

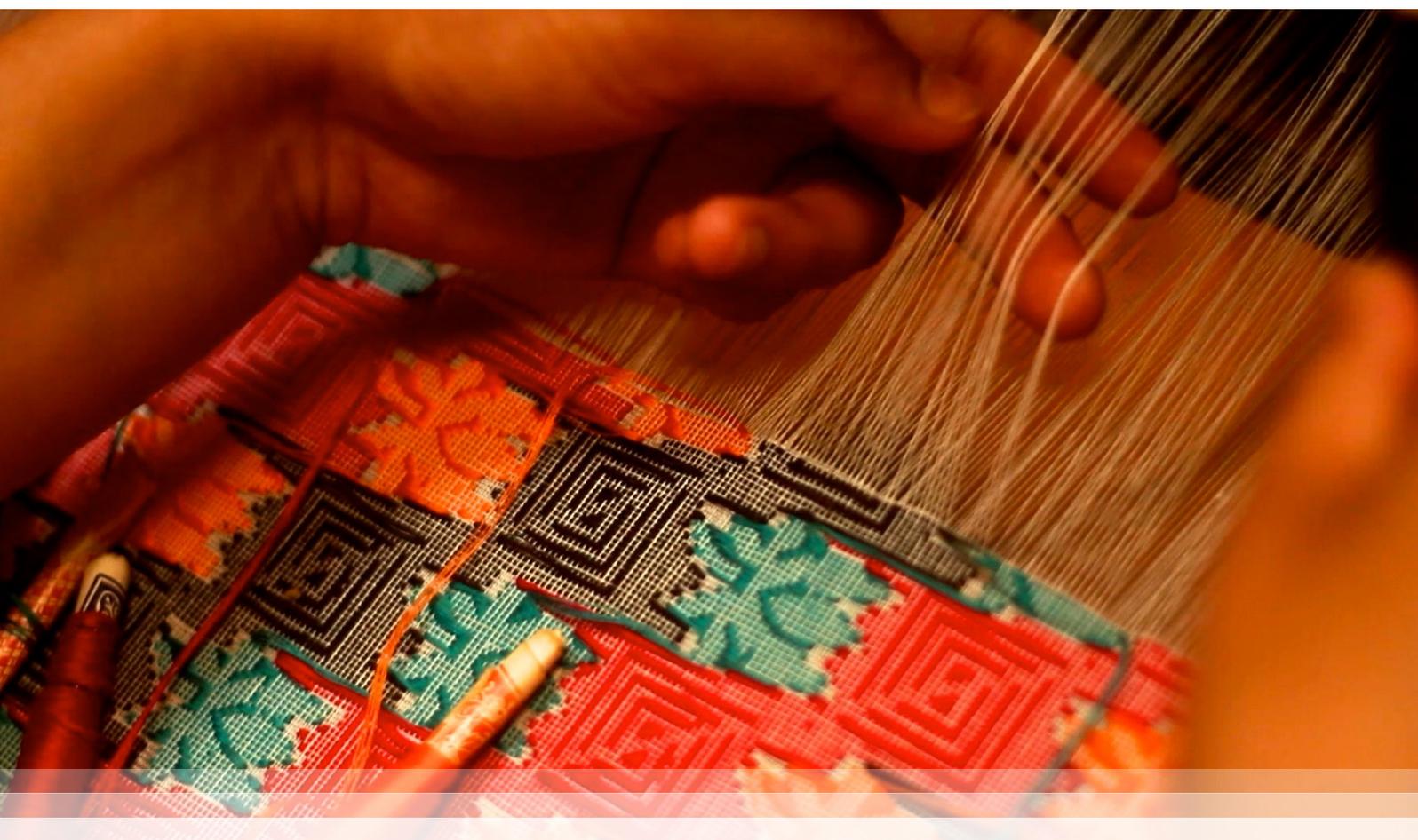
Report

# Preventing school dropout and early marriage in Nepal

Review and scoping of the Beti Padhau Beti Bachau (BPBB) and the Bank Khata Chhoriko Suraksha Jivan Variko (BKCSJV) programmes (Provincial Girls Insurance/Girl Baby Bond schemes)

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**August 2021**



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Photo: Handwoven dhaka fabric in Nepal, May 2014. Credit: Oxlaley.com/Flickr

