

School Stipend Allocation: Examining Practices and Their Consequences

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fulfillment of the requirements for the degree of
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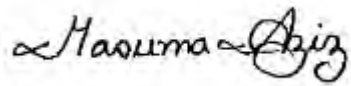
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Declaration

It is hereby declared that

1. The thesis submitted is my/our own original work while completing degree at Brac University.
2. The thesis does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The thesis does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I have acknowledged all main sources of help.

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Approval

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Ethics Statement

This study adhered to the ethical guidelines of BRAC University. Informed consent was obtained from all participants, ensuring their understanding of the research's purpose and their voluntary involvement with the right to withdraw at any time. Participant confidentiality and anonymity were strictly upheld, with all data being securely stored and accessible only to the research team. No funding was specifically received for this research.

Abstract

In Bangladesh, where over 165 million people contend with high population density and significant poverty rates, education serves as a critical vehicle for socio-economic mobility. This thesis examines the efficiency and impact of schools stipend programs on educational outcomes in Bangladesh, particularly focusing on the role in reducing dropout rates and mitigating economic disparities. Through qualitative research methods involving interviews, focus group discussions, and thematic analysis, the study explores the administrative practices and social economic challenges associated with Primary Education Stipend Program (PESP) and the Secondary Education Stipend Program is (SESP).

The research identifies common practices in stipend distribution and investigate how these practices, influence student retention and dropout rates. The findings well reveal that while stipend programs are instrumental in increasing school attendance, particularly among female students they are marred by operational inefficiencies and corruption, which hinder their potential impact. Additionally, the study highlights the long-term consequences of stipend programs, including the perpetuation of socio-economic inequalities, and inadequate support for the poorest families.

This study contributes to the understanding of how targeted financial support in the education sector can be optimised to achieve greater equity and effectiveness. The insights gained underscored the need for comprehensive reforms to enhance the administration of stipend programs, and extend the benefits more broadly across the socio-economic spectrum. Recommendations for policy adjustments, and further research are provided to support the development of more inclusive and effective educational support systems in Bangladesh.

Dedication

This thesis is dedicated to my mother and my husband, the only two family members who truly tries to understand me.

Acknowledgment

I extend my deepest gratitude to my thesis supervisor, Mamunur Rashid, for his invaluable support and guidance throughout this research journey. Despite his commitments to his own PhD work, he generously offered his time and wisdom, significantly shaping this thesis. His mentorship has been a beacon of knowledge and inspiration.

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Glossary

- Primary Education Stipend Program (PESP) - A government initiative aimed at reducing financial barriers to schooling for primary school students by providing financial assistance.
- Secondary Education Stipend Program (SESP) - A program designed to support low-income students in secondary education with financial stipends to help reduce dropout rates and encourage continued education.
- Bangladesh Bureau of Statistics (BBS) - The principal government agency responsible for collecting statistical data in Bangladesh, which includes demographic and economic data.
- School Management Committees (SMCs) - Groups tasked with overseeing and managing school operations and administration in Bangladesh to ensure proper educational standards and implementation of policies.
- Focus Group Discussions (FGDs) - A qualitative research method involving guided group discussions used to gather perceptions and ideas from participants about specific topics or issues.
- United Nations Children's Fund (UNICEF) - A United Nations agency responsible for providing humanitarian and developmental aid to children worldwide.
- World Bank (WB) - An international financial institution that provides loans and grants to the governments of poorer countries for the purpose of pursuing capital projects.
- Transparency International Bangladesh (TIB) - A non-governmental organization that operates in Bangladesh with the aim of developing a strong movement against corruption.

- Corruption Without Theft - A term used to describe scenarios where corruption occurs through the manipulation of rules and policies without direct theft of funds.
- Digitization - The process of converting information into a digital format, in this context, specifically referring to the administration of financial transactions and records for stipend disbursements.
- Rupali Bank - One of the major state-owned banks in Bangladesh, involved in the digital disbursement of educational stipends.
- SureCash - A digital financial services platform used in Bangladesh, particularly mentioned in the context of disbursing stipends through mobile banking.

Chapter 1

Introduction and Background

1.1 Introduction

Bangladesh, a country with over 165 million people (BBS, 2022), faces significant challenges due to its high population density, ranking 8th globally (Worldometer, 2020), and persistent poverty. Despite a decline in poverty rates, 12.9 percent of the population still lives below the lower poverty line, and 24.3 percent below the upper poverty line (BBS, 2016). To mitigate poverty and its transmission across generations, education has been identified as a key investment (Barrientos & Hulme, 2005). The government of Bangladesh has implemented various stipend programs, such as the Primary Education Stipend Project (PESP) and the Secondary Education Stipend Programme (SESP), to encourage school attendance and reduce dropout rates among students from low-income households (Yunus and Shanana, 2018).

This research paper aims to identify the common practices of disbursing the school stipend in Bangladesh, and understanding its connection to dropout rates and its' consequences. This study seeks to provide insights into how these financial incentives can be optimized to enhance educational attainment and economic stability. The findings will benefit policymakers by highlighting areas for improvement in stipend distribution, ultimately contributing to more equitable and effective educational support systems in Bangladesh.

1.2 Research Topic and Title

Topic: School Stipend Allocation in Bangladesh

Title: School Stipend Allocation: Examining Practices and Their Consequences

This thesis investigates the distribution practices of school stipends in Bangladesh, their impact on student dropout rates, and the broader consequences of these programs on the educational landscape and social fabric of the community.

