

## **Impact of Conditional Cash Transfer (CCT) Incentive Program for Improving Girls Education in District Swat (Pakistan)**

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### **Abstract**

*The major objectives of the study were to find out the impact of conditional cash transfer incentive programme for the improvement of girls education in Swat district as well as to identifying causes of low enrolment and To what extent the incentive (stipend money) helpful in increase of female enrolment? Was there any change occurred with this CCT incentive programme. Mix method was used in this study the data were collected through questionnaire from the respondents (teachers and head teachers). They were also asked strong areas and weak areas regarding stipend money program through open ended questions. Research tool was validated through expert opinion. Two PhD teachers from faculty of education and three senior head teachers from district Swat validated the tool. They gave their opinion to rephrase and delete some items as they were not much relevant to the study. Pilot was run and Cronbach's alpha value was .8731 as a whole. It was acceptable for data collection. The data were gathered and the results were quantified by using percentage, mean and SD. Sample size was comprises on 60 high school teachers 20 high school heads. Finding of the study shows respondents (teachers and head teachers) suggested that there should be proper monitoring and evaluation process for the transparency. Thirty three percent (33%) teachers and sixty three percent (63%) head teachers recommended that stipend should be given to poor and position holder students, and stipend provision should be based on equity rather than equality. Overall such incentive programmes have a great impact on improvement of girls education and increases of girls enrolment at secondary level in the backward areas where girls education ratio is very low.*

**Keywords:** Conditional Cash Transfer Programme, Parents Teachers Council, Incentive Programme, Head Teachers, Girls Enrolment, Secondary Schools

### **Introduction**

Education is fundamental right of every child which shows gender equality in attaining education in Pakistan. Different governments have taken initiatives to improve education. Pakistan education statistics 2011-12-EMIS shows that 28% girls are enrolled in Pakistan at high-secondary schools which is low. Sineta (2012) mentioned that every developing country tries to achieve goal of universal education but still low socio-economic and marginalized students have no access to basic education like in the African country Malawi.. Kelly (2009) said that India current education policy had successfully raised overall enrollment but still girls were behind in education. Policy makers paid attention to improve girls' education. In Tamil Nadu a "special incentives scheme" for girls' education was started in 1994, to encourage the enrollment of female students. Zeeshan and Ahmad (2014) reported that in 2008 the Khyber Pakhtunkhwa province had the literacy rate for 57% for male and 20% for female respectively. The basic reasons for this low female literacy rate were low income and conservative society. In rural areas girls were anticipated to collaborate with their mothers in domestic work and some families followed the old custom of not sending their daughter. In Khyber Pakhtunkhwa Education Sector Reform Unit (ESRU) working to provide money to girls students in some districts to increase girls' enrolment. Many developing countries where there female enrolment was low and drop-out was not in control, they started incentive program for this purpose. Some countries provided food items or small amount to the female students on high attendance as incentive to promote girls' education. Pakistan was one of them which started to provide incentive for education

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in rural areas. In 2009-2014 the government of Khyber Pakhtunkhwa started provision of food items at primary level but after some years government stopped the incentive at primary level. In 2009, provision of stipend money was also started to female students at secondary level to increase in enrolment which suffered due to militancy. They only completed their basic education at primary level just because they were girls. In 2009, provision of stipend money was also started to female students at secondary level to increase in enrolment which suffered due to militancy. The girl students are still being provided the stipend money. (Mustafa, 2012).it is important to analyze the impact of such incentive programmes on girls education in such areas.

**Problem Statement**

This study was designed to analyze the importance of conditional cash transfer (cct) incentive programm started by the government of Khyber Pakhtunkhwa in 2008 in seven non developed districts, where there is low enrollment in girls’ education. Government took that initiative to provide girls education with stipend money from grade 6<sup>th</sup> to 10<sup>th</sup> in swat to support their further schooling, they felt and what they thought about government incentive regarding increase in girls’ enrolment. The table below shows the very low increase in female education. The rate at which the population was growing had not increased the enrolment of girls especially at secondary school level.