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# Abbreviations

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<b>ABAD</b>	Apni Beti Apna Dhan (India)
<b>BPBB</b>	Beti Padhau Beti Bachau (Nepal)
<b>BKCSJV</b>	Bank Khata Chhoriko Suraksha Jivan Variko (Nepal)
<b>CBS</b>	Central Bureau of Statistics
<b>CCT</b>	conditional cash transfer
<b>CMO</b>	Chief Minister's Office
<b>DC</b>	District Coordinator
<b>DHS</b>	Demographic and Health Survey
<b>FCDO</b>	Foreign, Commonwealth & Development Office
<b>FGD</b>	focus group discussion
<b>IDI</b>	in-depth interview
<b>INR</b>	India rupee
<b>KII</b>	key informant interview
<b>M&amp;E</b>	monitoring and evaluation
<b>MICS</b>	Multiple Indicator Cluster Survey
<b>NGO</b>	non-governmental organisation
<b>NPR</b>	Nepalese rupee
<b>SRB</b>	sex ratio at birth
<b>ToC</b>	Theory of Change
<b>TFR</b>	total fertility rate
<b>UNICEF</b>	United Nations Children's Fund
<b>WFP</b>	World Food Programme

# Executive summary

## Introduction

To address the discriminatory gender norms that continue to impact the lives of girls and women in Nepal – namely early marriage, school dropout, sex-selective abortion, and gender-based violence in the home, community and school – two of the country’s provinces have set up girl-focused social protection programmes. Province 2 has launched the Beti Padhau Beti Bachau (BPBB) programme, and Karnali province has rolled out the Bank Khata Chhoriko Suraksha Jivan Variko (BKCSJV) programme. This study aims to provide recommendations for the programme implementers, UNICEF, the UK Foreign, Commonwealth and Development Office (FCDO) and other social protection partners as to how they can support the provincial governments to strengthen programme design and implementation. Specifically, the study aims to:

- analyse the strengths, weaknesses, opportunities and threats/challenges of the two programmes so that their strengths and opportunities can be leveraged and the threats and challenges can be addressed
- develop a long-term vision and propose key design components for the programmes
- develop an outline roadmap for UNICEF’s subsequent engagement to strengthen programme design and implementation.

In this document we highlight the objectives and key components of the two programmes, explore their main successes and challenges and provide recommendations based on our analysis.

## Beti Padhau Beti Bachau (BPBB) programme – Province 2

### Objectives, components and structure

The programme’s overall aim is ‘to send daughters to school and thus through their personal development and empowerment, spread the message of establishing a discrimination free social justice system which is based on the principles of a welfare state, and ending social discrimination between sons and daughters’ (translated from Nepali). The BPBB was launched in 2018 and has seven components, though there is flexibility to add new components or remove existing ones, based on needs:

- the ‘sikshya bima/muddati khata’ (education insurance)/fixed deposit scheme
- the bicycle distribution programme
- awareness-raising activities for girls’ education
- programme against gender-based violence and dowry
- provision of separate toilets (with adequate water supply) for girls in schools, together with sanitary pad vending machines
- the ‘outstanding girl students award’
- the Public Service Commission Preparation course targeting girls, including married girls.

This scoping study focuses on the first two components – the education insurance scheme and the bicycle distribution programme – as these have been the most substantial parts of the BPBB implemented so far.

The BPBB programme is run and managed by a directive committee, an implementing committee, a coordinator (a section officer level) and support staff. There are a total of 22 government staff working on the programme, though only one on a full-time basis. There are (or were) also nine UNICEF-supported staff (full-time on the programme) working at both provincial and local levels. In each *palika* (municipality) there is at least one government staff member working on the programme but not full-time. At the time of our study, UNICEF was employing 30 staff at *palika* level, who were full-time on the programme.

### Key elements of the education insurance/ fixed deposit scheme and the bicycle distribution programme

#### The education insurance/ fixed deposit scheme

At the time of interviewing, 31,000 girls (7,000 in the first year and 26,000 in the second) had been registered for the scheme. According to the provincial government's policy and programme 2019/20 (CMO, Province 2, 2020), the target was to register a further 25,000 girls in the programme. Key elements of the scheme include the following:

- Eligibility – all baby girls born from 2018 (up to two girls from each family).
- Registration process/requirements – birth certificate, parents' citizenship certificates, reference letter from ward, 5–6 photos of parent and child.

- After registering, each baby girl gets a fixed deposit of NPR 300,000 (US\$2582.23) as education insurance and a one-time premium of NPR 39,000 (US\$335.69).
- The money is paid into an account in Prabhu Bank in the girl's name.
- Withdrawal of 3 lakhs can only happen after the girl has passed grade 12 exam/completed secondary education and/or reached the age of 20 without marrying.
- Monitoring/data management – the *palika* IT (information technology) officer is in charge of collecting and compiling data from the registered beneficiaries.

#### The bicycle distribution programme

The bicycle distribution programme aims to prevent girls dropping out of school as they transition from primary to secondary. At a wider level, the bicycles were also seen as a form of empowerment for girls, so that they could travel to school on their own, be independent and self-reliant, and not turn to their brothers for help. In November 2019, it was reported that 14,000 bicycles had been distributed to girls in 241 schools in class 8, with the aim of distributing a further 20,000 in 2021/22 (077/078) (CMO, 2021).

