

## Widening Girls School Participation At Secondary Level In Pakistan: An Evaluative Study on The Strategies and Initiatives

<sup>1</sup>Prof. Dr. Wasim Qazi <sup>2</sup>Prof. Dr. Khalid Jamil Rawat <sup>3</sup>Halah C. Simon <sup>4</sup>Abdul Qadeer Soomro

<sup>1</sup>Faculty of Education and Learning Sciences, Iqra University, Karachi, Pakistan.

<sup>2</sup>Faculty of Education and Learning Sciences, Iqra University, Karachi, Pakistan.

<sup>3</sup>Faculty of Education and Learning Sciences, Iqra University, Karachi, Pakistan.

<sup>4</sup>Faculty of Education and Learning Sciences, Iqra University, Karachi, Pakistan.

---

**Abstract:** Predominantly an agrarian society with low rates of return, the incidence of poverty has directly impacted the social indicators including the education sector as evidenced by low participation, enrolment and literacy rates. In addition, the inherent gender-cultural bias has drifted towards gender selective enrolments with parents allowing only the male-children to benefit from education whilst female-children are denied such access. An analysis of this trend in Pakistan compelled the policy makers to reprioritize and modify the country's education policy by introducing gender focused proposals at provincial level. In 2004, Sindh Education Reform Programme (SERP) piloted a female stipend distribution scheme (FSS) in Sindh, Pakistan. The primary focus of the female stipend incentive was to address the fundamental issues of gender equity through increased enrolments and retention of girl students in secondary schools. This paper is based on the findings obtained from the impact study conducted in 2008-2009 in collaboration with UNICEF and the Reform Support Unit (RSU) to evaluate the FSS outcomes five years after its implementation. This study sought to examine the stipend distribution process, verify the receipt of cash and explore the change in perception among ultimate beneficiaries of the quality of this new system. This research is significant for other incentive programmes that the Government of Pakistan (GOP) may plan to execute in future as it reprofiles the issues faced by the country in executing its agenda. This will allow the policymakers to gradually realize Education for All (UNESCO 2000) goals of: eliminating gender disparities in primary and secondary education by 2005; achieving gender equality in education by 2015 whilst ensuring girls' full and equal access to and achievement in basic education of good quality (AusAid 2007, p.7)

**Key words:** Education for All (EFA), Female Stipend Distribution Scheme (FSS), Participation Rate, Gender Equity, Reform Support Unit (RSU), Sindh Education Reform Programme.

---

### **Background:**

Basic education must be made not only accessible and compulsory but more importantly a constitutional entitlement"

Poverty, gender roles, cultural traditions and armed conflict are all constraints on the education of girls. Research into the constraints to girls' schooling explains the persistence of gender gaps. Girls in poor households are particularly likely to miss out on schooling because of the perceived and actual costs to households of girls' schooling. Improving gender equality in education often requires a reduction in costs to families, however, in some cultures, parents do not consider investing in daughter's education cost-effective, rather, they are expected to stay at home and contribute to domestic income. These costs are both opportunity costs and direct costs that include expenditures on books, stationery, uniforms and transport (Oxaal 1997).

In developing countries, the disproportionately high cost of education force unprivileged households to devote greater than 50% of their non food expenditure to schooling. Moreover, the opportunity costs of girls' schooling are high for poor households and often exceed the opportunity costs of boys' schooling through lost chore time and foregone earnings. Time-use studies (e.g. in Burkina Faso and Nepal) demonstrate that, although, boys may also be required to contribute their labour although with different tasks, girls' labour substitutes for mothers' in various domestic duties and the loss of girls' labour during school hours has an adverse impact on women's ability to raise household income either through food production or wage labour. This also results in reduced achievement, enrolment and high dropout rates for those girl students attending school. The costs of education to households, therefore, have a direct bearing on the prospects of continuing education. In the event of an unanticipated shift in income or other unforeseen circumstances like illness usually causes the daughters to drop out of school (ibid. 12, 13).

Having said thus, in parts of the Asia Pacific region, in later years of their education, substantially more boys than girls drop out of school. This may indicate their efforts to contribute for the household through work or simply their perception that education has negligible value in securing gainful employment. Likewise,

---

**Corresponding Author:** Prof. Dr. Wasim Qazi, Faculty of Education and Learning Sciences, Iqra University, Karachi, Pakistan.

E-mail: qazi.w@iuk.edu.pk.; Tel: +92-21-34800671-4; Fax: +92-34987806

the incidence of boys leaving school to participate in gangs or serious military conflict is higher for boys in contrast to girls.

**Relevant Literature:**

The latest statistics depict a dismal picture of Pakistan’s social indicators where the World Bank estimated GNI of 81,470.48 PKR for the total population of 166,111,487. The report further indicates the ‘Head Count Ratio (HCR) regarding poverty increased from 33.8 per cent in fiscal year 2008 (FY08) to 36.1 per cent in FY09, suggesting that 62 million population of the country might have fallen below poverty line in FY09’ with a further rise expected in the next FY.

According to UNESCO, Pakistan has the ‘third largest out-of-school population contributing to an overwhelming seven per cent of global absentees’ (as cited in Oxfam GB Discussion Report, 2009, p.2) where the population not benefiting from education originates from:

The most vulnerable and economically marginalized segments of society, including women...Pakistan still enrolls 83 girls for every 103 boys in primary schools. The primary completion rate for girls is only 58 per cent as opposed to 70 per cent for boys. Of the 6.8 million currently estimated to be out of school in Pakistan, at least 4.2 million are girls...In Sindh, Jacobabad District, only seven per cent of girls complete primary school compared to 40 per cent for boys. Over 10 districts have fewer than fifth of girls completing primary school. (Shaukat, 2009).