**Table 1**

*Details of girls’ enrolment in Swat district.*

S No.	Years	Girls’ Enrolment
1	2008-2009	15802
2	2009- 2010	15076
3	2010- 2011	19200
4	2011-2012	22048
5	2012-2013	23592
6	2013-2014	24504
7	2014-2015	24278
8	2015-2016	25423
9	2016-2017	27872

**Source:** <http://sed.edu.pk>

**Significance of the Study**

This research study may provide evidences of stipend program’s outcomes as to what extent the incentive for education was helpful for increase in enrolment and aware community of Swat district about importance of female education. The study analyzed that what people of Swat districts thought and how they felt about government incentive (stipend). Whole community might realize the importance of female education and they would also contribute to resist early marriages and protect their daughters from the conservative society especially in villages, where parents think their daughters and their education a burden.

**Objectives of the Study**

Objectives of the study were to:

1. Examine nature and importance of conditional cash transfer incentive programme.
2. Identify change in enrolment after starting the CCT program
3. Exploring community response towards incentive programmes started by the government for increasing girls education

**Research questions**

1. What measures the government can take for increasing girls education in schools.
2. How incentive programmes can help in improving girl education ratio in secondary schools
3. Whether the incentives are in monetary terms and that money can fulfill the school needs of the students?
4. If there is change in enrolment, weather it has come through stipend money or due to some other factors.

**Review of the Literature**

Incentive programme for improving girls education stipend is given in the form of monetary terms. The stipend money is provided from grade 6<sup>th</sup> to 10<sup>th</sup>. The purpose of this (CCT) Conditional Cash Transfer program is to increase girls’ enrollment and promote girls’ education in non-developed districts. In 2009 Educational Sector Plan Khyber Pakhtunkhwa (ESPKPK) started the program in

seven districts of Khyber Pakhtunkhwa. after starting the stipend money program in 2009. The research study focused on parents' perception regarding their girls' education and government incentive program and also explored the causes of low enrolment that compelled the parents to stop their girls' schooling.

**Table No 1**

*District wise ranking enrollment in Khyber Pakhtunkhwa*

National Rank	Provincial Rank	District	Education Score	Enrolment Score	Learning Score	Retention Score	Gender Parity Score
8	1	Malakand	<b>81.00</b>	80.89	58.64	87.00	97.48
16	2	Mardan	<b>79.34</b>	83.32	63.99	81.61	88.46
20	3	Haripur	<b>78.44</b>	80.93	59.18	79.00	94.64
28	4	Abbottabad	<b>76.19</b>	80.89	54.34	77.00	92.51
30	5	Nowshera	<b>74.80</b>	79.05	59.85	80.00	80.27
32	6	Swabi	<b>74.18</b>	79.93	50.90	83.00	82.88
47	7	Chitral	<b>71.10</b>	76.41	39.66	79.00	89.32
50	8	Charsadda	<b>70.17</b>	74.81	54.65	66.00	85.20
52	9	Karak	<b>69.81</b>	74.40	50.45	74.00	80.39
54	10	Kohat	<b>69.56</b>	73.63	49.84	73.90	80.89
60	11	Mansehra	<b>67.68</b>	74.20	67.15	50.00	79.36
62	12	Bannu	<b>66.08</b>	64.00	57.63	64.78	77.92
64	13	Lower Dir	<b>65.50</b>	71.80	29.00	74.00	87.20
75	14	Peshawar	<b>62.74</b>	76.90	37.61	63.00	73.45
80	15	Hangu	<b>59.55</b>	69.64	30.87	72.00	65.67
82	16	Lakki Marwat	<b>58.53</b>	62.99	31.75	73.00	66.39
83	17	Swat	<b>58.17</b>	77.13	32.98	49.00	73.56
87	18	Upper Dir	<b>57.05</b>	55.65	39.15	59.25	74.14
88	19	Buner	<b>57.00</b>	77.58	29.83	59.00	61.58
90	20	Dera Ismail Khan	<b>55.49</b>	51.95	37.37	54.00	78.63
103	21	Tor Ghar	<b>52.47</b>	46.26	45.19	45.00	73.44
111	22	Batagram	<b>50.28</b>	60.12	40.59	33.00	67.40
120	23	Shangla	<b>46.89</b>	44.16	27.40	47.00	69.01
132	24	Tank	<b>42.41</b>	47.55	30.42	34.00	57.68
140	25	Kohistan	<b>36.70</b>	37.10	46.63	17.50	45.58

*Pakistan District Education Rankings 2016*

**Incentive Program for Girls' Education**

The incentives programs are introduced globally to increase girls' education. Nations development depends on male and female education. Regarding the CCT program a study was conducted in Hidalgo County to compare the cost effectiveness of a stipend versus a non-stipend adult education program that prepared students to obtain the General Educational Development (GED) certificate. The programs selected were in operation in Hidalgo County, and concluded that there was a difference in the cost effectiveness in the stipend versus the non-stipend programs when compared to the number of completers of the GED tests. Consequently, it was concluded that a non-stipend program would be more beneficial when designed to measure cost effectiveness in terms of the number of students who obtain their GED certificate (Linn, 2020).

