Supplemental Stipends Design Note

Overview

The distribution of stipends to female students is a key activity of the Punjab Education Sector Reform Program (PESRP) to improve female participation in post-primary education. The program is targeted to girls enrolled in grades 6-10 in government schools in 16 out of 36 districts of Punjab. Under the program, Rs. 600 is provided on a quarterly basis to girls who maintain an attendance rate of at least 80%. In 2011-12, approximately 380,000 girls received stipends, summing to a total cost of Rs. 1 billion. However, since its inception in 2004, the stipend amount has not been raised despite significant erosion in its real value over the intervening years due to inflation -- the national CPI rose from 111.67 in February 2004 to 286.57 in August 2012. This means that the same basket of goods that cost consumers Rs. 2400 in February 2004 costs Rs. 6159 in August 2012. Consequently, it is likely that the incentive-effect of the benefit amount has declined.

Considering the above, under PESRP II, the provincial government plans to increase the benefit amount to strengthen the program’s incentive effect obtained through the level of the benefit. Furthermore, instead of maintaining the current program design and simply topping up the current stipend benefit, the government plans to revisit the program design to see if the additional benefit amount can be structured in such a way that it potentially additionally improves the effectiveness and efficiency of the program in promoting its stated objectives, namely increasing transition to secondary school, as well as retention and progression in secondary school for relatively disadvantaged girls.

The Supplemental Stipends Pilot in Punjab (SSPP) is proposed as a three-year pilot to be launched in April 2013, and will offer girls in grades 6-10 in select government schools a supplemental benefit amount, over and above the Rs. 2400 per year that they are currently receiving. In addition, the proposed pilot will test innovative design features, including but not limited to, an additional incentive payment for progression to grades 9, 10 and 11. To potentially maximize the incentive effect of the supplemental stipend amount, SSPP is expected to be piloted in tehsils with relatively low levels of school participation for girls ages 11-15 and substantial rural populations. Within these selected tehsils, all rural government schools for girls offering grades 9-10 will be eligible for selection into the pilot.

Background and Motivation

The proposed design on the structure of the additional stipend benefit to promote the program’s aims is informed by existing patterns of school participation, and the costs and benefits of female education. Based on an examination of data obtained from PSLM 2007/08, PSLM 2010/11 (a district-representative household sample survey), and MICS 2007/08 (a tehsil-representative household sample survey), the following patterns have been identified:

1. School participation rates of females ages 11-15 in rural areas of stipend districts are among the lowest in Punjab. Compared to non-stipend districts, participation rates of girls in rural areas of stipend districts lag. Even within stipend districts, participation rates of girls in rural areas are lower

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1 There are roughly 900 rural middle and secondary schools with non-zero enrollment of girls in grades 6-10. Total female enrollment in these schools is roughly 75,000.

2 Participation rates of girls in urban areas are relatively high irrespective of stipend benefit receipt status. Meanwhile, in urban areas, boys’ participation rates are often poorer than girls’ participation rates. This pattern holds irrespective of stipend benefit receipt status.
than those for boys in rural areas (Fig 1). Given these patterns, female targeting of the additional stipend amount appears to be sensible for rural areas in the current stipend districts.

Fig 1: District Level School Participation

![District Level School Participation](image1)

Source: PSLM 2010/11

2. Within stipend districts, tehsils with relatively low participation rates have the highest proportion of poor students. There is a tight relationship between student poverty status and school participation rates. For instance, tehsils with participation rates of girls ages 11-15 from rural areas less than 50% also have the highest proportion of female students who come from poor families (Fig 2). This means that the incentive-effect of the stipend benefit will probably be stronger for girls from rural areas in low participation tehsils in stipend districts.

Fig 2: Tehsil Level Poverty in Stipend Districts

![Tehsil Level Poverty in Stipend Districts](image2)

Source: MICS 2007/08
3. **Transition rates decline sharply after completion of grades 5, 8 and 10 but less so for other grades.** One of the main objectives of the stipends activity is to improve grade progression and retention. Looking at participation rates conditional on highest grade completed for girls ages 8-17 in rural areas in stipend districts (Fig 3), as a proxy for transition rates, reveals the following:

- There is a very sharp drop in transition rates at three junctures in the schooling profile of girls from rural area in stipend districts: (i) after completing grade 5, (ii) after completing grade 8, and (iii) after completing grade 10. These points also coincide with when many students must switch to (often distant) schools in order to proceed to a higher grade.