These ‘problems are more acute among socio-economically disadvantaged groups- rural populations, ethnic minorities, slum dwellers and the poor’ (Tietjen, 2003). The World Bank (2009) statistics (refer to table 1, appendix 1) confirm around 4,201,000 females out of school as opposed to 3,059,509 males in 2009. Whereas, the youth literacy rates for girls aged 15 to 24 is only 53.7 per cent as compared to 78.5 per cent for boys. Despite the high youth literacy rates for men, the same does not reflect in the overall adult literacy rate, which is in 53.7 per cent of the total adult population.

**Table 1:** Education Statistics of Pakistan as of 2005-2008.

| Year | Gross intake rate in Grade 1 (%) |      | # Children out of School (Primary) |           | Progression to Secondary Level (%) |      | Youth Literacy Rate of ages 15-24 (%) |      | Adult Literacy Rate (%) | Primary Enrollment (%) |
|------|----------------------------------|------|------------------------------------|-----------|------------------------------------|------|---------------------------------------|------|-------------------------|------------------------|
|      | M                                | F    | M                                  | F         | M                                  | F    | M                                     | F    | M&F                     | Gross                  |
| 2005 | 120.1                            | 96.9 | 2,853,589                          | 4,485,233 | 69.3                               | 75.2 | 76.7                                  | 53.1 | 49.9                    | 83.0                   |
| 2006 | 113.9                            | 91.5 | 3,291,385                          | 4,678,048 | 75.4                               | 75.8 | 79.1                                  | 58.4 | 54.2                    | 79.5                   |
| 2007 | 112.4                            | 96.3 | 2,989,823                          | 4,183,500 | --                                 | --   | --                                    | --   | --                      | 84.8                   |
| 2008 | 113.5                            | 97.8 | 3,059,509                          | 4,201,000 | 73.4                               | 71.4 | 78.5                                  | 58.8 | 53.7                    | 84.8                   |
| 2009 | --                               | --   | --                                 | --        | --                                 | --   | --                                    | --   | --                      | --                     |

Total population 2008:166,111,487                      GNI/Capita: 2008: \$950; 2007: \$860, 2006: \$790; 2005: \$730

Source: Adapted from UNESCO Institute for Statistics (The World Bank).

**Gender Equality Educational Interventions In Africa:**

Through major partnerships with the World Bank, USAID and UNICEF, low-income nations have successfully devised strategies to bridge the gender participation and enrolment divide. A variety of ministry and school based initiatives are being employed in combination with multiple delivery mechanisms like: media, clubs, group learning, peer competition. School participation has been addressed through multiple strategies by Mozambique, Namibia, Senegal, South Africa, Togo, Tanzania, Uganda, Zambia and Zimbabwe. The South African programmes include:

- a. The United Nations Girls’ Education Initiative (UNGEI)
- b. Complementary Basic Education in Tanzania (COBET)
- c. Programme for the Advancement of Girls’ Education (PAGE)
- d. Girls’ Education Movement (GEM) (Uganda and South Africa)

The predominantly academic incentives schemes like above have resulted in reducing gender parity where around eight nations have successfully achieved the secondary school enrolment: Cape Verde, Mauritius, Tunisia, Libya, Swaziland, Sao-Tome and Principe, Lesotho, Namibia.

Since the 1970s, Comoros, Djibouti, Ethiopia, Gambia, Ghana, Gabon and Malawi have also made substantial progression toward reaching the female enrolment target. Here, the participation of female females enrolled in secondary school in comparison to males is twice the original figures between 1970 and 2008. However, this development is not reflected in the actual number of females and males enrolled in secondary education in many countries with only 33per cent of secondary school enrolment of females which is only 8 per cent in Niger and only 20 per cent or less in Burkina Faso, Mozambique, Burundi and Rwanda (AfDB Database).

|   |
|---|
| <p><b>UNGEI</b><br/>                 Region: UNGEI operates primarily in the Eastern and Southern Africa region and is responsible for the ‘development and dissemination of technical inputs, coupled with capacity building activities and continuous dialogue with government counterparts’.</p> <p>Contribution: Contributed through formal establishment of gender specific education policies via gender audits in the Comoros, Ethiopia, Kenya, Malawi, Rwanda, Uganda, Tanzania and Zimbabwe. Burundi and Madagascar. It also developed a concept paper on post-primary transition and supported the for a readmission policy for stigmatized pregnant teenage dropouts. (Source: <i>The Impact of Conflict on Women and Girls in West and Central Africa and the UNICEF Responses, 2005, page 27</i>).</p> |
| <p><b>COBET</b><br/>                 Tanzania: The COBET was a UNICEF Tanzania supported programme instituted by the Ministry of Education and Culture (MOEC). Its prime objective was to offer basic education to girl dropouts. The COBET learners were a bi-segmented group of 8–13-year-olds and 14–18-year-olds.</p> <p>Contribution: It provided a compressed, fast-track competency-based curriculum to be completed within three years as opposed to seven years in the formal system. The corporal punishment in this programme was prohibited and uniforms were not compulsory, thereby, resulting in zero direct cost to the stakeholders (Source: <i>Report of the UN Girls’ Education Initiatives, Policy Consultation, Nairobi, Kenya, 2004.</i>)</p>   |
| <p><b>PAGE</b><br/>                 Zambia: PAGE was a poly-donor and multi-component programme that dealt with education policy on issues pertinent to public awareness, affirmative action, classroom methodology and school facilities amongst others.</p> <p>Contribution: This examined the obstacles impacting girls’ education and it was operating in 1000 schools in over nine provinces within eight years of its incipience. This initiative resulted in a massive transformation in community support for girls’ education as evidenced by an increase in the girls’ retention and readmission of teenage mothers. (Source: <i>Report of the UN Girls’ Education Initiatives, Policy Consultation, Nairobi, Kenya, 2004.</i>)</p>   |
| <p><b>GEM</b><br/>                 Mainly Uganda and South Africa: This initiative was started by the President of Uganda in 2001. It promotes with ‘community mobilisation and advocacy for girls’ enrolment and retention in education in Africa.</p> <p>Contribution: This movement operates in Africa and provides girls the leadership training and recruits boys to support them. It also provides a learner friendly environment resulting in return of over fifty students to school.</p>   |