This study revealed the fact that a nationwide program for stipend in Bangladesh was launched by the government in 1994. This stipend money program was started for girls in secondary school for grades 6-10) in all 460 zilas (sub districts). The World Bank and Asian Development Bank cooperated for increase in girls' enrolment and worked for female Stipend Program to achieve their goals. Because there was a problem in enrolment.

This program was one of the fruitful programs for promotion of girls' education in Bangladesh. The change in behavior and norms were found sufficiently due to financial incentives in developing countries. The stipend program compelled the students for further schooling and it would assist them passing SSC exam.

In Bangladesh specific objectives of stipends to girls in secondary schools were: to increase girls' enrolment in secondary schools, retain them in secondary education, assist them in passing the SSC examination to enhance their employment opportunities as primary school teachers, extension workers, health and family planning workers and NGO workers and delay girls' marriages. Girls early marriages effected the study of female students in Bangladesh (Mahmud, 2003).

In Pakistan, Punjab government provided stipend money to poor households for their continuity in education. The stipend money program became a key policy in developing countries to reduce poverty and increase human capital investments. In India poor households were given, food items as incentive on condition to send their children to school. In Bangladesh they also started different conditional programs for the sake of education as FEP (Food for Education program). In Brazil conditional cash (Bolsa Escola in Brazil) is provided to the poor households for school attendance of their children and food items for sending their children to school. In Mexico health care (PROGRESA/Oportunidades in Mexico), health kits and taking the students to health clinics. The researcher mentioned many conditional programs in developing countries for the sake of education. Pakistan is one of them that also started conditional cash transfer program (CCT) to girls' students as they remain behind in education than boys.

Janvry and Sadoulet (2006) stated that Conditional cash transfer programs started to facilitate poor households for their education and health, it was investment for human capital of the government. The approach targeted the supply of social services for education and health, a condition of money on schooling, attendance and health practice requirements. It was a type of investment on human capital.

Conditional cash transfer program has a dual objective: direct poverty reduction through cash and long-term investment in human capital for the progress of the country. The first objective targeted the poor households. Secondary objective was selecting among poor households to minimize the efficiency leakages of those students who attended the school without any greed of money. The conditional cash transfer program for human capital; targeted to poor rural children. It consists of three main components to address education, health, and nutrition issues: this monetary transfer for each child under age 18 who (a) regularly attends primary and high schools and who regularly visits a health center, (b) basic healthcare for all family members, and (c) nutritional supplements for children and women in need. This cash transfer (Progresa) was introduced in 1997 and by 2000 for the purpose, reaching 2.6 million families.

### **Creative Strategies for Girls' Education**

Conditional Cash Transfer program is one of the creative strategies to incentivize school enrollment and provide financial assistance to low-income families, attempting to bridge worldwide issues of schooling and poverty reduction. The researcher investigates the impact of the program that informs the future implementation of this global strategy. The cash stipend program allows families to manage the economic burden of schooling and facilitates school enrollment. For low-income families in rural areas, this small amount of money provides substantial relief. Apart from this, the program mitigates other disadvantages due to parental and household characteristics, allows more students to participate and perform well in secondary education. The program also supports higher participation and improved performance in the schooling of girls who are also more likely to balance their education with domestic responsibilities. Conditional Cash Transfer (CCT) programs are an innovative approach to global poverty relief and promoting education. The impact of the stipend program as a global strategy which will implement in future.

### **Globally Introduced Incentive Programs**

The paper provides information about the cash transfer program that was started for girls' education in Malawi. In 2012, sixty-two class rooms were randomly selected as treatment group of class 9<sup>th</sup>, 10<sup>th</sup> and 11<sup>th</sup> of secondary schools of country sides in Malawi and sixty-two classrooms were selected as the control group at public high school, both groups were participated in conditional cash transfer program at rural areas where there was low enrollment. All girl students, in treatment group got for one-year tuition fee support, which was directly placed to the school account, and monthly stipend provided to female students as well. The effects of the cash transfer program on schooling results (dropout and absence), test scores, and non-academic abilities evaluated by experimental design of CCT. The impact of the program on dropout rates was significant and stronger among 9<sup>th</sup>, 10<sup>th</sup> and

11<sup>th</sup> grade students. There was the chance of remaining of the students in the treatment group. Dropouts and transfer of students both were controlled (Kim, 2016).