- There is a relatively shallow drop in transition rates after completion of grades 6, 7 and 9 among girls in rural areas of stipend districts. This suggests that for grade levels where the student is likely to be enrolled in the same school, the decline in transition rates is not as steep compared to when students are required to switch to (often distant) schools in order to be able to progress to a higher grade.

These patterns suggest the need for a more powerful set of incentives for girls in grades 8-10 (over and above what girls in grades 6-7 receive) to encourage them to transition from grade 8 to grade 9 and to incentivize their retention in schools until they complete grade 10. There is also evidence from other countries that graduation incentives have higher impacts on education outcomes. In Colombia, Barrera-Osorio et al. (2011) find that students who received a large award upon graduation were 49 percentage points more likely to enroll in a higher education institution than students in the comparison group. They also showed that postponing part of the transfer to a larger payout when school fees for the following year were due increased re-enrollment compared to regular transfers based on school attendance.

![Fig 3: Participation Conditional on Highest Grade Completed](source: PSLM 2010/11)

4. **The prevailing benefit level covers a small proportion of the private cost of schooling for girls in secondary grades (Table 1).** Data from PSLM 2007/08 suggests that for households in rural areas of stipend districts, median out-of-pocket expenditure is more than Rs. 1600 and Rs. 3400 for
each child enrolled in a government school in middle and secondary grades, respectively. However, out of pocket expenditure reflects only the direct cost of schooling. By sending children to schools, households forego labor earnings and/or work done by these children at home. This is the indirect or opportunity cost of education and must be factored in the measurement of private cost of schooling.\(^3\) The analysis suggests that for girls in grades 9-10 in rural areas of stipend districts, the prevailing benefit amount of Rs. 2400 covers less than half of the private cost of schooling (i.e. direct cost + foregone wages), while for girls in grade 6-8, the stipend amount covers a higher proportion of private costs. As a consequence, we propose that benefit levels targeted to girls in grades 9-10 be higher than for girls in lower grades.

**Table 1: Private Cost of Schooling per Girl Child in Government Schools**

<table>
<thead>
<tr>
<th>Grade</th>
<th>Direct Cost of Schooling in Government Schools</th>
<th>Foregone Wages of Girls in Government Schools(^4)</th>
<th>Total Private Cost (Direct Cost + Foregone Wages)</th>
<th>Proportion of Private Costs Covered by Current Stipend Amount of Rs. 2400</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>1,369</td>
<td>1,163</td>
<td>2,532</td>
<td>94.8%</td>
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<tr>
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<td>2,790</td>
<td>5,527</td>
<td>43.4%</td>
</tr>
<tr>
<td>10</td>
<td>4,140</td>
<td>3,420</td>
<td>7,560</td>
<td>31.7%</td>
</tr>
</tbody>
</table>


It is important to note that foregone labor income shown in Table 1 is a lower estimate of the indirect (opportunity) cost of schooling as the likelihood of being employed for girls in rural areas of stipend districts is low. For these girls, the real opportunity cost of schooling is time foregone doing domestic chores (such as care of younger siblings, cooking, cleaning), but the cost of unpaid house work has not been quantified.\(^5\)

5. **There is a sharp increase in labor market returns to completing secondary education for females in Punjab.** Data from PSLM 2010/11 suggests that labor market returns to female education in terms of both the probability of paid employment as well as earnings from paid employment begin to materialize after completing secondary education. As shown in Fig 4, among females in Punjab who are engaged in paid work, the percent increase in earnings is significantly

\(^3\) The value of foregone labor income is measured as age-wise probability of employment*annualized labor market earnings in that age bracket, and is expressed in 2012 rupees. Earnings from unpaid employment are valued as half of earnings from wage employment.

\(^4\) For each grade, average of age-wise foregone wages weighted by the share of girls of that particular age in that particular grade in government schools. The age range considered is 10-18 as it covers more than 97% of all girls in rural areas in stipend districts who are enrolled in grades 6-10 in government schools.