1.3 Statement of the Problem

In 2002, the estimated value of missing stipends for good grain from the FFE Program in just eight upazilas was over 24 million taka (Tietjen, 2023). This report also revealed there were

1.09 million girls enrolled in FSSAP schools that year. Of these, 90.1 percent, or 983,000 girls, received the stipend leaving 107,000 girls who did not receive the stipend. As a result of this, critical outcomes of unequal stipend distribution on education have been observed in Bangladesh. One significant consequence is that a high proportion of benefits have historically gone to children from non-poor backgrounds, thereby excluding many eligible children from poorer areas (Ahmed & Sharmeen, 2004; Hossain, 2010)

The distribution process can be described as "corruption without theft" (Shleifer & Vishny, 1993), as students had to make payments to participate (Islam et al., 2011, p.2). A 2005 TIB survey revealed that 22% of female students eligible for the stipend had to pay a bribe to enroll, and 5% of primary students and 38% of secondary students reported deductions from their stipend during payment (Mulcahy, 2015, p.4). Despite government efforts to increase school attendance and reduce dropout rates, corruption and inefficiencies in fund allocation have been documented. The research aims to explore the consequences, including increased dropout rates, sustained poverty, and broader economic ramifications, advocating for more effective and transparent practices in stipend distribution. The exact fraction of the overall population affected in the year 2016-17 is unclear. However, the diagnostic investigation saw a big amount of unspent cash, indicating that a significant number of beneficiaries did not receive their disbursements (Hossain, 2020). This could be attributed to errors in a) the registration process, whether administrative or parental in nature; b) the disbursal process, which involves the Rupali Bank-held database and SureCash transfer system; or c) issues that arise at the point of collection, such as the phone number being inactive, the SMS being overlooked, or the SureCash agent asserting that there is no account or insufficient funds at the time of the claim (GoB 2017). This study will look at how school stipends are given out in Bangladesh and how they affect dropout rates and the economy in the long run

1.4 Research Questions

1. What is the common practice of distributing school stipend in Bangladesh?
2. How do school stipend allocations influence student dropout rates?
3. What are the consequence of school stipend allocations programs?

1.5 Purpose of the Study

The purpose of this study is to explore the common methods and underlying factors influencing school stipend distribution in Bangladesh. Additionally, the study aimed to understand how these stipends impact student dropout rates from the perspectives and experiences of students, educators, and policymakers.

1.6 Significance of the Study

This research is crucial in order to meet the urgent requirement for understanding the practices and effects of school stipend programs in Bangladesh. It is essential to examine the distribution techniques, influence on dropout rates, and larger ramifications of programs like the Primary Education Stipend Program (PESP) and Secondary Education Stipend Program (SESP), which played a critical role in improving educational access and reducing dropout rates.

The findings of this study will provide valuable insights for shaping future educational practices and program designs by uncovering the prevailing methods of allocating school stipends. These insights could be utilized by educational administrators to make well-informed decisions on the optimization of stipend distribution techniques. Moreover, understanding the impact of stipend allocations on student dropout rates will assist policymakers and educators in formulating efficient measures to effectively decrease dropout rates.

This study aims to look at the outcomes of school stipend allocation schemes in order to offer evidence-based suggestions for enhancing the implementation and administration of such programs. This research aimed to address the current gaps in information by providing comprehensive insights into the intricacies of implementing stipend programs and their effects on the educational experiences of students in Bangladesh. Although earlier studies had investigated the efficacy of these programs in other contexts, there was still a requirement for study that was relevant to the setting of Bangladesh in order to comprehend the intricacies of how these programs were implemented and the resulting consequences, given the country's distinctive socio-economic and educational environment.

The results of this study will ultimately contribute to the improvement of the educational situation by offering evidence-based suggestions to enhance the effectiveness and long-term viability of educational stipend programs. Through the optimization of stipend fund distribution and utilization, as well as the resolution of any identified difficulties or gaps, these

programs enhanced their ability to support educational access, retention, and attainment. This, in turn, ultimately contributed to broader socio-economic development objectives.

Chapter 2

Literature Review and Conceptual Framework

In this literature review, I am presenting information from different books, articles and documents that I reviewed to understand my research topic of School Stipend Allocation. I reviewed different programs, both government and non-government, that promote school stipend allocation in order to ensure attendance, nutrition and many more. I have organized my literature review under the following categories:

2.1 School Stipend Program across the world

The Progresa program in Mexico and Bolsa Escola in Brazil are two conditional cash transfer initiatives noted for their impact on education. Progresa saw significant increases in primary and secondary school enrollment, with improvements ranging from 0.74 to 1.45 percentage points for boys and girls, respectively, at the primary level, and 3.5 to 9.3 percentage points for secondary students. The female school stipend programme in Punjab, Pakistan, resulted in a statistically significant increase of six female students per school and a 9% rise in female enrolment between 2003 and 2005 (Choudhury and Parajuli, 2008).

Additionally, Rawlings (2005) found notable health improvements among children aged 0-2, reduced illness rates, and a 13.4% increase in household consumption.

However, the Brazilian Bolsa Escola program faced challenges. Kamel (2004) argued it failed to ensure stipend-receiving children actually attended school.

Janvry et al. (2006) discovered positive impacts on dropout rates but negative effects on student promotion rates, suggesting some attended school solely for financial gain. Schwartzman (2005) critiqued the program's assumption that financial incentives alone would improve attendance, highlighting the need for educational reform to make schooling more appealing to students.