**Effect of Female Secondary School Stipend Program (FSSSP)**

The research study shows the effect of (FSSSP) Female Secondary School Stipend Program, as a factor of increasing school enrolment and for the completion of high and middle school it is working to some extent. Early marriages and early fertility consequences of girls in backward areas of stipend receiver district were controlled to some extent. The applicable control groups of the study comprised elder sisters or cousins of the relevant districts and female of similar age, of non-stipend districts were examined during this experiment. The paper examined three types’ difference-in-difference analyses to display the effects of the program after next ten years of implantation. Girls receiver of the stipend were more expected to remain in school if we look to the short enrollment history in (2003-2006) or medium (2003-2009) that period was less likely to complete middle or high school of girls. The findings of the research paper provides critical information and decisions for policy makers to measure the efficacy and usefulness of such developmental programs which are stated in most of the developing countries(Masood, 2015).

Baird, McIntosh and Ozler (2011) mentioned in their article that conditionality of cash transfer was a unique program in Malawi, which was started for adolescent girls. Because most of the girls at high school left their schooling. The program had two different features: unconditional transfers (UCT program) and conditional cash transfer for school attendance (CCT program). The (CCT) was totally based on school attendance and the (UCT) was for the decrease in the dropout in the school. The study is all about comparison within two group. The early marriages and the teenager’s pregnancy rates were significantly lesser because of (UCT) than the (CCT). But CCT also performed very well in attendance matter. Though there was a decrease in the d Cash transfer (CCT) program aimed to spend money among needy and poor students. In recent years the cash transfer for education attracted the children towards education. Such welfare programs had been established in the developed countries to achieve their goals for education but is relatively new in the less developing countries.

In the study the authors evaluated the effect of CCT (Conditional Cash Transfer) program or Families en Accio’n (FA) on children education (schooling) and active participation in school work. This conditional cash transfer had been introducing in backward areas of Colombia since 2002 for increase in enrollment and active participation of students. The effect of the conditional cash had matched with the results of such cash transfer programs as in Rawling 2005.ropout rate in the UCT in the control group the program is still in the comparison with CCT as well as academic enrichment opportunities, and ways for parents

**Research Design**

Mis method approach have been used in this research study . The convenient sampling technique was used to collect the data, in which twenty girls’ high schools were selected. Twenty (20) girls high schools were selected data was collected from 60 High school teachers and 20 head teachers .The questionnaire was administered to teachers and head teachers regarding stipend money incentive program because they were part of the system and had knowledge about the whole procedure. They prepared data for this stipend money program that’s why they knew the pros and cons of incentive (stipend money),

**Population and Sample Size**

The total population of the study was selected from District Swat. Five hundred and sixty (560) high school teachers and 40 heads were the population of the research study. The population comprised of forty (40) high schools. Sixty (60) teachers among five hundred and sixty (560) teachers (3 teachers in each school) of forty high schools and twenty (20) heads were selected. The researchers also gathered data from 2 (two) male head teachers from boy schools as there were female students. The complete plan and the distribution of sample are given in the following table 2

**Table 2**

*Detail of teachers and head teachers sampling to the study (served questionnaire)*

<i>Totalhead teachers</i>	<i>Selected teachers</i>	<i>head</i>	<i>Total teachers</i>	<i>Selected teachers</i>	<i>Total sample size</i>
40	20		560	60	80

Table 2 shows twenty (20) head teachers of selected schools and 60 teachers (record keeper)

**Validity and Reliability of Research Tool**

Research tool was validated through expert opinion. Two PhD teachers from faculty of education and three senior head teachers from district Swat validated the tool. They gave their opinion to rephrase and delete some items as they were not much relevant to the study.

**Pilot Testing**

Pilot was run and Cronbach`s alpha value was .8731 as a whole. It was acceptable for data collection of the study.

**Data Analysis**

**Analysis related to demographic information of respondents (teachers)**

The data were collected from the sixty (60) teachers of girl high schools in district Swat, three (3) teachers of each school from selected twenty (20) schools as they were record keeper of the stipend money incentive of their schools. The below three (3) tables show gender wise, designation wise and experience wise demographic information of the teachers.