The bicycles are procured and distributed directly by the Chief Minister's Office (CMO) through government schools. The identification of schools and where to distribute is based on data provided by the Provincial Education Directorate. The selected schools send the CMO a list of girls studying in class 8 who are eligible to receive a bicycle.

## Successes and opportunities of the education insurance/fixed deposit scheme and the bicycle distribution programme

### The education insurance/fixed deposit scheme

- A major achievement of the scheme has been the increase in birth registrations.
- Another positive effect has been increasing awareness of the value of (and therefore greater respect for) girls. This may also translate into a reduction of sex-selective abortions, though evidence of this is not yet available.
- This increased awareness of the value of girls is also evidenced by the reported increasing involvement of both fathers and mothers-in-law in coming to register their granddaughters, which can arguably also lead to positive change in attitudes and gender norms.
- Key informants noted benefits in other areas that have been brought about by more people registering births, including access to nutrition programmes; in the longer term, registration will also help girls to acquire citizenship certificates, which can be used for various purposes – all of which can contribute to empowering girls and women.

### The bicycle distribution programme

- The bicycle distribution programme has been extremely effective in enabling girls to get to schools more quickly and easily, allowing them also to spend more time in class and focus on learning.
- It has allowed some girls to travel to urban areas to study, something they were unable to do previously.
- Harassment of girls en route to school has also decreased due to their travelling by bicycle.

- More generally, the programme has empowered girls and reduced their reliance on brothers and other people for transport. Although figures are still to be explored, there is a sense that it has reduced school dropout rates among girls.

## Challenges, shortcomings and risks of the education insurance/fixed deposit scheme and the bicycle distribution programme

### Overall challenges of the BPBB

- Lack of a Theory of Change (ToC), overarching plan and timeline.
- A longer-term budget and resource plan has not been developed, which would be needed to accompany an overarching plan, timeline and deliverables.
- Reporting/monitoring is not yet fully centralised, systematised or digitised.
- There is a lack of strategy to engage other potential partners, especially donors.
- There are some challenges of coordination and roles and responsibilities between the CMO, *palikas* and line ministries.

### Challenges and risks of the education insurance/fixed deposit scheme

- There is a lack of understanding and awareness of the overall aims of the scheme:
  - Is it really addressing the underlying drivers of early marriage and school dropout for girls?
  - There is a view that the fund represents ‘money for dowry’ after 20 years.
- There were difficulties initially in registering and gathering the necessary documentation, which was particularly difficult for women whose husband had migrated – though this was addressed through innovative approaches (e.g. bringing all services together in one place – health, registration, etc.)

- Lack of capacity and resources at *palika* level to manage and implement the scheme.
- Conditions may be too stringent for some (that is, some households, especially the most vulnerable, may not be able to keep their daughters in school due to financial constraints).
- There were concerns that the purchasing power of the cash amount after 20 years would be very low.
- By focusing on baby girls, the programme excludes older girls; and while some programme components do cover older girls, those in the in-between ages (aged 2–10 years) could be being missed.
- While agreeing that the focus of the programmes is on girls, if boys are not involved in some way, it may lead to backlash within families and communities.
- Currently there is a need to renew the contract with the Prabhu Bank every two years, making procedures cumbersome.
- Will Prabhu Bank be able to deliver the funds to beneficiaries after 20 years?
- Challenges and risks of the bicycle distribution programme
- If girls joined the school after it had provided the list to the CMO, they did not receive a bicycle.
- Schools had to make their own plans and incur their own costs for managing and distributing the bicycles.
- There was inadequate resource allocation to cover all schools.
- Neither the schools nor the girls received support to maintain the bicycles.
- There was a lack of a unified reporting and monitoring system.

## Bank Khata Chhoriko Suraksha Jivan Variko (BKCSJV) programme – Karnali province

### Overall aim and key elements

The programme's overall aim is to encourage people to place equal value on daughters as on sons, not to discriminate against daughters, and to provide financial security for their daughters. More specifically, it aims to reduce the relatively high rates of gender-based discrimination and violence in Karnali province, focusing on increasing girls' access to secondary education and reducing rates of child marriage. To date (it was initiated in 2019), the programme only includes cash transfers and aims to cover all 79 *palikas* in Karnali Province. A total of 6,514 girl children were enrolled in the programme in 2019/20, covering 53 of the 79 *palikas*. Key elements of the programme include the following:

- Eligibility – all newborn baby girls born from 2019.
- Registration process/requirements – birth certificate, parents' citizenship certificates, parents' or guardians' marriage certificate, photos.
- After registering, they receive a first instalment of NPR 1,000 and an additional monthly amount of NPR 500 (US\$4.27) from the government.
- The money is paid into a bank account in the girl's name; each *palika* can choose their bank partner and negotiate the interest rates.
- Girls will receive at least NPR 200,000 (US\$1,688) after 20 years but only if they have completed their secondary education (grade 12) and remain unmarried.