2.2 Current Stipend Programs in Bangladesh

Bangladesh, home to over 165 million people, ranks 8th in global population density (BBS, 2022; Worldometer, 2020). Despite declining poverty rates, many still live below the poverty line (BBS, 2016). Education is vital for reducing poverty (Barrientos & Hulme, 2005). To

support this, the government offers stipends and scholarships. The Primary Education Stipend Project (PESP), started in 2003, aims to help millions of students, with eligibility based on socio-economic criteria (Baulch, 2011; PESP, 2018). Similarly, the Secondary Education Stipend Programme (SESP), launched in 1994, supports low-income students (UNICEF, 2020), with specific criteria like low household income and vulnerabilities (Khan, 2014). Both programs aim to enhance human capital but face issues with effective implementation and equitable distribution. Such programs are necessary because findings indicate that the stipend program has effectively altered enrollment behaviors, underscoring its necessity for enhancing female education in Bangladesh (FMRP, 2006; Ahmed & Sharmeen, 2004; Hossain, 2010)

2.3 Challenges faced during these programs

The Primary Education Stipend Program (PESP) in Bangladesh faces challenges such as mistargeting and insufficient support for the poorest families, with 26% of beneficiaries from higher-income groups and 7% of the extremely poor unable to send their children to school due to inadequate stipends (Ahmed & Sharmeen, 2004; Baulch, 2011; Hossain, 2010). The Secondary Education Sector Program (SESP) aims to improve education for female students but struggles with issues like inadequate infrastructure and socio-economic barriers (Ministry of Education, 2020; Salahuddin, Khatun & Bilkis, 2014). Despite their innovation, stipend programs are prone to corruption (Ahmed & del Ninno, 2002; Ahmed et al., 2004; Rahman, Choudhury & Ali, 2011). School Management Committees (SMCs) are mostly ineffective, often biased, and susceptible to external pressures, with weak systems for detecting irregularities (PSPMP, 2002; Education Watch, 2001; Transparency International Bangladesh, 2001; World Bank, 2002).

2.4 Long-Run Consequences of School Stipend Programs

Poverty often leads to illiteracy and unemployment, creating a vicious cycle (Singh, 2023). Education can break this cycle, leading to financial security and better opportunities. In Bangladesh, where education access is limited, the lack of stipends can have severe long-term consequences. The prevalence of early marriage is alarmingly high, with 68.4% of girls married by age 18 (Schuler et al., 2006). Economic pressures and social norms push parents to prioritize marriage over education to reduce dowry burdens (National Institute of Population Research and Training, 2013; Mahmud and Amin, 2006). Providing stipends helps keep girls in school longer, reducing early marriage rates and enhancing their future prospects. Furthermore,

economically disadvantaged parents are compelled to put their children into labor instead of providing them with education (Naeem, Shaukat, Ahmed, 2011)

2.5 Role of government to mitigate the problem

According to Business Inspection BD (2023), the government's Mujib Barsha initiatives aim to enhance education accessibility and quality in Bangladesh. By providing an extra 500 Tk for educational materials to over one crore primary school students and expanding the 'Mid Day Meal' program, attendance rates have surged. Beneficiaries are furnished with SIM cards and registered mobile money accounts through the SureCash service after digitalization, offered by the government-owned Rupali Bank. However, they do not receive actual phone units themselves. (Chiampo and Roest 2018). Notably, school attendance has reached 97.95 percent, and dropout rates have significantly decreased. With a zero dropout rate target by 2024, the government is ensuring inclusive education, especially for children with special needs.

2.6 Conceptual framework

Input: Primary Education Stipend Program (PESP) Secondary Education Stipend Program (SESP)
Process: - Allocation methods of stipends - Administrative efficiency and challenges
Output: - Student retention rates - Reduction in dropout rates
Outcome: Improved educational access Contribution to socioeconomic development

Figure 1: Conceptual Framework of the Research

Input: The conceptual framework began with the input, which included the Primary Education Stipend Program (PESP) and Secondary Education Stipend Program (SESP). These programs are designed to provide financial assistance to students, with the aim of reducing financial barriers to schooling in Bangladesh.

Process: The next component of the framework is the process, which involved the methods and administrative practices used to distribute the stipends. This includes the criteria for eligibility, the mechanisms for fund disbursement, and the overall management of these programs. The

efficiency, transparency, and challenges faced during these processes are critical to the effectiveness of the stipend programs.

Output: The output from the stipend programs is measured in terms of student retention and reduction in dropout rates. These metrics serve as immediate indicators of the effectiveness of the stipend programs, reflecting how well the financial support is helping to keep students in school.

Outcome: The final component of the framework is the outcome, which looks at the broader impacts of the stipend programs. This includes improved educational access for students who might otherwise drop out due to financial constraints. Over the long term, enhancing educational attainment contributes to broader socioeconomic development goals, such as reducing poverty and promoting economic stability.

This conceptual framework highlights the pathway through which school stipend programs influence educational and socioeconomic outcomes. By outlining the input, process, output, and outcome, the framework provides a structured way to assess the effectiveness of these interventions and their broader implications.

Chapter 3

Methodology

3.1 Research Approach

This study aimed to identify the common procedures used to distribute school stipends in Bangladesh, and to examine if these methods are connected to student dropout rates and long-term economic consequences. I have employed qualitative research analysis. Qualitative research involves the collection, scrutiny, and interpretation on non-numeric data, offering in-depth analysis and rational for diverse social phenomena (Rossman & Rallies, 2017).

3.2 Research Site

The study was conducted in two government schools in different areas of Dhaka, Bangladesh, namely Lalbagh and Mirpur. These areas were selected for exploring potential differences in the implementation and impacts of school stipend programs within the same administrative system. Although both schools were allocated equal amounts of stipends by the government on a per-year basis, their differing socio-economic contexts create a highly comparative analysis of how stipend disbursement practices and effects may vary across diverse urban settings.