**Table 5**

*Gender wise frequency*

Gender	N	%age
Male	0	0%
Female	60	100%
Total	60	100%

Table showing 100% Teachers who participated and responded the questionnaire, when data were collected.

**Table 3**

*Designation wise frequency of the respondents*

Designation	N	%age
Teachers	60	100%

Table 3 shows the designation wise frequency of the respondents. There were 60 teachers and all of them responded the questionnaire regarding stipend money program and shared their opinion.

**Table 4**

*Professional Experience wise frequency*

Experience	N	%age
1 – 5	8	13.3%
6 – 10	17	28.3%
11 – 15	11	18.3%
16 – 20	11	18.3%
More than 20	13	21.7

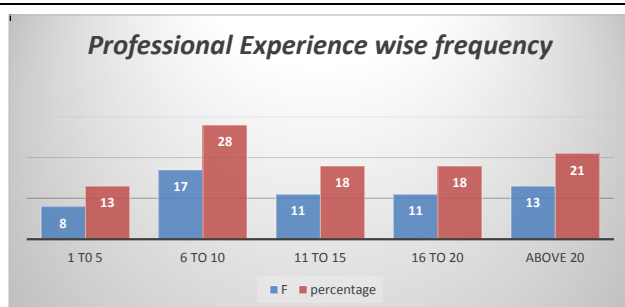


Table showing professional experience wise frequency of the respondents most of the respondents were well experienced and some of them were less experienced.

**Analysis of Teachers' Responses**

**Table 5**

*Opinion about absenteeism*

Sr. No	Statement	SA	A	U	DA	SDA	X	SD
1.	There was 50 percent absenteeism in the school before the stipend money program.	27 45%	19 31.7%	6 10%	8 13.3%	0 0%	4.08	1.046

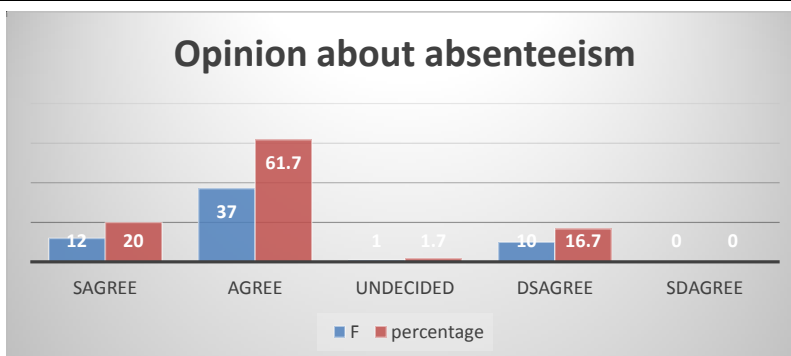
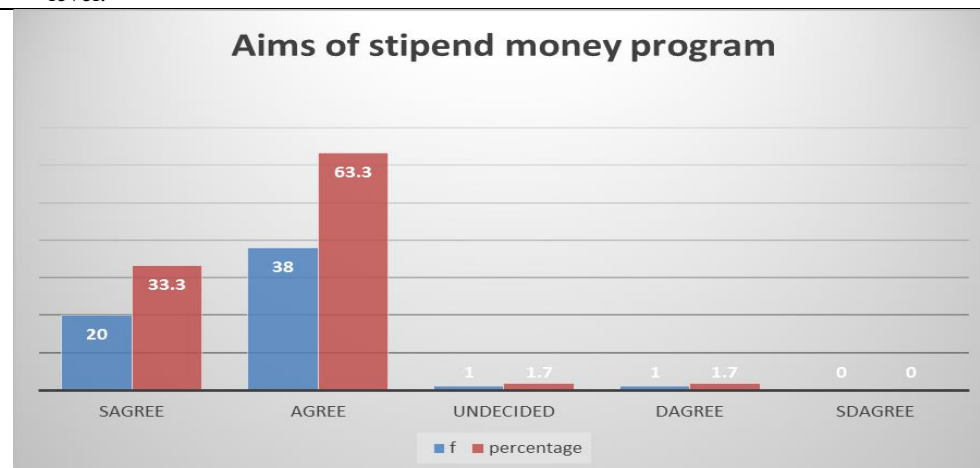


Table 5 indicates that nearly all the respondents were agreed with the statement that, there was absenteeism issue of female students in district Swat before starting the stipend program. Mean (M=4.08, 1.046) also shows the agreement with the given statement.