The scheme falls under the Ministry of Social Development (MoSD), which in turn works directly with and through the *palikas* who are tasked with implementing the programme. Currently there is one member of staff at the MoSD assigned as the focal person.

## Opportunities and risks/challenges

### Opportunities

- An increase in birth registration has been observed, with families coming in a more timely manner to register their girl children.
- There is an increasing awareness of the value of, and therefore respect towards, girls.
- Increasing involvement of fathers in registering girls reflects this increasing respect towards girls and can contribute to changing norms and attitudes.
- There is greater awareness at *palika* level of the dangers of early marriage, early pregnancy and school dropout for girls.

### Challenges

- Implementation guidelines are incomplete, with a lack of clarity of procedures.
- There is a lack of capacity and resources at *palika* level to implement the scheme.
- Budgets for implementation and managing the programme at *palika* level have either not been allocated or specified.
- There is insufficient staffing (with appropriate skills) and/or no focal people at all levels, from the provincial to the *palika*.
- Due to some people lacking documents (birth registration, citizenship), some girls are unable to benefit.
- There is no digitised and centralised monitoring and reporting system.
- The amount of the cash transfer is too small to make a real difference – more investments are needed in quality education.

## Recommendations

Recommendations relevant for both the BPBB and the BKCSJV

- Develop a ToC that can be reviewed at regular (e.g. quarterly) intervals – a draft is currently available.
- Linked to the ToC, develop an action plan with a timeline, key milestones and deliverables.
- Ensure that the action plan is adequately resourced (forward budgeting) – including all components and activities necessary for programmes to function.
- Continue to develop a rigorous, comprehensive, centralised and digitised monitoring and reporting system.
- Conduct regular outcome evaluations.

### Design elements for the education insurance scheme of the BPBB and the BKCSJV programme

- While the overall scheme is universal, consider including some targeted components (see below).
- Rather than a one-off payment at the end of the 20-year period, consider periodic payments:
  - These could be linked to key stages of the life cycle – for instance, the first payment when the girl is born, then when she transitions from nursery to primary, from primary to secondary, with the final payment after 20 years or when she has completed grade 12.
- For the BPBB specifically, consider how to bring girls into the scheme beyond the two per family that are entitled to register (that is, those who are already born and may not be eligible for other components of the BPBB).
- Consider extending payments to 24 years so that girls can also enter/complete tertiary education – this can be targeted at those doing better at school or those who are more vulnerable (possibly through a bonus).

- For the BPBB, consider a longer-term engagement/contract (beyond two years) with the selected bank to make the process more efficient and streamlined.
- Allow banks to invest savings to obtain more interest (and distribute profits to participants in the schemes).
- Develop a plan to transition from UNICEF-supported staff to *palika* and other staff, especially for the BPBB.
- Link to existing social protection programming that targets children (for instance, the Child Grant) and streamline processes (perhaps a single registry).
- Ensure that local structures and individuals are involved (for instance, to support with awareness raising, referrals, etc.).
- Develop and implement a complaints procedure.

### Beyond the programmes

- Develop, promote and/or link to wider programming to empower girls.
- Improve quality of education in schools, including teaching, infrastructure, and use of technology (computers, etc.).
- Improve linkages between education and career/job opportunities for girls.
- Link to and/or develop and implement programmes focusing on changing discriminatory gender norms.
- Explore cross-border programming/approaches with India (for instance, joint monitoring, sharing experiences/lessons learnt, site visits).
- Share emerging findings and lessons learnt nationally so as to influence scaling up and financial support from the federal level.

## Programme-specific recommendations

### BPBB

- Ensure that key line ministries – education, health, social development – and the Planning Commission at provincial level are engaged in the programme, working closely with the CMO (for instance, through regular meetings).
- Ensure that the CMO has a dedicated team focusing on the BPBB.
- Build ownership of the programme at *palika* level, including for instance having sufficient staffing with the required skills/expertise (IT, management, etc.), appropriate remuneration, infrastructure, etc.
- Develop a clear management and supervisory structure with job descriptions/terms of reference, roles and responsibilities, etc. (including for CMO staff and *palika* staff).