**Gender Specific Educational Interventions In Asia:**

As in the case Africa (discussed above), recent studies have indicated that it has now become a standard, especially in the developing countries implement incentive programmes to eliminate poverty and augment the Human Development Index (HDI) of a country through generating, mobilizing and allocating public funds. The countries that have instituted such schemes include: Bangladesh, Tajikistan, Middle East, Indonesia and Pakistan, amongst others. This system of facilitating education is referred to as the ‘demand-side financing’ through which the public funds are directed to the stakeholders or to institutions.

Poverty ‘impedes the household’s ability to pay for both direct and indirect costs, it is essential to create the financial support for the concerned individuals. This monetary support thus offered is usually in response to ‘some expression of demand by users’ in terms of ‘income, education curriculum or attainment of special skills’ (Vawda, p.1, as cited in Patrinos and Ariasingam 1997). However, Chaudhury and Parajuli (2006) categorize these financial interventions dealing with both the demand side and supply side aspect of education - as Conditional Cash Transfer (CCT) Programmes.

A similar gender targeted cash disbursement scheme achieved tremendous success in the neighbouring Bangladesh with objectives comparable to Pakistan’s Sindh Education Reform Programme. Here is an overview of the Bangladesh Stipend Scheme:

|   |
|---|
| <p><b>Bangladesh Stipend Scheme</b></p> <p>Objective: In 1994, the government of Bangladesh initiated a stipend programme in 1994 to promote attendance and completion of secondary school by females in rural sector. The stipend is available to girls in grades 6 to 10 and is delivered through direct deposit into the bank account of the stipend recipient.</p> <p>Features: The stipend covers full tuition, examination costs, school fees, textbooks, school supplies, uniforms, transport and kerosene. This is a stark reflection of the increasing direct and indirect educational costs as well as the necessity of financial incentive in upper grades to lessen dropout rates (Source: <i>Demand-Side Financing Schemes Vawda, n.d. p.1</i>).</p> |
|---|

The success of the Bangladesh stipend venture was primarily a result of extensive yearly reviews by the government in addition to analysis of its socio-economic national policies. The policy makers had the exact number of recipients and the amount granted; for instance, Center for Policy Dialogue document outline the budget statistics for Second Primary Education Development Programme (PEDP-II 2008-2009) states that 5.5 million primary students are receiving stipends worth Tk. 1,800 crore (Rahman *et al.*, n.d.). The reviews also lead to termination of earlier projects substituted by ‘single cash-based stipend programme’ (Baulch, 2010). The

new features included changes in monthly stipend amount that was four times the original amount and the introduction of 'bank-mediated disbursement procedures' (Tietjen 2003, p.4).

According to the evaluation of this project in Bangladesh by the World Bank, the leading cause of its success was the simultaneous application of 'multiple interventions, multiple donors and strong government and stakeholder support' resulting in 45 per cent increase in the enrolment for girls (UNGEI, 2004).

#### ***Educational Interventions: The Case of Pakistan:***

While there is a decline in gender gaps in Commonwealth countries, gender disparities are still consistently high in parts of South Asia, specifically in India and Pakistan. There is undoubtedly, a direct relationship between gender disparity and low enrolments rates (Lewin, 2007).

Thus nearly 90% of countries with Secondary Gross Enrolment (GER) below 50% have more boys than girls enrolled; all countries with secondary GER's above 50% have at least 48% enrolment female. Gender parity is also strongly associated with overage enrolment- if girls schooling is delayed by late entry or repetition they are more likely to drop out than boys (ibid. p.2),

Poverty 'has been consistently identified as one of the most pervasive factors in non enrollment, low persistence and attainment and poor performance of children in primary schools' (Tietjen, 2003,) which can be assumed true for pupils in secondary schools as well. The SPDC's Annual Review Report for Pakistan (2004) also noted poverty to be a challenge in the development of human capital and one of the trickle-down effects of which is female illiteracy. In addition, the unique socio-cultural attitude of the people is the exacerbating factor contributing to the high female illiteracy rate in Pakistan. Chanana (1994) refers to such girls, fortunate enough to secure some form of education, as ideals of *enlightened motherhood* (as cited in Raynor and Wesson, 2006, p.1)

#### ***Background of FSS and Evaluation Objectives of The Study:***

The Government of Pakistan (GoP) has invested in a number of targeted schemes and funding mechanisms to support the education sector. These include: distribution of free textbooks, recruitment of regular and contract teachers, increasing entry qualifications of teachers, female stipend programme amongst others. However, unlike the more centralized Bangladeshi Education System, Pakistan's Education System, functions at provincial levels. Each of these provinces operates, implements and monitors reforms and policies independently.