**Table 6**

*Aims of stipend money program*

Sr. No	Statement	SA	A	U	DA	SDA	X	SD
1.	Provision of stipend money aims to increase in girls' enrolment and decrease absenteeism at high school level.	20 33.3%	38 63.3%	1 1.7%	1 1.7%	0 0%	3.28	.5848

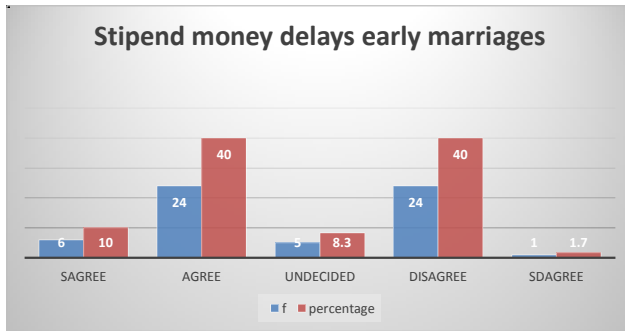


The above table shows that sixty three percent of the respondents were agreed and 33% were strongly agreed with the statement that aim of starting the stipend program was to increase girls' enrolment and decrease absenteeism. Mean (M=3.28, SD=.5848) also shows the agreement of

**Table 7**

*Early marriages*

Sr. No	Statement	SA	A	U	DA	SDA	X	SD
1.	Stipend money started to girl students at high school level to delay early marriages.	6 10.0%	24 40.0%	5 8.3%	24 40.0%	1 1.7%	3.16	1.122

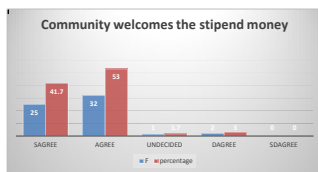


The above table shows that 50% respondents were agreed with the statement that stipend money program helped in delaying early marriages and 40% were disagreed with the statement that stipend money did not help in delaying early marriages of girls. Mean (M= 3.16,SD=1.122) also shows the agreement with the statement.

**Table 8**

*Community happiness*

Sr. No	Statement	SA	A	U	DA	SDA	X	SD
1.	Community welcomes the stipend money program.	25	32	1	2	0	4.33	.6806
		41.7%	53.3%	1.7%	3.3%	0%		



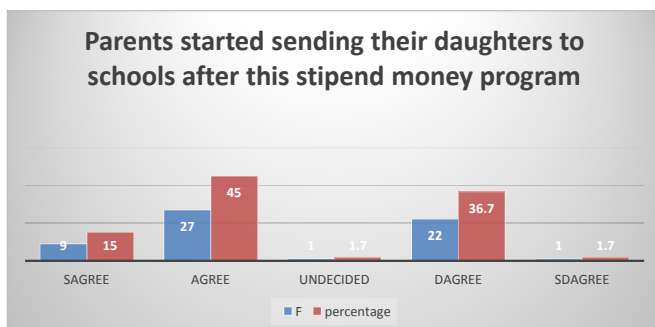
The above table shows that nearly all of the respondents (53+42=95%) were agreed with the above statement that the community welcomed the initiative of the government towards female education. It shows that community was aware of the importance of education. Mean (X=4.33, SD.6805) also shows the agreement of the respondents.

**Table 9**

*Regularity of students*

Sr. No	Statement	SA	A	U	DA	SDA	X	SD
1.	Parents start sending their daughters to school regularly after this stipend program.	9	27	1	22	1	3.35	1.176
		15.0%	45.0%	1.7%	36.7%	1.7%		



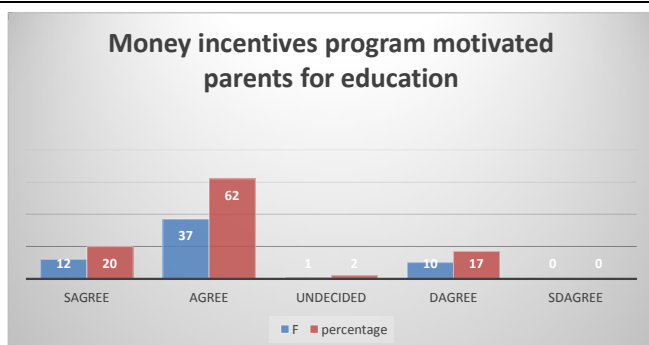


The above graph shows that 60% (45+15) teachers were agreed with the statement that parents happily send their daughters after primary level because of that stipend money program. Mean (M=3.35, SD 1.176) also shows the agreement of the respondents.