### Bicycle distribution programme within the BPBB

- Provide basic training for girls on bicycle maintenance.
- Consider assigning resources for bicycle maintenance.
- Consider starting to distribute bicycles when girls are in class 6 to stop them dropping out at primary school, especially targeting the most vulnerable girls.
- Consider the life span/depreciation of a bicycle – bicycles may need to be replaced every few years, otherwise breakdowns can also bring safety risks for girls.
- Ensure an appropriate budget for management and distribution of bicycles (the costs involved should not be met by schools).
- Explore the possibilities of manufacturing/sourcing bicycles locally, thereby also creating employment (for instance, through a private sector partner or banks).

### **BKCSJV**

- Carry out orientation of the programme for implementing staff at different levels (provincial, *palika*, ward).
- Develop complete and clear guidelines and procedures for staff and beneficiaries.
- Carry out an awareness-raising campaign – through radio, pamphlets and door-to-door visits.
- Build in learning from similar schemes, including the BPBB (for instance, through site visits, staff exchanges).
- To ensure that the most vulnerable girls are included in the scheme, conduct socioeconomic profiling of the province.

# 1 Introduction

Child marriage in Nepal is widespread, with more than a third of women (38.4%) marrying before the age of 18, compared with 13.8% of men (CBS, 2020). While there are differences by region (see section 1.1), the drivers of child marriage remain similar. They include poverty (with marriage seen as a way to reduce the economic burden on the household), and prevailing norms and beliefs around the importance of marrying girls early to ensure purity and bestow respect and status on her family (Girls not Brides, n.d.; Ghimire et al., 2015; Calder et al., 2017). The negative impacts of early marriage reverberate throughout girls' lives, leading to early childbearing, school dropout (see, for example, Sekine and Hodgkin, 2017),<sup>1</sup> intimate partner violence, poor health outcomes for young women and their children, and limited voice and agency (Field et al., 2018; Ghimire and Samuels, 2017).<sup>2</sup> Although girls often face more challenges than boys as a result of early marriage, boys are not spared them either; upon marrying (which can also be relatively early), they feel pressure to fulfil their responsibilities as the main breadwinner of the family, with consequences for gender socialisation, as these pressures can feed toxic masculinities and negative coping strategies such as resorting to alcohol abuse (Ghimire and Samuels, 2020).

These drivers of child marriage are reflected in school attendance and completion rates: 75%

of children are attending lower basic education, with attendance dropping to 50% for upper basic school and 48% for secondary school. Similarly, while 81.8% of children complete lower basic schooling and 75% complete upper basic, only 27% complete secondary school; overall, 15% of secondary school-age children are out of school. School completion and attendance rates are slightly higher for girls than boys at all levels. In the school year 2076 (2018/19), the net attendance rate for girls in lower basic education was 76% (73% for boys), with 55% (46% for boys) for upper basic and 49% (46% for boys) for secondary education. There are differences by socioeconomic status, geographical location (rural vs urban) and province (see section 2) (CBS, 2020). Despite these positive trends, in girls' education especially, secondary school dropout and quality of education remain key challenges, and impact girls more than boys because the latter are more likely to attend higher-quality private schools (Presler-Marshall, 2017).

Discrimination against girls and women in Nepal is also witnessed in other practices, such as sex-selective abortion and domestic and gender-based violence. While illegal in Nepal, sex-selective abortion persists, with studies showing that it is becoming more common (Lamichhane et al., 2011; Frost et al., 2013). More recent studies confirm this by exploring skewed sex ratios at

1 The authors show that Multiple Indicator Cluster Survey (MICS) data from 2014 finds that married girls in Nepal are 10 times more likely to drop out of school than their unmarried peers.

2 For example, evidence shows that younger girls marrying older men (9.6% of women aged 15–19 are married to men who are 10 or more years older than them (CBS, 2020)) can limit their agency and decision-making power in important areas of their lives such as reproductive health.

birth (SRB) (Pradhan et al., 2019; Channon et al., 2021).<sup>3</sup> Similarly, although there is some evidence suggesting a decline in domestic violence and gender-based violence, both forms persist. According to the latest Demographic and Health Survey (DHS) (2016), 22% of women aged 15–49 have experienced physical violence since the age of 15, 7% have ever experienced sexual violence, and 6% who have ever been pregnant have experienced violence during pregnancy (Ministry of Health et al., 2017). The DHS specifies spousal violence as a distinct form and notes that 26% of ever-married women (declining from 30% in the 2011 DHS) have ever experienced spousal physical, sexual or emotional violence,<sup>4</sup> with the most common form being physical violence (23%), followed by emotional violence (12%) and sexual violence (7%) (Ministry of Health et al., 2017). Variations by province are described in section 2.2.1.