\(^5\) A study on time use patterns in Pakistan by C. Merc, N. Salam and C. Lloyd suggests that the probability of girls age 10-14 from poorer households participating in domestic work is almost twice that of participating in market work.
higher for those who have completed Matric.\footnote{Log of annualized labor market earnings is regressed against highest level of education completed, experience, quadratic term for experience, rural, status of employment, industry of employment, marital status, number of children \textless age 8 at home, number of elderly \textgreater age 65 at home. The sample for analysis is females in Punjab age 16-59 not currently in school and who are employed. Two specifications are used – with and without district fixed effects.} This pattern suggests the need for a stronger set of incentives to encourage girls to transition to and complete secondary education, so they can take advantage of high-return labor market opportunities.

In addition, there are non-monetary returns to female education. An evaluation of the stipends program provided suggestive evidence that participating girls delayed their marriage and had fewer births by the time they were 19 years old (Alam et al. 2011). Andrabi at al. (2009) also show that, in Punjab, the children of mothers with some education spend more time on educational activities at home compared with children whose mothers report no education at all. Furthermore, test scores for children whose mothers have some education are shown to be higher in English, Urdu and Mathematics. Given that higher female education can potentially translate into gains in future productivity, earnings, inter-generational human capital accumulation and desired fertility, there is a strong case for providing strong incentives to encourage girls to transition to and complete secondary school.

**Fig 4: Labor Market Returns to Education for Females in Punjab**

![Graph showing labor market returns to education for females in Punjab]

**Source:** PSLM 2010/11

**Comments**

**Design and Implementation**

*What is the proposed structure of supplemental stipends?*

Based on the aforementioned discussion on patterns of participation, transition, and the costs and benefits of female education, we propose that the additional benefit amount be structured along the following lines:

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Comment [A1]: Background and motivation: PMIU is strongly agree with this section and no further changes is required.
1. **Raising transfer size:** Girls enrolled in grades 6-8 will be eligible to receive Rs. 900 per quarter conditional upon 80% attendance. As shown in Table 1, the median private cost of schooling per girl child in middle grades is between Rs. 2600-Rs. 3800. Furthermore, a similar stipends program in Sindh has set benefit levels in low participation *tahkas* at Rs. 3600 per year. Based on this, a benefit amount of Rs. 3600 per year for girls in grades 6-8 is considered appropriate.

2. **Increasing transfer size more for secondary grades than for middle grades:** Girls enrolled in grades 9-10 will be eligible to receive Rs. 1200 per quarter conditional upon 80% attendance. As shown in Table 1, the private cost of schooling is almost double for secondary grades than it is for middle grades; hence, girls enrolled in grades 9-10 will be offered a higher quarterly benefit amount.

3. **Introducing additional incentive payment on grade progression:** As seen in Fig 3, transition rates decline sharply for girls completing grades 8 and 10. Meanwhile, labor market returns to education have been shown in Fig 4 to increase significantly for females who have completed secondary education (i.e. Matric). Given these considerations, girls in grades 8-10 will be eligible to receive an additional benefit payment in lump sum upon progression to next grade. We propose that for girls in grade 10, the conditionality on transition to grade 11 can be waived in favor of passing Matric (grade 10) exams. In the pilot phase, in schools where the additional progression-based incentives have been introduced, we propose to test two incentive payments disbursed upon progression from grade 8 to grade 9. Based on evaluation results, the incentive payment with the highest impact will be recommended for scale-up.

Specifically, the following financial incentive packages are proposed for piloting:

1. In one-third of the pilot schools, (a) Girls in grade 6-8 receive Rs. 900 on a quarterly basis if they have maintained an 80% attendance rate. *Total Benefit Amount* = Rs. 3600 per year.

2. In one-third of the pilot schools, (a) Girls in grade 6-7 receive Rs. 900 on a quarterly basis if they have maintained an 80% attendance rate. *Total Benefit Amount* = Rs. 3600 per year. (b) Girls in grade 8 receive Rs. 900 on a quarterly basis if they have maintained an 80% attendance rate + Rs. 1600 in lump sum on progression to next grade. *Total Benefit Amount* = Rs. 5200 per year.

3. In one-third of the pilot schools, (a) Girls in grade 6-7 receive Rs. 900 on a quarterly basis if they have maintained an 80% attendance rate. *Total Benefit Amount* = Rs. 3600 per year. (b) Girls in grade 8 receive Rs. 900 on a quarterly basis if they have maintained an 80% attendance rate + Rs. 2400 in lump sum on progression to next grade. *Total Benefit Amount* = Rs. 6000 per year.