**Table 10**

*Motivation of parents for education*

S. No	Statement	SA	A	U	DA	SDA	X	SD
1.	Money incentive program motivated parents for girls' education.	12	37	1	10	0	3.85	.9356
		20.0%	61.7%	1.7%	16.7%	0%		

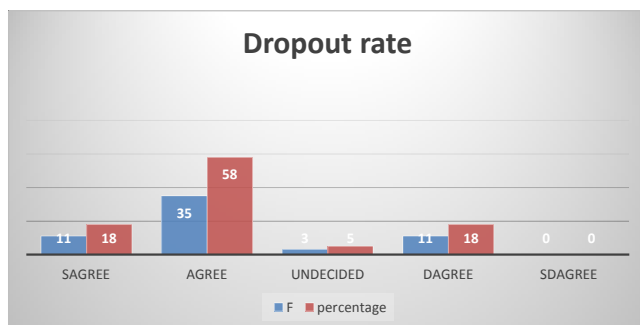


The above graph shows the percentage 82% (62+20) respondents were agreed that parents were happy with stipend money incentive, and motivated most of the parents for education. They came to know about the importance about female students. Mean (Mean=3.85, SD=.9356) also shows the agreement of the respondents with the above statement.

**Table 11**

*Controlled dropout*

Sr. No	Statement	SA	A	U	DA	SDA	X	SD
1	After starting stipend program, the dropout rate is controlled to some extent.	11	35	3	11	0	3.766	.9631
		18.3	58.3%	5.0%	18.3%	0%		

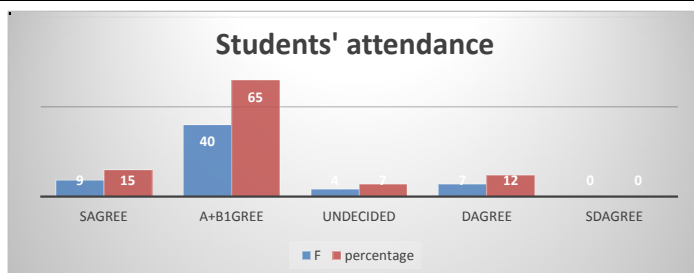


Above graph and table show that most of respondents (76.6%) were agreed that students' dropout ratio has been controlled due to stipend money program. It shows that there was an issue of dropout, but now it has controlled to some extent. Mean (M=3.766, SD=.9631) also shows the agreement of the respondents.

**Table 12**

*Students' attendance*

S. No	Statement	SA	A	U	DA	SDA	X	SD
1.	Stipend money improves student attendance.	9 15.0%	40 65.0%	4 6.7%	7 11.7%	0 0%	4.51	5.248

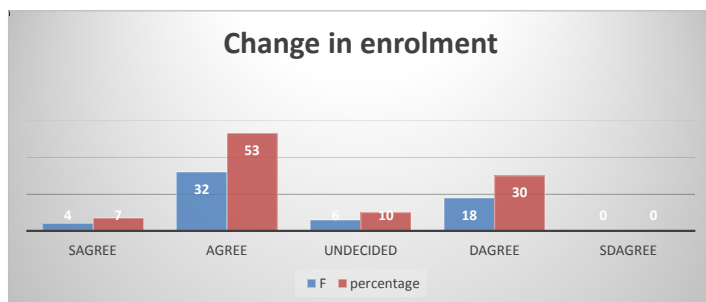


The above graph shows that respondents were almost of the same opinion that students' attendance has improved due to the stipend money program. Mean (M=4.51, SD=5.248) also shows the agreement of the respondents with given statement.

**Table 13**

*Chang in enrolment*

Sr. No	Statement	SA	A	U	DA	SDA	X	SD
1.	The change occurred in enrolment is due to stipend money incentive	4 6.7%	32 53.3%	6 10.0%	18 30.0%	0 0%	3.36	.9909

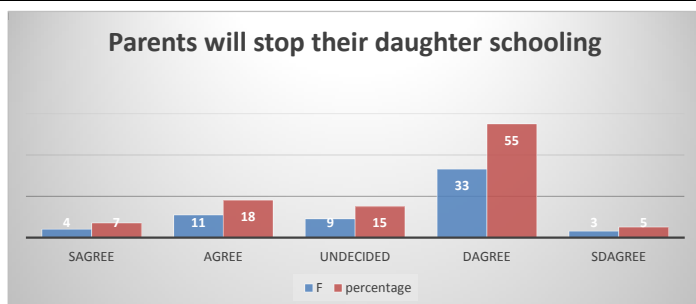


The above graph and table show that 60% (53+7) respondents were almost of the opinion that change in enrollment has occurred due to this money incentive program. Mean (M=3.36, SD=.9909) also shows that respondents agree with the given statement.