The two sub-districts selected for this study are Lalbagh, representing the historically important and highly densely populated area, and Mirpur, representing the fast-developing region with a diverse demographic profile. The selection is done to bring out how the local factors in ostensibly similar institutional frameworks affect the implementation and outcomes of the education policy.

An NGO expert participated in interviews to gather more information about the broader context of educational support and the efficacy of policies in Bangladesh. The NGO itself was not one of the main research sites; however, the insights given by the NGO expert were very helpful in comprehending the deep-rooted systemic issues affecting the stipend programs beyond the immediate environments of Lalbagh and Mirpur.

3.3 Research Participants

The participants of this research included students, guardians, head teachers, and an expert. I intended to keep equal gender ratios in my qualitative research paper. Maintaining equal gender ratios in my qualitative research ensures diverse perspectives and enhances the credibility and inclusivity of my findings, providing a comprehensive understanding of the issues studied. This balance promotes fairness and allows for the exploration of gender-specific experiences and insights. However, it was not completely possible and discussed in detail in the limitations.

Table 1 Overview of the Participants and Sample Size

District	Site	Participants	Male	Female
Dhaka	Schools	Parents (FGD)	0	4
		Head Teacher (Interview)	1	1
		Students (Interview)	3	3
	Experts related to school stipend programs	Expert	1	0
Total			13	

3.4 Sampling Procedure

I have identified two government schools with a male and a female head teacher to maintain the gender ratio. The students are from class 4, 5 and 6, where one of each gender was chosen randomly for the interview. The guardians who were available to escort their children were asked to participate in the FGD.

3.5 Data Collection Methods

3.5.1 In-depth Interviews

In-depth interviews were conducted over a period of 4 days with a diverse group comprising 6 students, 2 head teachers, and 1 expert, maintaining an equal gender ratio. This method is valuable for gaining detailed insights into individual beliefs and habits, particularly useful for exploring new topics (Boyce, 2006). To ensure authenticity and feasibility in qualitative research, several strategies were utilized:

Authenticity: Achieved through triangulating data sources, involving participants in verifying data (member checking), building trust with prolonged engagement, and providing detailed descriptions.

Feasibility: Supported by purposive sampling, establishing connections with schools, arranging flexible interview times, conducting pilot tests, and using systematic data management methods.

3.5.2 Focus Group Discussions

One FGD was conducted among the guardians at one school, with a group consisting of 4 participants. Focus groups are instrumental in eliciting diverse perspectives and emotional dynamics within a group setting, which is critical for understanding community-level impacts (Gibbs, 1997).

3.6 Role of the Researcher

During my fellowship at Teach for Bangladesh (TFB), I was placed at a government primary school as a teacher. As a teacher my responsibilities were not limited to teaching. A government teacher needs to fulfil a lot of administrative targets including stipend distribution. I observed and faced many challenges while I was working on it and that's when I started looking more into this topic. I felt that it needs to be addressed otherwise, a lot of students coming from underserved backgrounds are facing challenges and it will never be mitigated if we do not talk about it enough. However, I distinguished my role as a researcher from the researcher perspective instead of teacher perspective to bring insights through this research.

3.7 Data Analysis

I have conducted thematic analysis for my research paper here. Thematic analysis involves organizing large amounts of data into categories based on commonalities or themes. This helps to understand the material and reveal its significance (Creswell, 2014). This comprehensive information enhanced comprehension of the causes behind specific events.

I have first identified the quotes and through hybrid approach, I jotted down some descriptive codes, later through categories, I completed the thematic analysis answering my research questions.

3.8 Ethical Issues and Concerns

Ethical standards in research additionally contribute to the establishment of public endorsement for research (Gajjar, 2013). In order to establish this, I took consent from my participants. In the case of my minor participants, the guardians were not available so on behalf of them the head teacher attested their consent letter. My biases included gender disparity for which I deliberately kept questions surrounding female education.

3.9 Credibility and Rigor

I have been working in the education sector as an NGO service holder, which has provided me with extensive experience in implementing and managing education-focused programs. My professional responsibilities have equipped me with practical skills in project planning, stakeholder engagement, and program evaluation, all of which are directly relevant to this study.

Additionally, I am currently pursuing my master's degree in education, which has enhanced my theoretical knowledge and research capabilities. This academic training has provided me with a deeper understanding of education systems, policies, and challenges, further strengthening my ability to conduct a rigorous and informed study.

Regarding the research process, I have carefully developed a research matrix, outlined a research proposal, and structured a clear methodology to ensure a systematic approach to this study. These steps were undertaken to maintain coherence between the study objectives and the research questions.

Finally, my personal and professional characteristics are integral to this study. My dedication to educational equity and my familiarity with the socio-cultural dynamics of the education sector provide valuable context for data collection, analysis, and interpretation. Moreover, my ability to establish rapport with participants ensures that data collection is conducted in a respectful and ethical manner, yielding meaningful insights.

3.10 Limitations of the study

All research studies encounter certain limitations, and this study is no exception. Acknowledging these limitations is crucial to maintaining transparency and understanding the scope of the findings. Below, I outline the key limitations that influenced this study:

Political Instability in Bangladesh: The study was conducted during a period of political instability in Bangladesh, specifically during the quota movement during July- August 2024. This situation caused disruptions in scheduling interviews and field visits, limiting the extent of data collection and analysis.