In 2004, the Government of Sindh (GoS) under its Sindh Education Reforms Programme (SERP, initiated a CCT allowing gender-specific stipend worth 1,000 PKR annually to girls (FSS) from Class VI- X. It was GOS part of the effort to extend financial support to the deprived and regimented female stakeholders in middle and secondary schools in Sindh. Since, the '*decentralized system of service delivery*' at provincial level (Shaukat, 2009, p.2) has come under immense criticism in recent years. Four years after the inception of the FSS, it was considered necessary to assess the impact and quality of the services delivered via this scheme. It was purposed by the Reform Support Unit to conduct a Third Party Validation (TPV). Therefore, to check the element of *responsiveness* and feedback of FSS, an impact study was conducted under the patronage of the UNICEF and Reform Support Unit (RSU) in 2008.

The evaluation objectives of the impact study were to: verify the receipt of the stipend by the eligible beneficiaries on a sample basis; examine the effectiveness of the process adopted for distribution of stipends by ascertaining the elements of transparency, reliability and efficiency of the system; investigate the change in perception, if any, among ultimate beneficiaries about the quality of this new system to appraise its continuation/improvement. The perceptions of the stakeholders were studied through qualitative and quantitative analysis and the methodology was devised accordingly.

#### ***Scope and Methodology:***

This involved workshops organized to train a group of 59 surveyors who covered 23 districts of Sindh. The sample size for this study was 3.6 per cent of the entire population with the sample distributed evenly amongst districts across 158 schools. The data was generated systematically to ensure the accuracy and reliability of research by using various evaluations tools: (1) *Analysis of Policy Documents* was done to exact information about policy and strategy, details of girl students, correspondences with Additional District Officers (EDOs) and Post Offices (2) *Questionnaires and Focus group discussions* covered the qualitative part of the study and helped different stake holders and all those involved to express their opinions and claims regarding the scheme. (3) *In-depth Interviews with RSU and GPO* allowed for the assessment of the perspectives and procedures adopted by RSU and GPO for FSS.

***Analyses: Stipend Distribution Scheme:***

The stipend scheme targeted female enrolments in secondary classes by providing them cash incentives. There were a number of inconsistencies and misappropriation of funds reported in FSS process prompting a thorough investigation. Lewin (2007). observes that Commonwealth countries have achieved half of their Millennium Development Goals (MDG) but there are ‘some goals and targets unlikely to be achieved in some countries’ and ‘more and more countries are facing problems in financing and managing the expansion of secondary schooling in ways that are sustainable.’ Therefore, in order to establish the credibility and enhance the impact of the scheme the responses, perceptions and expectations of the stakeholders were collected to streamline problems faced vis-à-vis positive suggestions of the stakeholders. The analysis was expected to help the government to gain a perspective on the efficiency of FSS, to earmark ample funds for public education and reiterate its unequivocal pledge to bridge the gender and equity gaps.

***FSS Distribution Process:***

The district reports indicate that FSS distribution mechanism endured procedural snags, inaccurate records, inconclusive enrolments lists and outdated addresses of students. This resulted in failure to deliver sustained predictable budgetary support to the stakeholders. Although the GoS allocated a huge amount for the scheme without, however, establishing any specific criterion for the disbursement of funds.

The cash distribution scheme apparently involved identification of recipients, preparation of demand lists and disbursements of funds. In the absence of sector review reports and any applicable strategy emerging out of it, the GoS became concerned about the disquieting developments (as mentioned above) in the FSS: there were inconsistencies in the demand lists preparation, duplication of data and the misappropriation of funds during the disbursement of funds. The key stakeholders involved in the disbursement of cash were the headmasters (HMs), EDOs and the post officers (Refer to Table 2)

**Table 2:** Delivery and Receipt of Stipend.

|         |                      | Frequency | Percent |
|---------|----------------------|-----------|---------|
| Valid   | Postman              | 359       | 66.4    |
|         | Teacher/Head teacher | 119       | 22.0    |
|         | Self                 | 10        | 1.8     |
|         | Father               | 2         | .4      |
|         | Total                | 490       | 90.6    |
| Missing | NA                   | 51        | 9.4     |
| Total   |                      | 541       | 100.0   |

Source: Iqra University- Gulshan Campus (IUGC) Archives, 2009.

Now corruption and in the absence of money distribution plan, the HMs and EDOs became disinterested and the GoS transferred the responsibility to post officers to directly handover the money to parents.

***Effects of The Scheme and Misperceptions:***

The parents did not to allow the girls to attend school even after receiving stipend. The respondents also misconstrued the scheme as being financed out of Zakat fund and, therefore, the well-off parents decided not to utilize this opportunity. Most of the District Reports indicate that the students, parents, headmasters demanded an increase in the stipulated amount for stipend, in addition to the exemption from payment of board exam and enrolment fees. The stakeholders also suggested implementation of a similar incentive to enhance enrolment for boys.

***Individual Stakeholders’ Perceptions:***

***Parents:***

Most parents appreciated the government’s initiative to promote development of gender equality and continuity of female education (District Report UmerKot 2009, p.2). Almost 91 per cent of the parents surveyed said that the stipends were received at the end of the academic year or behind. A few parents highlighted various drawbacks in the payment procedure, emphasizing need for a fixed schedule of payment, maintaining up-to-date lists with correct addresses of the recipients.