To address the discriminatory gender norms that continue to impact the lives of girls and women in Nepal – namely early marriage, school dropout, sex-selective abortion and gender-based violence in the home, community and school – two social protection programmes were set up by provincial governments to empower women and girls: the *Beti Padhau Beti Bachau* (BPBB) programme in Province 2; and the *Bank Khata Chhoriko Suraksha Jivan Variko* (BKCSJV) programme (which translates to ‘Bank Account of Daughter for her Security Forever’) in Karnali province.

The aim of this review and scoping is to provide recommendations to programme implementers, UNICEF, the UK FCDO and other social protection partners as to how they can best support the provincial governments to strengthen the design and implementation of these two programmes. The study aims to:

- analyse the strengths, weaknesses, opportunities and threats/challenges in the two girl-focused social protection programmes so that their strengths and opportunities can be leveraged and their weaknesses and challenges can be addressed
- develop a long-term vision and propose key design components for each programme
- develop an outline roadmap for UNICEF’s subsequent engagement to strengthen programme design and implementation.

To briefly situate these two programmes in context, section 1.1 provides a snapshot of other programming in Nepal for children and adolescents. The BPBB and BKCSJV programmes have some design similarities with other programmes in the region; hence section 1.2 provides a very brief overview of learning from those programmes. Section 2 describes the methods used in this study, followed by an overview of the context in Province 2 and Karnali province, in terms of the discriminatory gender norms that the programmes aim to address. Section 3 focuses on the BPBB programme

3 In their analysis of data from 75,428 women who gave birth between September 2015 and March 2017 in 6 tertiary hospitals in Nepal, Pradhan et al. find 121 male births compared to 100 female births. Similarly, in their analysis of the 2011 Population Census and the 2016 DHS, Channon et al. find that 11 districts have significantly skewed SRB, with the highest ratios observed in Arghakhanchi (SRB=127) and Bhaktapur (SRB=123).

4 Emotional spousal violence was measured by asking women whether their husbands ‘... say or do something to humiliate you in front of others; threaten to hurt or harm you or someone close to you; insult you or make you feel bad about yourself’ (Ministry of Health et al., 2017: 338). Emotional violence also includes other forms of violence in the household ‘... whether or not they were being denied adequate food, or care when ill, pressured to have an abortion, threatened with divorce by husband or in-laws, asked to go for a forced divorce, abused for not bearing a son, or abused for using a family planning method’ (ibid.).

in Province 2 and section 4 on the BKCSJV programme in Karnali province. Section 5 concludes by providing recommendations for how the programmes can be implemented to maximise positive impacts for the girls and women they reach.

### 1.1 Child-sensitive social protection and other programming for children and adolescents in Nepal

A key social protection programme in Nepal is **the Child Grant**. Launched by the government in 2009, the Child Grant was universal in Karnali province and later in Rautahat district; it also targeted poor Dalit households (using wealth criteria such as landless households and those who cannot feed themselves for more than three months a year from their own land) in the rest of the country (Hagen-Zanker et al., 2015). In 2016 the government made a commitment to enhance and expand the grant (Garde et al., 2017), a decision galvanised by the 2015 earthquake, whereby the benefit levels were increased during the relief phase and expanded to reach all under-fives in the affected districts in the recovery phase (Merttens et al., 2017). In 2017, the government started gradually universalising the Child Grant across the country, starting with districts with the lowest Human Development Index (HDI) score (Schjødt, 2017). The universal Child Grant has been rolled out in 14 districts. In early 2021, the government announced it was scaling up the Child Grant to an additional 11 districts, aiming to bring 1.3 million children under the scheme. As of 20 May 2021, a total of 1,052,120 children were registered and receiving the Child Grant.<sup>5</sup>

The Child Grant aims to improve children's nutrition. Although unconditional, birth

registration is necessary, with children eligible from birth until their fifth birthday. The transfer covers up to two children per mother, to the value of 400 Nepalese rupees (NPR) (\$3.41) per child per month. Beneficiaries are supposed to receive three transfers per year (NPR 1,600 each time) at four-month intervals. Although some studies have identified challenges – including confusion around registration processes, targeting errors, infrequent payments, incorrect amounts, problematic distribution mechanisms and lack of awareness of grievance mechanisms and willingness to raise concerns (Hagen-Zanker et al., 2015) – they also note many positive aspects and effects, particularly over time. Coverage is good, most recipients report using the money in the intended way, the birth registration rate has increased (Garde et al., 2017), and there has been some evidence of positive effects on nutrition (Okubo, 2014). The latter was confirmed by an early quantitative impact evaluation carried out in 2019, which saw reduced prevalence of wasting and underweight among children in beneficiary households (Samson et al., 2020). That evaluation also found that children in recipient households were more likely to attend early childhood education, and that it had an impact on the agency of beneficiary mothers in terms of increased ability to control their own lives and decision-making about sexual and reproductive health rights, though it was also noted that this did not translate to impacts on decision-making power more generally (ibid.).