**Table 14**

*Parents will stop their daughter schooling*

Sr. No	Statement	SA	A	U	DA	SDA	X	SD
1.	Parents will stop their girls schooling if the government will stop the money.	4	11	9	33	3	2.66	1.052
		6.7%	18.3%	15.0%	55.0%	5.0%		



Graphical representation shows that just over half of the respondents (60%) were disagreed with the statement. They opined that parents will not withdraw their daughters even if government stops giving the incentive. Mean (M=2.66, SD=1.052) also shows that research respondents agree with the given statement.

**Findings**

Forty seven percent (47%) of the parents told that their daughters went to school regularly after starting the stipend money program.

1. Ninety five percent (95%) of the respondents said that Government of Khyber Pakhtunkhwa paid Rs. 2400 to girl students from 6<sup>th</sup> to 8<sup>th</sup> grades and Rs. 6000 per year to girls of grades 9<sup>th</sup> and 10<sup>th</sup>, as an incentive. It means incentive were in monetary terms.
2. It was found that 82% respondents (teachers) said that students were happy with the stipend money.
3. Seventy five percent (75%) respondents (parents of enrolled students) appreciated incentive program for female students for increase in girls' enrolment.

### **Conclusion**

It was concluded that respondents (teachers and head teachers) were agreed that the stipend money program was a good initiative towards female education. The findings showed that the enrolment had been increased and the attendance improved due to stipend money, but the mothers were of the opinion that their daughters went to school before starting the stipend money program and they also told that they would stop sending their girls to school if the government stopped the incentive program as they are not financially strong to bear the cost of school of their daughters ..

### **Discussion**

Study is regarding girls' education and government incentives. This program was started in 2009 and continued till that aimed to investigate how much the enrollment had been increased due to this stipend money program and what changes had occurred due to this stipend money. The government of Khyber Pakhtunkhwa province started a CCT (Conditional Cash Transfer) program to provide stipend money to girl students that aimed to increase girls' enrolment at secondary-school level. This shows the commitment of the provincial government to attaining Millennium Development Goals (MDGs). The target area of this stipend program comprised seven backward districts, including The target area of this stipend program comprised seven backward districts, including, Battagram, Bonaire, Hangu, Kohistan, Shangla, Tank, and Upper Dir. Around 0.28 million female students were registered under this program (Ahmad and Zeeshan, 2014). This report told that stipend program has a significant impact on female education because it eases household financial constraints to some extent. It has increased female enrolment in secondary schools, and around 93% of families have availed themselves of the stipend program, resulting in a 7% increase in female enrolments (Ahmad and Zeeshan, 2014).

Chaudhury and Parajuli (2010) strongly suggested that the stipend is aimed to achieve its objective of increasing female enrolment in public schools in Punjab. He did household survey and pointed out that the stipend programme is helping children from poorer households to attend schools. The stipend money program shows more equal distribution across rich-poor population. One of the most prominent examples of this CCTs is the Female Secondary School Stipend (FSSS) Programme in Bangladesh. On one hand it is a distinctive demand-side CCT which gives money to girls conditioned upon their enrolment in secondary school with other conditions such as maintaining regular attendance and passing grades, remaining unmarried till 18, these conditions for the stipend money shows that equal distribution of money to all the students could brought positive results.

### **Recommendations**

1. Stipend money programmes are such a great support for poor families so through these incentive programmes they can be able to send their daughters to schools and these kind of incentives not only help in rise of enrolment ratio in girls schools but also improve the educational standard and such sort of incentive programmes should include (shoes, uniform, and stationary). The government should increase the budget in the province that parents fulfill the charges incurred on getting education.
2. Awareness program regarding health care and demerits of early marriages should be focused by the government which would aware the parents about demerits of early marriages that how could it severely affect the education and health of their children.
3. It should be based on equity rather than equality. The findings of the research study also recommended that only poor or brilliant (position holders) students should be given the stipend money.

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