***Students:***

The girl recipients of the stipend also regarded the incentive and requested the readjustment to the amount allocated for each stipend (District Report Matiari 2009, p.1). Around 91.1 per cent students, however, informed that the stipends were received at the end of the academic year indicating the general desire for a better delivery mechanism in order to guarantee the delivery of the stipend on time. Most students demanded that the fixed amount should be disbursed under the supervision of HMs or SMCs or transferred to the bank accounts of the student or her parent.

**Head Masters:**

HMs indicated that the provision of stipend has generated a renewed interest amongst students and as a result there had been a marked improvement in the attendance, enrollment and performance through an encouraging teaching-learning process (District Report Jamshoro 2009, p.3). Approximately 85.7 per cent Head Teachers conceded that the disbursement of stipends should be officially processed through the post office. They complained that the unscheduled and arbitrary visits of the postmen adversely impacted the academic routine of the school. Many Headmasters criticized the efficiency and quality of the postal after the due approval of the class list SMC approved lists to be directly credited into the students' bank account.

**Post Offices:**

Post offices are at the core of the stipend distribution and delivery process. Post office authorities considered the scheme as major initiative in the supporting education amongst girl students of their area (District Report Sanghar 2009, p.2). The post offices, however, experienced difficulties in the verification of the recipients' identity, stressing the provision of girl's photograph and father's national identity card number in the money order to eliminate any elements of potential fraud. They suggested that in order to facilitate the timely distribution of stipends through post offices, the RSU must be advised to send the relevant list of names during academic session and not in Ramadan/ summer vacations. The postmen also indicated the need for proper security measures to avoid an incidence of theft whilst distributing money orders in remote areas.

Most of the postal offices reported the unhelpful stance of the concerned HMs resulting in inadvertent delays in the delivery of stipend. The postal officers suggested that signboards with SEMIS codes must be affixed outside of each school and daily coordination meetings be scheduled with the stakeholders. However, an independent analysis of the survey reports exposes the unwillingness of the post offices regarding the whole scheme as they considered the distribution of money orders an additional responsibility.

**School Management Committees:**

SMCs appeared to be non-functional in most of the areas because the stipend was paid directly to the girls. However, most of them were dissatisfied by the postal system and demanded awarding of monitoring role for them in the distribution process to ensure check and balance

**Impact of FSS:**

There were generally positive responses regarding the FTD scheme; for instance, Ramazan Rid of Khairpur district reported that he was unemployed but this scheme enabled his children to continue their education, something that was otherwise impossible. Parents in Sanghar district appreciated the scheme and noted that, in addition to the stipend, their children were fortunate enough to receive the complete set of textbooks distributed completely free in time (i.e. in the month of August). Other districts, however, do not share the same perspective about the system of distribution as most of the complaints made by parents of these districts were directly related to the process of stipend distribution.

**Conclusion: Reprioritizing Education Expenditure ( 2001-2011):**

The GoP has in the past decade, therefore, made substantial efforts in the disbursement of funds to enhance the provincial educational profile of the country. According to the RSU policy, classification of stipend recipient has remained the same. The specified amount is reserved for girl students studying in classes VI to X in any government school in Sindh. This particular intervention is further segmented into flexible package: a) Standard Stipends Policy (SSP) and b) Differential Stipends Policy (DSP).

**Table 3:** Stipend Amount Allocation.

| Stipend Value (VI-X)            |                                   |                                |
|---------------------------------|-----------------------------------|--------------------------------|
| 2008-2009<br>(Throughout Sindh) | 2009-2010<br>(Except DSP talukas) | 2009-2010<br>(For DSP talukas) |
| Rs. 1,000 per annum             | Rs. 2,400 per annum               | Rs. 3,500 per annum            |

Reform Support Unit (RSU), under SSP distributed readjusted the funding based upon the transition rates of student from primary level V to secondary level VI. In 2008-2009 each female student was eligible for Rs.1,000 per student per annum studying in class VI to X. The academic session of 2009-10, the stipulated amount was raised to 2,400 per annum in Sindh (except DSP talukas). In DSP talukas, the recipients were eligible for Rs. 2,400 till 2008-09 and Rs. 3,600 from 2009-10 that recorded a low transition rate from class V to VI.

The prime objective of this scheme is to enhance the enrolment of girl students in secondary classes residing in the remote and unprivileged areas of Sindh. Under DSP, 30 low transition rate talukas have been selected by World Bank and proposed 15 more talukas from flood affected districts have been granted DSP status raising the number of DSP talukas to 45 for the academic year 2010-2011 (See Annexure 01 and 02 for more detailed analysis).

These variations in SSP and DSP amounts have resulted in an overall increase in girl enrolments rates from primary to secondary between 2005 - 2011. So far, the GoP has made an expenditure of around Rs. 1,083,948,000 as the total cost of stipends. However, the girls' participation rates have displayed minimal increase of only 01 per cent between 2005 – 2010 (See Table 4).