Other child-focused social protection programming in Nepal includes **Save the Children's Child-Sensitive Social Protection Programme** – a regional programme (also implemented in India and Bangladesh) that was implemented in Sindhupalchok district

<sup>5</sup> For further details see <https://donidcr.gov.np/Dashboard>

(2011–2016), in Kavre district (since 2014) and in the districts of Dolakha, Mohattari, Jajarkot and Achham (since 2016) (Schjødt, 2017). The programme has three main components: (1) improving awareness and access among poor and marginalised households to available social protection programmes; (2) Child Grant-plus programming, which aimed to augment the Child Grant given by government;<sup>6</sup> and (3) work at the national level to influence social protection policy and programmes to make them more child sensitive (Save the Children, 2020). Evidence showed that the programme improved access to the Child Grant by making beneficiaries aware of their entitlements. It also strengthened the government’s system of Child Grant delivery, increased registration and improved coverage of children who had otherwise been left out of the Child Grant. It also had an impact in reducing child labour and helping children who had dropped out of school to return to education (Smith and Watson, 2015).

Another child-focused social protection programme is the **Nepal School Meals Programme**, which aims to increase children’s academic and nutritional outcomes. Implemented by the World Food Programme (WFP), the Ministry of Federal Affairs and General Administration, and the Ministry of Education, in 2017 it reached 600,000 children in basic education across 29 of Nepal’s 77 districts (Setopati, 2018). Faced with challenges including varying meal quality, misuse of funds, and delays in cash flows disrupting meal provision, a home-grown school feeding pilot version of the programme was initiated. A key characteristic of this pilot is that when the schools receive the cash transfer, they work closely with the local community to deliver the meals and a large part

of the food is sourced locally. A recent mixed-method evaluation of the pilot project found that when compared to regular cash-based school meals programmes, the pilot led to significantly better-quality meals and more meals were delivered (Shrestha et al., 2020).

**Scholarship programmes** are another important instrument for improving educational outcomes for vulnerable groups, including girls, Dalit children and disabled children. Each scheme provides a yearly stipend of NPR 450–600 (\$3.86–\$5.15) (Kafle et al., 2018), which is distributed as a lump sum in the presence of a parent or primary carer in school during enrolment. Since 2011, the girls’ scholarship programme has been expanded to cover all female students attending primary school. However, as Save the Children (2016: 25) noted:

Despite their popularity, the impact of scholarship programmes appears to be very limited. There is no conclusive evidence regarding the aspects of poverty, nutrition, health and child care.

The report goes on to say that the impacts of scholarship programmes are not always positive as they can also single out ‘possibly offsetting positive impacts’ (ibid.). The same report notes that although there is some evidence of increased enrolment, it cannot necessarily be linked to the scholarship programme alone. The low transfer amount was seen to be insufficient incentive to encourage children to go to school; families would rather send their children for productive /income-generating work, and the transfer was deemed insufficient to have an effect on household poverty, child nutrition or health.

6 A total of 7,367 children were supported to access the Child Grant between 2017 and 2019 (Save the Children, 2020).

Other ‘socially protecting’ programmes aiming to support girls’ education and well-being include the Kishori Karyakram (adolescent girls programme).<sup>7</sup> This programme provides life skills training, seed money and livelihoods training to adolescent girls who have dropped out of school or are likely to do so (such as those absent from school due to household work). The programme also runs adolescent savings groups and extra-curricular teaching classes. It used to be implemented by the District Women’s Development Office but since the introduction of federalism, it has been implemented by the municipality and rural municipality. While it previously covered 75 districts (though now there are 77 districts), not all municipalities implement the programme now.

## 1.2 Lessons from other cash transfer programming targeting children

It is important to briefly explore existing evidence from the region of what has worked in relation to cash transfer programmes that target girls. Reviews of this evidence have been conducted (see, for example, Birch, 2020; Endow et al.,

2015; Haider, 2020), and our intention here is not to go over the same ground but to identify a few programmes that have similarities to the two Nepali programmes, and the lessons learnt from these and other cash transfer programmes targeting girls.

Two programmes from India stand out as similar to the BPBB and BKCSJV programmes in Nepal: the Dhanlakshmi and the Apni Beti Apna Dhan (ABAD) (Our Daughter, Our Wealth) conditional cash transfer (CCT) schemes.<sup>8</sup> Both aim to promote girls’ education, reduce/prevent child marriage, and address issues of sex selection. Introduced in 2008, the Dhanlakshmi scheme was different from the Nepali programmes in that incentives were staggered, with transfers made to the family upon the birth of a girl and then at subsequent key events such as birth registration, immunisation, school enrolment and retention (up to class 8), and delay in marriage until the age of 18 (Jejeebhoy et al., 2015; Sekher and Ram, 2015, cited in Haider, 2020). Table 1 provides details of the staggered financial benefits of the Dhanlakshmi scheme.