4. In all pilot secondary schools, (a) Girls in grades 9-10 receive Rs. 1200 on a quarterly basis if they have maintained an 80% attendance rate + Rs. 2400 in lump sum upon progression to next grade. *Total Benefit Amount* = Rs. 7200 per year.

By and large, the benefit levels proposed sit comfortably under (and around) the current real value of the benefit amount which was first set in 2004, as well as cover a substantial proportion of the private cost of schooling shown in Table 1.

**Where supplemental stipends would be implemented?**

We propose that the supplemental stipends activity be piloted in selected rural government schools in tehsils (in stipend districts) with low participation rates, and then phased out to schools serving the rural populace in all low participation tehsils based on the evaluation results. The prevailing subsidy of Rs. 2400 per year is...
targeted to districts with literacy rates less than 40%; however there is substantial intra-district variation in participation rates of girls. Since, we have available to us data that is more finely disaggregated (i.e. at the tehsil level), we are in a position to identify low-participation pockets within stipend districts with precision.

The selection of schools where SSPP will be piloted will proceed along three stages, which are described as follows:

1. **Selection of Tehsils:** The selection of tehsils will be guided by the following considerations: (a) Supply of Schools; (b) Rurality; (c) Security; (d) School participation rate of rural girls ages 11-15. Using MICS 2007/08 and ASC 2011/12, we identify 23 tehsils across 13 stipend districts that at least house one rural middle and secondary school, have a predominantly rural population, and have below average school participation rates. For details on enrollment levels, school supply and share of rural population in each of these 23 tehsils, refer to Annex A. The selection of low participation tehsils with a high proportion of rural population is sensible from both an efficiency and equity perspective. As discussed earlier, rural areas have the lowest female participation rates, and would benefit most from additional benefit payment. Secondly, the incentive effect of stipends is likely to be stronger in tehsils with low participation rates as these also have the highest proportion of poor students.

2. **Identification of Eligible Schools:** As discussed earlier, there is no discernible relationship between stipend-district status and the participation rate of girls in urban areas, but in rural areas, stipend districts tend to have lower participation rates for girls than non-stipend districts. Meanwhile, girls in public schools in the rural areas of stipend districts are likely to be poor, so in greater need of financial aid. To this effect, all “rural” government schools (based on their designation in the ASC) offering grades 6-8 to girls will be eligible for selection. In addition, all government girls’ secondary schools that serve these aforementioned “rural” schools will also be eligible for selection.

3. **Assignment of Schools to SSPP:** We propose to stratify eligible schools by catchment area characteristics (such as access to school infrastructure, school participation rates). Next, within each stratum, we will randomly assign some schools to receive either one of the proposed interventions (hereafter, SSPP schools). The rules of assignment will be such that:
   - The quarterly stipend amount in grades 6-8 and in grades 9-10 in each school will not vary for reasons of administrative feasibility.
   - If middle level grades in a school have been selected to receive supplemental stipends, all government girls’ secondary schools that serve this school will also be offered supplemental benefits at the secondary grade level. This will ensure that quarterly stipend payments that SSPP beneficiaries receive when they progress to secondary grades is not lower than the payments they received when they were in middle grades in an SSPP school.
   - If middle level grades in a school have been selected to receive supplemental stipends, all government girls’ secondary schools that serve this school will be offered the same supplemental.

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7 According to MICS 2007/08, among all districts where the stipend program is active, only 3 districts (Rajanpur, D.G. Khan and Muzaffargarh) have all tehsils with below average participation rates. Meanwhile, only 1 district (Rajanpur) has all tehsils in the bottom participation quintile.

8 Defined as share of rural population >67%.

9 Jhang, D.G. Khan and Taunsa tehsils were dropped for security reasons after discussion with PMIU.
benefits at the secondary grade level. This will ensure that SSPP beneficiaries enrolled in middle grades in an SSPP school will have access to the same benefit package in secondary grades.

**How would supplemental stipends be administered?**

The administration of quarterly stipends in SSPP schools will follow current procedures for attendance reporting and delivery. However, proposed monetary interventions for girls in grades 8-10, whereby payment is deferred until girls have progressed to the next grade, requires the facility to reliably track students across grades and schools (especially when they move from grade 8 to grade 9), which is difficult to do under the prevailing system. We propose to take cue from the experience with the waseela-taleem and branchless banking pilots, to devise arrangements for student-level tracking, and attendance and admissions reporting, which are easy to use and quick to process (it is not required that stipend delivery using branchless banking be implemented simultaneously).