**Table 4:** Total Allocation = Rs. 1,000,000,000.

| Year                          | Girls Enrolment at Middle and Secondary Level  | Total Cost of Stipend Allocated per student | Total cost of Stipend Distributed                                | # of Girls Received the Stipend                    | Girls Participation Rate Middle & Secondary Level | Mechanism Adopted for Distribution  |
|-------------------------------|--|---|--|--|---|---|
| 2001-02<br>2003-04<br>2004-05 |  |   |  |  |   | The ELD, GoS initiated distribution of stipends since 2001-2002 under the Structural Adjustment Credit (SAAC) |
| 2005-06                       | Middle Secondary                               | Rs. 1000                                    | Rs. 280,045,000  | 280,045  | 16% Middle<br>16% Secondary                       | RSU has taken the responsibility from 2005 to up-to-date through money order                                  |
| 2006-07                       | 223,666 Middle<br>110,539<br>Secondary         | Rs. 1000                                    | Rs. 296,567,000  | 296,567  | 16% Middle<br>16% Secondary                       |   |
| 2007-08                       | 228,167 Middle<br>111,916<br>Secondary         | Rs. 1000                                    | Rs. 25,953,900 (VI TO IX)<br>Rs. 308651000 (VI TO X)<br>Expected | 259539 without X<br>308651 expected with Xth class | 16% Middle<br>17% Secondary                       |   |
| 2008-09                       | 232,499 Middle<br>119,754<br>Secondary         | SSP Rs. 1000<br>Rs. 2400                    | Rs. 363,626,800  | SSP=307282<br>DSP= 23347<br>Total= 3306529         | 17% Middle<br>17% Secondary                       |   |
| 2009-10                       | 260,523 Middle<br>128,372<br>Secondary         | SSP Rs. 2400<br>DSP Rs. 3600                | Rs. 951,240,000  | SSP=348569<br>DSP= 31854<br>Total= 380423          | 18% Middle<br>17% Secondary                       |   |
| 2010-11                       | 279,287 Middle<br>130,196<br>Secondary         | SSP Rs. 2400<br>DSP Rs. 3600                | Rs. 1,083,948,000  | SSP=84568<br>DSP= 324838<br>Total= 409376          |   |   |
| 2011-12                       | Enrolled estimated for entire province 400,000 |   |  |  |   |   |

**Recommendations By Stakeholders:**

**R1: Parents and Students:**

A regular schedule for the payment of stipend must be agreed upon so as to reduce the chances of delay or nonpayment of stipend.

System of distribution should be made transparent and means of delivery be modernized by providing well maintained records with correct names and addresses (school and residential both) provided to post offices for disbursement.

Distribution of stipend must be done class wise and in an organized manner so that studies are not disturbed.

Payment must be sent directly to students' bank accounts instead of involving other institutions.

Along with stipend students must also be given stationary, uniform, shoes and other learning aids.

A separate procedure should be determined to redress the complaints.

**R2: Headmasters:**

The post man should bring all the money orders, in a class wise order, on the same day to avoid disturbance of regular classes.

Head Masters must be involved in the preparation and verification of lists.

Delivery must be made through bank accounts so as to directly deliver the stipend to the student.

The amount of stipend must be increased.

**R3: Post Officers:**

The girl's photograph and father's national identity card number, school addresses and residential addresses must be included in the money order.

A column for date of receipt must also be included in the money order.

A date must be announced for the class wise distribution of stipend and must not be forwarded to the post offices in summer vacations or Ramadan time.

Proper security measures must be adopted by the concerned authorities whenever the postman is sent in remote areas with a large amount.

HMs must be consulted in the preparation of lists accurate details must be sent to the post offices.

Signboards and SEMIS codes should be affixed in front of each school.

Proper meetings with the RSU should be arranged on taluka and district level.

**R4: School Management Committees:**

School Management Committees must be given a monitoring role and the responsibility for ensuring check and balance.

Only SMC approved lists must be sent from the school.

SMCs must be consulted for the identification and verification of the girls.

**Suggested Reforms For Stipend Distribution Scheme:**

It has been observed that the scheme initiated by the RSU to distribute an annual stipend to all female students from Class VI to X is an incentive plus a relief for the poor, who in reality are the main focus of the scheme. Therefore, the scheme deserves appreciation and must be lauded for engendering a positive attitude regarding education. Following are few suggestions and recommendations to address the shortcomings and loopholes of the scheme:

During the study it was found that people lacked awareness about the scheme which created misperceptions, in the minds of beneficiaries, related to the scheme. Therefore, it is imperative to educate the public about the purpose as well as the process of stipend distribution through media campaigns.

Provision of inaccurate data to RSU, SEMIS, headmasters and the post offices is another area which calls for improvement. It can be resolved by developing software usable by all the four departments concerned. The headmasters be trained to record data in a professional manner.

The controversy over timing of stipend distribution can be resolved by adopting the recommendations to distribute stipend at the end of the academic year so that students could buy shoes, stationary, uniform, etc. for the new academic calendar.

To create seriousness and punctuality among students minimum attendance criterion be introduced, to ensure implementation of stipend distribution at the end of the year.

As per the analysis of the qualitative reports post offices come up as the most appropriate and impartial agents for the stipend distribution process in comparison to some degree of reliance showed towards Head Masters by a few stakeholders.

To generate interest and develop active involvement of the School management committees (SMCs) in the process they must be provided proper funds so that they feel responsible and task oriented. Since they comprise of local people who have direct stakes in the scheme therefore they will truly own the process.

Overall the institutions involved in the distribution process have been assigned with appropriate responsibilities however, the shortcomings expressed by the Post Office must be taken into due consideration (See chapter IV, p.90-92) so that the main administrative issues can be addressed. Also, the disturbance in classes caused by the arrival of the Postmen must be taken care of. The stipend distribution scheme reveals the main shortcomings of the concerned institutions which include inaccuracies in the information databases, lack of clarity between various institutions on their role and duties, absence of collaboration and meetings between the institutions and the need to strengthen the postal system and to implement the recommendations made by them. Finally, the need to create awareness in the masses through various media campaigns is essential if the purpose of the scheme has to be instilled amongst stakeholders and institutions.