Change of Government: Initially, I planned to interview a representative from the Ministry of Education to gather insights on education policies and programs. However, due to a change in government, access to the ministry became difficult. With my supervisor's permission, I adjusted the study design and instead interviewed an expert who has experience with over 10 years of expertise in education. While this provided valuable insights, it may have limited the perspective of the research to non-governmental viewpoints.

Limited Interviews with Head Teachers: After conducting interviews with two head teachers, I realized that their responses were largely similar due to standardized procedures in their roles. Therefore, I decided not to conduct additional interviews with head teachers to optimize time and resources. While this decision was pragmatic, it may have restricted the diversity of perspectives in this area of the research.

Reluctance of Guardians to Participate in Focus Group Discussions (FGDs): One significant limitation was the reluctance of guardians to participate in FGDs. Although I successfully conducted an FGD in one school, guardians in another school declined to participate, which limited the comparative analysis between the two schools.

Consent from the minors: Most guardians do not tend to come to the school as they are working with blue collar jobs like day labourer, housekeeper etc. As a result, I couldn't get their

signature for giving consent on behalf of their minor children. Instead, The headteachers as an authority, on behalf of the student, gave their permission to conduct the in depth interviews.

Absence of Male Guardians: While some guardians in another school agreed to participate, there was a noticeable absence of male guardians. Male guardians are often unavailable due to their work commitments or reluctance to wait in school corridors. This absence restricted the diversity of perspectives in the FGD, as male guardians' voices and experiences were underrepresented.

3.11 Impact of Limitations on the Study:

The above limitations may have influenced the comprehensiveness and quality of the research findings. The restricted access to a Ministry of Education representative and the limited participation of guardians and male respondents reduced the scope for diverse perspectives. However, alternative approaches, such as interviewing an experienced NGO professional, partially mitigated these challenges. Furthermore, the study's insights remain valuable for understanding the dynamics of education-related issues within the constraints faced.

Chapter 4

Results

4.1 Introduction

In this chapter, the nuanced findings from qualitative data are unveiled, revealing the multifaceted impacts of school stipend programs in Bangladesh. Drawn from interviews, focus groups, and observations, the data is woven into a compelling narrative that deeply explores the institutional and social implications of these educational interventions.

4.2 Findings

4.2.1. Gender-based Barriers

The complex interplay of gender and culture profoundly influences educational trajectories. Gender stereotypes and early marriages sharply limit opportunities, particularly for girls. A head teacher illustrated the stark difference in gender expectations: while boys are pushed into the workforce for economic reasons—*“In some cases, boys drop out for economic reasons, such as joining the workforce to support their families”* (KII: Headteacher)—girls are often ensnared by societal expectations that prioritize marriage over education. The story of Tajima (Given name), a brilliant student whose educational aspirations were cut short by an arranged marriage, highlights the personal and societal costs of these norms—*“Her name is Tajima... because of her family she couldn’t continue her education. Instead they got her married”* (KII: Students). Each story paints a vivid picture of the distinct barriers boys and girls face, underscoring the need for culturally sensitive educational policies.

4.2.2. Economic Support for Retention

Stipends serve as a critical lifeline for families, enabling them to keep their children in school. The economic relief they provide is palpable, as described by a head teacher who sees these funds as pivotal for student retention—*“The biggest reason for retaining students, in my opinion, is economic support”* (KII: Headteacher). Students and families echo this sentiment, recognizing stipends as essential support that not only covers educational expenses but also alleviates broader family financial burdens—*“People who are financially disadvantaged... can use the stipend to support their children’s education as well as cover family expenses”* (KII:

Students). This theme explores how economic support from stipends directly impacts the educational engagement and life choices of students.

4.2.3. Disbursement Process

The logistical complexities of stipend disbursement pose significant challenges, often resulting in errors and inconsistencies that hinder the effectiveness of these programs. The procedural difficulties are articulated by a head teacher who notes the critical need for accurate registration—“...the stipend is credited directly to the mobile numbers of the students. If a student registered a wrong mobile number, then the stipend might not come to him/her” (KII: Interview #1, HT1: 02/10/2024). Students' testimonies reinforce the impact of these operational flaws, emphasizing the frustration and difficulties faced when stipends fail to reach them due to administrative errors—“If a student's registered mobile number is incorrect, the stipend might not reach them, leading to potential difficulties” (KII: Students). This narrative highlights the need for improved administrative processes and systems to ensure the successful delivery of stipends.

4.2.4. Expenditure Allocation

The allocation of stipend funds primarily towards educational expenses demonstrates the direct impact of financial aid on enhancing learning resources. Guardians articulate how these funds are crucial for meeting basic educational needs, thus relieving some of the financial pressure on families—“Most of the stipend goes to my child's school-related expenses, such as books, supplies, and transportation” (Personal Communication: FGD). This theme delves into the tangible benefits of stipends, showing how they enable students to access necessary educational materials and opportunities.

4.2.5. Positive Educational Impact

The stipend program's success in reducing dropout rates, especially among girls, and in fostering increased attendance is a testament to its effectiveness. The narrative shared by students underscores the transformative power of stipends, as they enable continuity in education for those who might otherwise be forced to drop out due to financial constraints or cultural pressures—“The stipend helps female students continue their education... which can lead to early marriages” (KII: Students). This theme celebrates the achievements of the stipend programs in keeping girls in school and providing them with opportunities for a better future.

4.2.6. Positive Social Impact

The broader social implications of stipend programs extend beyond the classroom, influencing societal norms and values. Experts and community members note how these programs have led to increased diversity and empowerment within educational settings, although not without placing additional demands on resources—*“These programs have also positively affected the educational environment by increasing attendance and diversity in classrooms, although this can strain resources”* (KII: Expert). This theme explores the ripple effects of educational stipends, highlighting their role in fostering social equity and change.

