higher education to become a teacher someday, so she can pull her family out of poverty.

Name: SaniaHaider

Father's Name: Ghulam Haider

Age: 12 Years

Class: 6

Siblings: 3 Brothers 1 Sister

Address: Chah Raitwala, Talri, Muzzafargarh

Case History:

Sania's father works as a farmhand on a piece of land owned by a landlord. Sania's parents are uneducated and the family live a life of poverty. Girls' education is not considered desirable in the area; hence, 40% of girls are unable to study beyond primary school. Many underage girls are married off at a very young age and are tasked with household responsibilities at their new home, being pushed into what can be deemed as child labour.

One of Sania's brothers is a labourer, while the other two are very young. None of Sania's brothers goes to school. Sania is a bright student who usually has the second highest grades in class. The elementary school is 4 kilometres away from the village. Sania's parents were reluctant to send her to school alone. Furthermore, they believed that sending their daughter to school would have no positive effect on her life, since she is a daughter of poor folk, who will not be able to get a job and will only be required to do household work after marriage.

A teacher convinced Sania's parents to send her to school. She informed them about the Rs 200 per month stipend offered by the Government of Punjab to school going girls, along with other perks like free books and uniform. She suggested that Sania can travel to and from school with other girls from the area, resolving the

problem of insecurity which might occur from her traveling alone. She further explained that continuing her education will protect Sania from an early marriage and a life of child labour that she might have to face in her new home. Furthermore, she explained that Sania would live a happier life by continuing her education, allowing her to grow up to get a job as a teacher to help lift her family out of poverty.

Sania's family appreciated the Government of Punjab's initiative, and have appealed for the stipend money to be increased from Rs. 200 to Rs. 1500 per month to encourage poor families like them to send their daughters to school and get some financial cushion for educating their children.

Name: Sumera & Humera

Father's Name: Ghulam Fareed

Age: Sumera (13), Humera (14)

Class: 8

Siblings: 2

Address: 9, Bahawalpur City, District Bahawalpur

Case History:

Sumera and her sister, Humera, study in class 8. They have no brothers and their parents separated when Sumera was only 2 years and her sister was 2 months old. They both used to study in the village, where their mother used to bear the expenses doing menial jobs. Eventually, one of the relatives brought them to the city, gave them a place to stay, and got them admitted to Government Girls Model School 9/Bc, Bahawalpur.

The school was far away from their place of residence and there was a need for transportation. At the school they met two very gracious teachers, namely Mam Misbah and Samina Mubashar, who helped them resolve some of their financial problems. Mam Samina began paying for their rickshaw fare, and bought them uniform and books. However, despite their help their mother was finding it difficult to bear their school expenses.

The school gave them some stipend money which helped ease their financial problems. They now use the stipend money to buy books and meet other school expenses. They study hard at home and consult teachers whenever they need help. They request the Government to continue the stipend money for Matric so that they could complete Matriculation. Sumera wants to become a doctor someday, whereas her sister wants to become a teacher so that she can help needy students like them. They believe this would make their mother very proud.

Name: Aqsa Babar

Father's Name: Muhammad Babar

Age: 14

Class: 8

Siblings: Family of 3 Sisters, 2 Brothers

Address: Government Girls Elementary School, 9/B, Bahawalpur

Case History:

Aqsa Babar studies in class 8 and has a family of five siblings. All three of the sisters are very fond of studying. However, their father is a heart patient, who has suffered from 2 heart attacks. Before his condition got worse, he used to work in a private company. Due to father's heart condition, he cannot work. Their expenses are borne by their mother who does menial jobs to pay for household expenses. Due to their bad financial condition their mother decided to pull them out of school, and asked them to rather engage in domestic household labour.

The government offered a stipend to school going girls which helped Aqsa continue studies, since the government stipend allows her to pay for her notebooks and other school expenditures. Other than the stipend money she also takes some money from home, however, the financial burden on her mother has now reduced, which is the reason she has allowed her to continue studying.

Now she feels more excited about her studies. She always gets the highest grades in class, and never misses a day at school. If she got a stipend in Matric she would love to complete her Matric degree. She wants to progress in her studies to make her parents proud.

Name: Mahwish Mukhtar
Father's Name: Mukhtar
Age: 12 years
Class: 8
Siblings: Family of 3 Sisters
Address: Karimabad, District Bahawalpur

Case History:

Mahwish Mukhtar was born in Kareemabad town. They are 3 sisters, their father died a while back and their mother does menial jobs to pay for household expenditures. She studies in class 8 and is very fond of studying. The stipend offered by the government has made it possible for her to continue studying. Furthermore, her teacher and principal also pay for some of her expenses, which has reduced her education-related financial constraints.

Mahwish wants to become a doctor when she grows up. She hopes the government continues the stipend money so that she may be able to complete her education.

Name: Saima Manzoor
Father's Name: Manzoor
Age: 17 years
Class: 6
Siblings: Family of 5 siblings, 4 sisters and 1 brother
Address: Ridaan, District Bahawalpur

Case History:

Saima Manzoor was born in a small town of Ridaan. They are five siblings. The father died 5 years back, putting the entire financial burden on the mother. The mother makes a living by cutting grass at farms and doing embroidery.

They are four sisters. All the sisters go to school and study in class 6. After Saima passed class 5, her mother pulled her out of school due to financial constraints. However, 4 years later she learned that the government was offering a stipend for school going girls. After 4 years, she was again able to resume her studies in 2016. She uses the stipend money to pay for her school expenses. Her teacher and principal also help her in managing her educational expenses. She wishes the government would continue the stipend money so that she can grow up to become a teacher.

Name: Irum Abbas Al Razzaq
Father's Name: Abbas Al Razzaq
Age: 11 years
Class: 7
Siblings: Family of 4 siblings
Address: Ghanni, District Bahawalpur

Case History:

Irum Abbas Al Razzaq was born in a small town of Ghanni. They are 4 siblings. Her father suffers from a congenital ailment which resulted in paralysis since his birth. He is unable to walk, however, he has a tea stall that he operates from home. The tea stall does not bring in enough to cover the family expenses. She studies in class 7, and her family was finding it increasingly hard to bear her educational expenses.

The stipend money offered by the government to school going girls helped her continue her education. Now, she is able to easily bear her educational expenses. She wants to become a teacher when she grows up.

She would also like to appeal to the government to continue the stipend money till the end of her education.



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