**Appendices:**

**Annexure 01:**

**Table 4.1:** Stipend issued to GPO for the year 2009-10.

|                                   | Stipend issued to GPO | Unit Price | Total Amount    |
|-----------------------------------|-----------------------|------------|-----------------|
| DSP (Differential Stipend Policy) | 31854                 | Rs.3600    | Rs. 114,674,400 |
| SSP (Standard Stipend Policy)     | 348569                | Rs. 2400   | Rs.836,565,600  |
| Total                             | 380423                |            | Rs. 951,240,000 |

Balance against C.F 2009-2010 Rs. 48,760,000

Balance against C.F 2009-2010 Rs. 48,760,000

**Table 4.2:** Stipend Received Back to RSU for the year 2009-10.

|                                   | Stipend issued to GPO | Unit Price | Total Amount   |
|-----------------------------------|-----------------------|------------|----------------|
| DSP (Differential stipend Policy) | 408                   | Rs.3,600   | Rs. 1,468,800  |
| SSP (Standard Stipend Policy)     | 8020                  | Rs. 2,400  | Rs. 1,9248,000 |
| Total                             | 8428                  |            | Rs. 20,716,800 |

**Table 4.3:** Stipend Received Back to RSU from 2006-07 to 2008-09.

|                                   | Stipend issued to GPO | Unit Price | Total Amount  |
|-----------------------------------|-----------------------|------------|---------------|
| Stipend 2006-07                   |                       |            |               |
| SSP (Standard Stipend Policy)     | 9076                  | Rs. 1000   | Rs. 9,076,000 |
| Stipend 2007-08                   |                       |            |               |
| SSP (Standard Stipend Policy)     | 8833                  | Rs. 1000   | 8,833,000     |
| Stipend 2008-09                   |                       |            |               |
| SSP (Standard Stipend Policy)     | 6765                  | Rs. 1000   | Rs. 6,765,000 |
| DSP (Differential stipend Policy) |                       |            | Rs. 6,650,400 |
| Total :                           |                       | 25,324,400 |               |

Fund available at GPO on 21/11/2010.

**Table 5:** Year Wise Girls Enrollment Growth and Transition Rate.

| Year | VI    | VII   | VIII  | IX    | X     | Secondary |
|------|-------|-------|-------|-------|-------|-----------|
| 2004 | 69944 | 64284 | 60627 | 52350 | 46475 | 293680    |
| 2005 | 69632 | 61957 | 58326 | 52433 | 47522 | 289870    |
| 2006 | 77291 | 68508 | 65327 | 57232 | 50761 | 319119    |
| 2007 | 77712 | 70871 | 67511 | 58168 | 51374 | 325636    |
| 2008 | 76743 | 73911 | 68384 | 61593 | 55502 | 336133    |
| 2009 | 89994 | 76896 | 72450 | 64732 | 58863 | 362935    |

**Table 5.1:** Growth Rate.

| Year         | Gross Intake Rate | Gross Secondary Enrollment Rate |
|--------------|-------------------|---------------------------------|
| 2004 to 2005 | 9%                | -1%                             |
| 2005 to 2006 | -2%               | 10%                             |
| 2006 to 2007 | -1%               | 2%                              |
| 2007 to 2008 | -21%              | 3%                              |
| 2008 to 2009 | 2%                | 8%                              |

**Table 5.2:** Transition Rate.

| Year | VI    | Rate |
|------|-------|------|
| 2004 | 69944 | 63.7 |
| 2005 | 69632 | 60.5 |
| 2006 | 77291 | 64.8 |
| 2007 | 77712 | 65.9 |
| 2008 | 76743 | 58.3 |
| 2009 | 89994 | 65.9 |

Source:-SEMIS/RS

**Annexure 02:**

**Table 6:** Enrolment by Class and Gender in Sindh.

| Classes             |              | Boys Enrolment | Girls Enrolment | Total   |
|---------------------|--------------|----------------|-----------------|---------|
| Pre-Primary Classes | Not admitted | 114,006        | 84,272          | 198,278 |
|                     | Kachi        | 281,848        | 224,367         | 506,215 |
| Primary Classes     | I            | 486,584        | 335,332         | 821,916 |
|                     | II           | 356,108        | 232,589         | 588,697 |
|                     | III          | 307,140        | 205,551         | 512,691 |
|                     | IV           | 276,267        | 184,671         | 460,938 |
|                     | V            | 230,339        | 159,118         | 389,457 |
| Middle Classes      | VI           | 141,523        | 98,560          | 240,083 |
|                     | VII          | 123,617        | 83,723          | 207,340 |
|                     | VIII         | 111,485        | 78,240          | 189,725 |
| Secondary Classes   | IX           | 100,667        | 67,371          | 168,038 |
|                     | X            | 94,422         | 61,043          | 155,465 |

|                          |     |           |           |           |
|--------------------------|-----|-----------|-----------|-----------|
| Higher Secondary Classes | XI  | 17,695    | 9,490     | 27,185    |
|                          | XII | 14,921    | 8,260     | 23,181    |
| Grand Total              |     | 2,656,622 | 1,832,587 | 4,489,209 |