4.2.7. Payment Discrepancies and Challenges

Despite their benefits, stipend programs are not without their flaws, particularly when it comes to the accuracy and timeliness of payments. The frustrations of dealing with payment discrepancies are vividly described by educators who witness the direct consequences of administrative mishaps—*“There are times when the money doesn't reach the students or their parents... leading to further complications”* (KII: Interview #1, HT1: 02/10/2024). This theme uncovers the operational vulnerabilities of stipend programs, emphasizing the critical need for enhanced oversight and accountability.

4.2.8. Negative Educational Impact

While stipends are designed to support educational advancement, they sometimes inadvertently contribute to negative outcomes. Some students experience a reliance on financial aid that can stigmatize them among peers or create pressure to perform academically, leading to stress and anxiety. For instance, a student reflected on the psychological impact: *“Yes, one of my classmates, Auhona (Given name), didn't receive the stipend. As a result, she decided to transfer elsewhere, feeling outcast and unsupported”* (KII: Students). This quote underscores the delicate balance required in implementing financial aid programs that should empower rather than isolate students.

Additionally, the logistical issues in stipend delivery can disrupt the learning process. When stipends are delayed or misdirected, students may be unable to purchase necessary school materials, affecting their ability to participate fully in class. As a head teacher shared, *“Early marriages are facilitated due to inaccurate birth certificates, which can prevent girls from continuing their education, compounding the challenges they face”* (KII: Headteacher). This

indicates how administrative errors not only impact immediate financial aid but also contribute to broader systemic issues that hinder educational continuity.

4.2.9. Negative Social Impact

The stipend programs, while fostering some positive changes, also have unintended social consequences. The dependency on external financial support can undermine traditional community support structures, shifting the societal perception of education from a communal responsibility to a government-dependent one. According to expert's oversation, *“Despite advances in digital transactions, challenges such as bureaucratic delays, mismanagement, and fraud persist in the stipend distribution process, eroding trust in public systems and discouraging community involvement”* (KII: Expert).

Moreover, the focus on providing stipends can sometimes exacerbate inequalities within communities, where only selected students receive support, leaving others feeling marginalized. This dynamic can foster divisions and resentment, as noted by a focus group participant: *“We were supposed to get nine thousand takas... I provided all the required information, and eventually, I got it via mobile money transfer every six months, but sometimes it gets delayed. Those without stipends feel overlooked and less valued”* (Personal Communication: FGD).

4.3 Conclusion of Results

This chapter has meticulously narrated the complex landscape of school stipend programs in Bangladesh, weaving together the positive impacts with the challenges faced by beneficiaries. Each theme is thoroughly explored, incorporating direct quotations that enrich the narrative and provide a vivid account of the stipend programs' profound influence on educational and societal levels.

Chapter 5

Discussion and Conclusion

5.1 Discussion

This study reveals insightful findings on the performance and effects of school stipend programs in Bangladesh in reducing educational disparities and the gender gap in education.

Context and Observations:

The role of stipends in reducing dropout rates, particularly among girls, is profound, mirroring the successes and challenges of similar initiatives globally. For instance, the Progresa program in Mexico, as documented by Skoufias and Parker (2001), showed that stipends significantly boosted school attendance and reduced dropout rates. Similarly, the Bolsa Escola program in Brazil, despite facing implementation challenges, demonstrated that financial incentives could effectively promote educational engagement when paired with robust monitoring systems (Fiszbein and Schady, 2009). These comparisons not only validate the findings from Bangladesh but also underscore the universal appeal of well-structured stipend programs in diverse educational and economic landscapes.

Results Rationale:

This study's findings confirm that stipends are a powerful tool for improving educational outcomes, aligning with research from other regions. For example, Khandker et al. (2003) observed in Bangladesh that stipends led to improved school attendance and lower dropout rates among female students. However, as noted in similar studies, such as those by Unterhalter et al. (2007), these programs are not panaceas; they must be effectively managed and integrated into the broader educational framework to realize their full potential.

Unexpected Data:

The persistent gender gap in educational attainment, despite significant improvements, highlights ingrained societal biases that favor male education. This phenomenon is not unique to Bangladesh. Studies such as those by Moretti (2004) in the United States have shown that societal norms and expectations significantly influence educational outcomes for girls, suggesting a global pattern that requires culturally sensitive and gender-specific educational policies and interventions.

Hypotheses and Assumptions:

The hypothesis that stipends would reduce dropout rates was supported, particularly for younger girls. This outcome aligns with the opportunity cost theory suggested by Becker (1993), which posits that when the direct and indirect costs of education decrease (through stipends), the likelihood of continued schooling increases. However, the diminished impact on older girls underscores the need for targeted interventions that address broader societal pressures, such as early marriage and domestic responsibilities, which disproportionately affect this demographic.

Implications for Educational Policy:

The findings suggest that while stipends effectively address immediate financial barriers to education, a holistic approach is required for sustained impact. Policies should not only continue to provide financial support but also integrate measures that address infrastructural deficits, teacher training, and community outreach programs that educate parents and community leaders about the long-term benefits of girls' education. Lloyd and Young (2009) highlight the importance of such integrated approaches in their analysis of educational policies in sub-Saharan Africa, which could serve as a model for similar contexts.

Further Research:

The study indicates that further research is needed to explore the long-term effects of stipends on educational attainment and subsequent life outcomes, particularly for girls. Longitudinal studies, such as those proposed by Kabeer et al. (2011), could provide valuable insights into how early educational support influences employment opportunities, economic independence, and social status, particularly for women in conservative societies.