**What is the role of communications in this activity?**

A well-designed and well-administered communications strategy is crucial for the success of the supplemental stipends activity. If eligible beneficiaries are not aware of the additional benefits being offered, we will not be able to see visible changes in their education outcomes. Once the pilot schools have been selected, an information and communication activities will commence in all selected schools as well as feeder schools. In addition to implementing school-based communication activities, we will also explore opportunities for targeting communities and/or parents of eligible children to disseminate information on program structure and its benefits. A detailed strategy and work plan will be developed in consultation with PMIU and the communications team to guide information and communication throughout the duration of the pilot.

**What is the timeline for the proposed pilot?**

SSPP should be piloted for a minimum period of three years (April 2013- June 2016). This length of time will give the government the opportunity to carefully evaluate the short-term impacts of the piloted interventions to inform scale-up. As mentioned before, implementation of some new design features such as progression-based incentive payment requires the capability to track these students as they move from one grade to next, and from one school to another (this is especially relevant for girls completing grade 8). To allow for such administrative arrangements to be developed and put in place, a phased roll-out is proposed:

- **Year 1 (beginning April 2013):** Introduction of a higher quarterly benefit payment for girls
- **Year 2 (beginning April 2014):** Introduction of progression-based incentives to girls in grades 8-10

**Cost**

Under the prevailing subsidy of Rs. 600 per quarter, the cost of stipends is approximately Rs. 1 billion. To assess the feasibility of our proposal, we have calculated the cost of stipends program based on design features proposed in this note, and have compared its cost to alternative options, as well as against baseline cost (i.e. cost under the prevailing subsidy). The enrollment numbers on which calculations are based are from ASC 2011. The different cost scenarios considered are:

(i) **Scenario A:** Under this scenario, there is an across the board increase in stipend amount to Rs. 900 per quarter for all female students in grades 6-10.

(ii) **Scenario B:** This is the case proposed in a previous guidance note. Herein, the supplemental stipend is targeted to rural schools in all stipend districts and two benefit levels are proposed: Rs. 900 for girls in grades 6-8 and Rs. 1200 for girls in grades 9-10.
(iii) **Scenario C:** In this scenario, supplemental stipends are envisaged to be extended to all rural schools in tehsils with rural female participation rates in the bottom 3 quintiles (33 tehsils). The supplemental stipend levels proposed in this scenario include higher benefit levels for grades 6-10 (Rs. 900 for grades 6-8 and Rs. 1200 for grades 9-10) + an additional incentive payment made upon progression to grades 9-10 and upon completing grade 10.

(iv) **Scenario D:** In this scenario, supplemental stipends are envisaged to be extended to all rural schools in tehsils with rural female participation rates < 50% (38 tehsils). The supplemental stipend levels proposed in this scenario include higher benefit levels for grades 6-10 (Rs. 900 for grades 6-8 and Rs. 1200 for grades 9-10) + an additional incentive payment made upon progression to grades 9-10 and upon completing grade 10.

(v) **Scenario E:** In this scenario, supplemental stipends are envisaged to be extended to all rural schools in the tehsils selected for the pilot that have below average participation rates (23 tehsils). The supplemental stipend levels proposed in this scenario include higher benefit levels for grades 6-10 (Rs. 900 for grades 6-8 and Rs. 1200 for grades 9-10) + an additional incentive payment made upon progression to grades 9-10 and upon completing grade 10.

For Scenarios C, D and E, which are based on treatments/interventions proposed in this note, we have costed all three treatment variations being piloted. These are:

- **T1** = (i) Girls in grades 6-8 receive Rs. 900 per quarter; (ii) Girls in grades 9-10 receive Rs. 1200 per quarter + Rs. 2400 upon progression
- **T2** = (i) Girls in grades 6-7 receive Rs. 900 per quarter; (ii) Girls in grades 8 receive Rs. 900 per quarter + Rs. 1600 upon progression; (iii) Girls in grades 9-10 receive Rs. 1200 per quarter + Rs. 2400 upon progression
- **T3** = (i) Girls in grades 6-7 receive Rs. 900 per quarter; (ii) Girls in grades 8 receive Rs. 900 per quarter + Rs. 2400 upon progression (iii) Girls in grades 9-10 receive Rs. 1200 per quarter + Rs. 2400 upon progression

The cost of supplemental stipends under aforementioned scenarios vis-à-vis baseline cost is shown in Fig 5.