**Table 7:** Institutions Status by Level and Gender in Sindh.

| Level            | Status        | Boys Institute | Girls Institute | Mix Institute | Total  |
|------------------|---------------|----------------|-----------------|---------------|--------|
| Primary          | Functional    | 8,662          | 5,966           | 25,232        | 39,860 |
|                  | Temp. Closed  | 1,064          | 929             | 1,575         | 3,568  |
|                  | Perm. Closed  | 643            | 359             | 460           | 1,462  |
|                  | On-Paper      | 47             | 29              | 79            | 155    |
|                  | Level Total:- | 10,416         | 7,283           | 27,346        | 45,045 |
| Middle           | Functional    | 482            | 577             | 809           | 1,868  |
|                  | Temp. Closed  | 53             | 145             | 63            | 261    |
|                  | Perm. Closed  | 26             | 28              | 18            | 72     |
|                  | On-Paper      | 8              | 2               | 16            | 26     |
|                  | Level Total:- | 569            | 752             | 906           | 2,227  |
| Elementary       | Functional    | 108            | 128             | 189           | 425    |
|                  | Temp. Closed  | 2              | 5               | 3             | 10     |
|                  | Perm. Closed  | 0              | 3               | 1             | 4      |
|                  | On-Paper      | 0              | 1               | 1             | 2      |
|                  | Level Total:- | 110            | 137             | 194           | 441    |
| Secondary        | Functional    | 661            | 514             | 480           | 1,655  |
|                  | Temp. Closed  | 2              | 3               | 0             | 5      |
|                  | On-Paper      | 0              | 1               | 1             | 2      |
|                  | Level Total:- | 663            | 518             | 481           | 1,662  |
| Higher Secondary | Functional    | 73             | 71              | 87            | 231    |
|                  | Level Total:- | 73             | 71              | 87            | 231    |
| Total            | Functional    | 9,986          | 7,256           | 26,797        | 44,039 |
|                  | Closed        | 1,845          | 1,505           | 2,217         | 5,567  |
| G-Total:-        |               | 11,831         | 8,761           | 29,014        | 49,606 |

## REFERENCES

- ANCEFA Position Paper, 2004. The Challenge of Achieving EFA Goals in Africa. GCE World Assembly. Johannesburg, South Africa.
- Annual Report of Economy, 2009. The State Bank of Pakistan Publications, Karachi, Pakistan.
- Annual Review Report for Pakistan, 2004. Social Development in Pakistan: Combating Poverty: Is Growth Sufficient?, Social Policy and Development Centre, Karachi, Pakistan.
- AusAid Better Education, 2007. A Policy for Australian Development Assistance in Education. Pirion Pty Ltd. Sydney, Australia.
- Baulch, B., 2010. The Medium-Term Impact of the Primary Education Stipend in Rural Bangladesh, IFPRI Discussion Paper No. 976 (Washington DC: IFPRI).
- Chaudhury, N. and D. Parajuli, 2006. Conditional Cash Transfers and Female Schooling: The Impact of the Female School Stipend Programme on Public School Enrollments in Punjab, Pakistan. Impact Evaluation Series No. 9 (WPS4102).
- District Report Documents, 2007-2009. Textbook Distribution District Statistics, Reform Support Unit Programme. Iqra University (Gulshan Campus), Karachi, Pakistan.
- Ferreras-Carreras, E., A. Hamza and A. Nabalamba, 2011. Trends and Achievements in Girls' Education (1970-2010) and Best Practices for Promotion of Girls' Education in Africa. African Development Bank, Abidjan, Côte d'Ivoire.
- Gender-Responsiveness Budgeting in Education, 2005. Education and Gender Equality Series, Programme Insights, Beyond Access Project. Oxfam GB.
- Grown, C., G.R. Gupta and A. Kes, 2005. UN Millennium Project Task Force on Education and Gender Equality. London. Earthscan.
- Lewin, K.M., 2007. Commonwealth Peoples' Forum, EFA Goals and Expanded Secondary Schooling-Taking Stock and Seeking Solutions. Kampala, Uganda. University of Sussex.
- McLoughney, E., M. Fornara, S. Zavarko and K.L. Neal, 2007. Eliminating Gender Disparity in Primary Education: The Case of Turkey. United Nations Children's Fund (UNICEF), New York.
- Oxaal, Z., 1997. Education and Poverty: A Gender Analysis Bridge Development-Gender Report 53. Gender Equality Unit, Swedish International Development Cooperation Agency (SIDA). Institute of Development Studies, University of Sussex.
- Rahman, M., K.D. Moazzem and S.S. Hossein, (n.d.). Center for Policy Dialogue, Dhaka, Bangladesh.

Raynor, J. and K. Wesson, 2006. The Girl's Stipend Programme in Bangladesh. *Journal of Education for International Development* (2:2).

Secondary Education Management Information System (SEMIS), 2008-2009. Education Statistics. SEMIS Census Index, Academy of Educational Planning and Management, Ministry of Education, Government of Pakistan.

Shaukat, A., 2009. Delivering Girl's Education in Pakistan. Oxfam GB Discussion Document.

Sindh Textbook Board Documents, 2010. Procurements of Textbooks. Sindh Textbook Board Publishers, Jamshoro, Sindh, Pakistan.

Survey Data Documents, 2007-2009. Textbook Distribution in Sindh. Iqra University: Reform Support Unit Programme, Karachi, Pakistan.

Tembon, M. and L. Fort, 2008. Girls' Education in the 21st Century: Gender Equality, Empowerment and Economic Growth (eds), World Bank, Washington DC. United States of America.

Tietjen, K., 2003. The Bangladesh Primary Education Stipend Project: A Descriptive Analysis. Partnership for Sustainable Strategies on Girls' Education, World Bank.

UN Millennium Project, 2005. Taking Action: Achieving Gender Equality and Empowering Women. Task Force on Education and Gender Equality, P: 3.

United Nations Educational, Scientific and Cultural Organization (UNESCO) Institute for Statistics, The World Bank.

Vawda, A.Y., n.d. Demand-Side Financing Schemes: Mechanisms for Improving Equity. World Bank Resources.