5.2 Conclusion

The exploration of school stipend programs in Bangladesh reveals significant advancements in reducing dropout rates and improving educational access, particularly for girls. However, the analysis also uncovers persistent challenges, such as the enduring gender gap and administrative inefficiencies that hamper the effectiveness of these programs. The study confirms that while stipends are crucial, they must be part of a broader, holistic approach that addresses underlying socio-economic and cultural barriers to education.

5.3 Recommendations

1. Enhance Administrative Efficiency:

Implement digital solutions to streamline the stipend distribution process, thereby reducing delays and errors. Integrating advanced data management systems can help ensure that stipends reach the intended recipients promptly and accurately (Chiampo & Roest, 2018).

2. Community Education and Engagement:

Develop and implement community awareness programs that address societal norms against female education. These programs should aim to change perceptions about gender roles and highlight the long-term benefits of educating girls, thus fostering a community-wide support system for female education (Lloyd & Young, 2009).

3. Policy Reforms:

Advocate for policy reforms that broaden the scope of stipend programs to cover additional educational expenses such as uniforms, transportation, and books. This would help alleviate the financial burden on families and support continuous student attendance (Khandker, Pitt, & Fuwa, 2003).

4. Targeted Support for Older Girls:

Introduce targeted interventions for older girls to address specific barriers they face, such as early marriage and domestic responsibilities. Programs might include flexible schooling options or scholarships for higher education that encourage them to continue their studies (Unterhalter et al., 2007).

5. Further Research:

Encourage longitudinal studies that track the long-term impacts of stipend recipients, focusing on employment outcomes, economic independence, and social mobility. Such research would provide deeper insights into the effectiveness of these programs and inform future educational and economic policies (Kabeer et al., 2011).

6. Integrated Educational Reforms:

Develop comprehensive educational reforms that not only focus on financial assistance but also improve the quality of education through teacher training, infrastructure development, and curriculum updates. This holistic approach would ensure that the benefits of stipend programs are sustained and amplified (Baulch, 2011).

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Appendix A. Consent Letter

Consent letter

Dear Participant,

I am Masuma Aziz, a Master's student at BRAC University, conducting research for my thesis titled "School Stipend Allocation: Practices, Dropout Rates, and its consequences". As part of this research, I am undertaking a qualitative data analysis to explore the common methods and underlying factors of school stipend distribution in Bangladesh, and to examine the impact of these stipends on student dropout rates and long-term economic outcomes.

What Your Participation Involves

- Participation in an interview or focus group discussion.
- The session will be audio-recorded for accurate data analysis.
- You may be asked to review and verify the summary of your input for accuracy.

Confidentiality

All information provided will be treated with strict confidentiality. Your identity will be kept anonymous, and any data collected will be used solely for academic purposes. Pseudonyms will be used in the final thesis and any publications resulting from this research.

Voluntary Participation

Your participation in this study is entirely voluntary. You may withdraw from the study at any time without any penalty or loss of benefits to which you are otherwise entitled.

Benefits and Risks

While there are no direct benefits to you for participating, your contributions will provide valuable insights into the effectiveness of educational stipend programs in Bangladesh. There are no known risks associated with your participation.

Thank you for considering this request. Your participation is greatly appreciated.

Sincerely,

Masuma Aziz

By signing below, you acknowledge that you understand the purpose of the study, the procedures involved, and your rights as the head teacher of the institution. You are voluntarily granting permission for the guardians of this underserved group of students to participate in the FGD.

Participant's Name: _____

Participant's Signature: _____

Date: _____

Appendix B. Interview Guide

Interview Guideline for Students

Introduction:

Hi, my name is Masuma, and I am conducting research on stipend allocation and distribution. I'd like to ask you a few questions about your experiences and opinions on this topic.

I want to assure you that your responses will be kept confidential. There are no right or wrong answers, so please feel free to share your honest thoughts.

The interview will take about 30-45 minutes. Do you agree to participate in this interview?

If you agree, please sign this consent form before we begin. Thank you for your time and cooperation.

Research Question 1: Common Practices of Distributing School Stipends in Bangladesh

- Do you know about distributing stipends at school?

If yes:

1. How is the stipend distributed at your school?
2. Did you receive it, and is it on a regular schedule?
3. In your opinion what do you think the pressing challenges can be in distributing these stipends?
4. Is the way we share things fair and good? ?

If no:

1. Are there any financial aids provided at your school? What kind of financial aids are there?

2. What would be a good method for distributing stipends if offered?
3. Have you heard of stipend distribution methods in other schools or regions? What are they?

Research Question 2: Influence of Stipend Allocations on Student Dropout Rates

1. What are the factors to stay in school or drop out?
2. Why do you think some students are not continuing school while others are?
3. Do you know anyone who had to drop out because of not receiving any stipend?
4. How do your parents or guardians view the stipend? Does it influence their expectations or decisions?
5. Is the stipend amount sufficient to cover school-related costs? Why or why not?

Research Question 3: Consequences of School Stipend Allocation Programs

1. How has the stipend program helped you? What are the specific ways it has made things better for you??
2. Can you describe any personal benefits or improvements a student can have because of the stipend?
3. If you could suggest changes to the stipend program, what would you recommend and why?

For male students (To explore the gender perspective)

- Have you seen the stipend program specifically influencing your female peer's education and attendance in your school? If so, could you please share stories?

For male students (To explore the gender perspective)

- Have you seen the stipend program specifically influencing your female peer's education and attendance in your school? If so, could you please share stories?