*Comment [A10]:* Budget for stipend FY 2012-13 is 1.5 billion. It approximately remains within the budgetary limit.
Note: T1, T2, T3 correspond to the three benefit schedules being proposed for pilot. Baseline cost = Rs. 1.01 billion

We also costed a hypothetical high case scenario, under which enrollment numbers and transition rates are allowed to increase in response to supplemental stipends. Specifically, we assume that in schools where supplemental stipends are provided:

- Grade 6 enrollment increases by 20%
- Enrollment in grades 7, 8 and 10 are equal to enrollment in grades 6, 7 and 9 respectively in ASC 2011. This assumes a 100% transition rate for these grades
- Enrollment in grade 9 is 80% of enrollment in grade 8 in ASC 2011. We have not assumed a 100% transition rate, as transition rates actually drop by 40% or so at this stage
- In schools where supplemental stipends are not introduced, grade-level enrollment numbers are assumed to be the same as in ASC 2011

The cost of supplemental stipends under different scenarios in this high enrollment situation vis-à-vis baseline cost is shown in Fig 6 below.

Fig 6: Costing of Supplemental Stipends under Different Scenarios (High Enrollment)

As can be seen from the costing of different scenarios under both base and high enrollment cases, the design features proposed in this note (and corresponding to scenarios C-E) add more cost savings by limiting the additional stipend amount to rural beneficiaries in low participation tehsils, compared to an across the board increase in stipend amount as well as an across the board increase in stipend amount in rural schools in all districts.

Evaluation

The pilot will be subject to a rigorous impact evaluation (IE) to inform scale-up decisions. The aims of the impact evaluation of SSPP are evaluative and exploratory, and in line with the agenda of second generation of

Comment [A11]: In anticipation of high enrollment the cost will cross the budgetary limit.

Comment [A12]: What will be the timeline for this activity?

- It will start after the end of three years of pilot
- Or
- In third year of piloting / before end of the project period
evaluations of conditional cash transfer (CCT) programs. The IE will follow a cluster randomized block design, whereby we will first stratify eligible school clusters based on catchment area characteristics, and then within each stratum, we will randomly assign schools to receive anyone of the financial incentive packages or be retained as control. The evaluation will involve school and household surveys at various points during the pilot period starting with a baseline survey prior to the start of the pilot. This IE will provide robust evidence to the Government of Punjab on the following policy questions:

- Does increasing the stipend amount improve schooling outcomes?
- Does offering students in secondary grades a higher stipend amount lead to more improvements in schooling outcomes?
- What is the size of deferred payment needed to achieve various levels of improvement in student progression to next grade?

Other evaluation questions of interest include:

- What are the spillover effects of the piloted interventions?
- What are the conditions under which an education CCT is more effective?
- What role does non-monetary incentives/ information and communications interventions/ complementary supply side treatments play in improving uptake, school retention and grade progression?

A separate note on the impact evaluation of SSPP will be prepared detailing the research design and data collection plans.

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10 CCT’s Second Generation of Evaluation Workshop – Overview
### Annex A: List of Selected Tehsils

<table>
<thead>
<tr>
<th>District Name</th>
<th>Tehsil Name</th>
<th>Participation Rate, Female, Rural, Age 10-18</th>
<th>School Participation Rank Among All Selected Tehsils after Applying Exclusion Criteria</th>
<th>Tehsil Name</th>
<th>Population Rural Share of Rural Schools in Grades 6-8</th>
<th>Enrollment of Females Enrolled in Grades 6-8 in Rural Schools</th>
<th>Enrollment of Females Enrolled in Grade 9-10 in Rural Schools</th>
<th>Enrollment of Females Enrolled in Grades 6-8 in Rural Schools</th>
<th>Enrollment of Females Enrolled in Grade 9-10 in Rural Schools</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Bahawalnagar</td>
<td>Khanewal</td>
<td>32%</td>
<td>23%</td>
<td>83%</td>
<td>78%</td>
<td>72%</td>
<td>71%</td>
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<td>Rajapur</td>
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