Closing:

- Thank the students for their time and valuable insights.
- Ask if they have any final thoughts or anything they would like to add.

Interview Guidelines for Teachers and Head Teacher

Introduction:

Hi, my name is Masuma, and I am conducting research on stipend allocation and distribution. I'd like to ask you a few questions about your experiences and opinions on this topic.

I want to assure you that your responses will be kept confidential. There are no right or wrong answers, so please feel free to share your honest thoughts.

The interview will take about 45- 60 minutes. Do you agree to participate in this interview?

If you agree, please sign this consent form before we begin. Thank you for your time and cooperation.

Research Question 1: Common Practices of Distributing School Stipends in Bangladesh

1. Can you describe how school stipends are given out to students at your school?
2. What are the specific criteria that determine which students receive stipends?

Who manages the stipend distribution, and how do you tell students and parents about it? Are there any problems with the process? **Research Question 2: Influence of Stipend Allocations on Student Dropout Rates**

1. In your experience, how do school stipend allocations affect students to keep in school?

2. Have you noticed any changes in retention and dropout rates since the introduction of the stipend program?
3. Why do you think some students are not continuing school while others are? What has been the school's retention strategy for the students?
4. What factors, in your opinion, contribute most to students dropping out?
5. What are some specific examples where stipends have either succeeded or failed to keep the students in school?
6. Are there any particular groups of students who are more benefited by the stipend allocations?
7. How do the stipends impact the students' attendance and academic performance?
8. Discuss any trends in dropout rates before and after the stipend program was implemented.
9. Are there any extra support systems for students who might be struggling, like a student with financial constraints, a student who often misses school, or a student facing problems at home, apart from the stipends? Can you share stories of students who were able to continue their education because of the stipends?

Research Question 3: Consequences of School Stipend Allocation Programs

1. What are the broader consequences of the school stipend allocation programs for your school and students?
2. What effects do you see on student motivation and engagement due to the stipend program?
3. Are there any unintended negative or positive consequences that you have observed?
4. How do parents and the community view the stipend program?
5. What improvements or changes would you suggest for the current stipend program?
6. Reflect on any academic improvements correlated with the stipend program.

7. How do stipends affect the financial situation and daily life of families who receive them? How has the stipend program specifically influenced female students' education and attendance in your school?

Conclusion

- Thank you for sharing your valuable insights and experiences. Is there anything else you would like to add that we haven't covered?
- Do you have any questions for me about this research?

Interview Guidelines for Government and NGO Experts Involved in the School Stipend Program

Introduction:

Hi, my name is Masuma, and I am conducting research on stipend allocation and distribution. I'd like to ask you a few questions about your experiences and opinions on this topic.

I want to assure you that your responses will be kept confidential. There are no right or wrong answers, so please feel free to share your honest thoughts.

The interview will take about 45-60 minutes. Do you agree to participate in this interview?

If you agree, please sign this consent form before we begin. Thank you for your time and cooperation.

Research Question 1: Common Practices of Distributing School Stipends in Bangladesh

1. Do you think that the current practices for distributing school stipends in Bangladesh is relevant and fair? If not, why do you think it is not working in the right way?
2. How do you think that the distribution process has evolved over time?
3. Describe any technology or systems used in the stipend distribution process apart from the ones that are being used currently, like sending the money through mobile banking.
4. How is transparency and accountability maintained during distribution?

5. What gender biases are played in this process of distributing school stipend in your opinion?
6. Can you provide examples of best practices or successful implementations of the stipend distribution process?

Research Question 2: Influence of Stipend Allocations on Student Dropout Rates

1. How do school stipend allocations affect student dropout rates from your perspective?
2. Have there been any significant changes in dropout rates since the implementation of the stipend program?
3. What specific factors within the stipend program contribute to preventing dropouts?
4. Are there particular groups of students who benefit more from the stipend program?
5. How do you measure the impact of stipends on student attendance and retention?
6. Are there any other support mechanisms linked to the stipend program to address dropout rates?
7. Discuss any data or trends in dropout rates before and after the introduction of the stipend program.
8. Can you share any stories or case studies of why some students are not continuing school and why others are?
9. What additional measures could further reduce dropout rates in conjunction with stipends?

Research Question 3: Consequences of School Stipend Allocation Programs

1. What are the broader consequences of the stipend programs on students and the education system?
2. How do the stipend programs affect the educational environment and student behavior?
3. What are the economic and social impacts on families and communities?

4. How has the stipend program specifically influenced female students' education and attendance?
5. What recommendations would you make to improve the current stipend programs?

Conclusion

- Thank you for sharing your valuable insights and experiences. Is there anything else you would like to add that we haven't covered?
- Do you have any questions for me about this research?

Focus Group Discussion (FGD) Guideline for Parents

1. How did you first learn about the school stipend program, and what were your initial thoughts about it?
2. How do you receive the stipend (e.g., cash, bank transfer, mobile money), and how often do you receive it?
3. Have you experienced any difficulties in receiving the stipend? If so, please describe.
4. How do you usually spend the stipend (e.g., school supplies, transportation, food)?
5. Do you feel that the stipend is sufficient to cover your child's school expenses?
6. Are there other ways you use the stipend money for household needs?
7. Do you think the stipend helps your child stay in school? How?
8. Have you noticed any changes in your child's school attendance or performance since receiving the stipend?
9. Do you know any children who have dropped out of school despite receiving the stipend? Why?
10. How has the stipend affected your household, financially and otherwise?
11. Why do you think some students are not continuing school while others are?

12. How has the stipend program specifically influenced female students' education and attendance in your household or community?

Closing:

- Summarize the key points discussed during the FGD.