7 [www.dwc.gov.np/storage/listies/August2020/kishori\\_bikash\\_pradipika.pdf](http://www.dwc.gov.np/storage/listies/August2020/kishori_bikash_pradipika.pdf)

8 The Beti Bachao Beti Padhao scheme in India also focuses on similar issues as the other programmes but does not have a cash transfer component so it is not included in the review here (see, for example, Ministry of Women and Child Development, 2019).

**Table 1** Dhanlakshmi scheme financial benefits

Conditions	Amount (in Rs)
All girl children born after 19 November, 2008 and registered	5,000
<b>Immunisation</b>	
In 6 weeks	200
In 14 weeks	200
In 9 months	200
In 16 months	200
In 24 months	200
On completion of full immunisation	250
<b>Education</b>	
On enrolment to primary school	1,000
In class 1 + attendance	500
In class 2 + attendance	500
In class 3 + attendance	500
In class 4 + attendance	500
In class 5 + attendance	500
On enrolment to secondary school	1,500
In class 6 + attendance	750
In class 7 + attendance	750
In class 8 + attendance	750
Insurance Maturity Cover*	100,000

Note: \*LIC will provide lump sum of Rs. 1 lakh per girl child on completing 18 years. Cash incentives in classes 9 to 12 will be borne by the Ministry of Human Resource Development.

Source: Sekher and Ram (2015: 39).

ABAD – which ran between 1994 and 1998 in the Indian state of Harayana – was more similar to the Nepali schemes in that beneficiaries had to wait 18 years to receive the cash transfer. A small cash transfer was given to mothers (500 Indian rupees (INR), equivalent to \$6.86) within 15 days of delivering a girl and then within three months of the birth. Upon enrolment in the programme, the government purchased a savings bond worth INR 2,500 (\$34.29) in the name of the daughter,

which was redeemable at a maturity of INR 25,000 (\$342.89) when the girl turned 18 provided she had not married (Krishnan et al., 2014, as cited in Haider, 2020; Nanda et al., 2016; Sinha and Yoong, 2009, as cited in Haider, 2020). In short, the programme has been shown to contribute to delaying the age of marriage but not significantly shifting the perception of marriage as being one of the single most important outcomes for girls. These programmes also do not enable girls to

decide whether to marry or not and to assert their personal agency in these decisions. As such, while the programme may be protective, it has limited gender-transformative impact.

Evaluations have shown that the **Dhanlakshmi scheme** was effective in delaying marriage, with 78% of beneficiary parents in one study stating that even if they were to get a good marriage proposal for their daughter, they would not arrange for the marriage to take place until she was 18 (Sekher and Ram, 2015: 95, cited in Haider, 2020). However, an evaluation of the **ABAD programme** found that participation had no effect on the probability of being currently married or on the probability of marriage before age 18 (Nanda et al., 2016). And although the probability of completing 8th grade increases by 12 percentage points for girls participating in the programme, it did not have an effect on whether girls were currently studying or on their completion of 12th grade (ibid.). Another evaluation of **ABAD**, however, found that survival rates of girl children from 1993 to 2006 were higher among those eligible for the ABAD programme, as observed in improvements in the sex ratio of mother's total living children over time (Sinha and Yoong, 2009, cited in Haider, 2020).

Evaluations of both these Indian schemes – along with evaluations of other schemes targeting girls through other kinds of transfers (e.g. school stipends) – show that they had little impact on broader attitudes of girls and their mothers towards wider issues of gender equality and longer-term change, including around the perceived value of girls, son preference and gender-biased sex selection (Haider, 2020). We were unable to ascertain whether the Indian schemes or others had parallel components such as awareness-raising programmes or campaigns (which the Nepali schemes have).

Based on a number of evaluations of cash transfer programmes targeting girls, including those discussed earlier (Birch, 2020; Endow et al., 2015; Haider, 2020; Nanda et al., 2016), we identify here some key elements seen as necessary to achieve both the desired outcomes as well as successful and effective implementation of such programmes. We also draw on related studies exploring experiences of adolescent girls in relation to the nexus of child marriage and school dropout, including their suggested needs and priorities (e.g. Ghimire et al., 2015). These are then mirrored in section 5.

To implement effective cash transfer systems, it is necessary to:

- **Ensure adequate staffing**, including identifying different roles and responsibilities, and recognising the vital role of frontline workers through offering them cash incentives and training.
- **Provide effective coordination** among different partners, across different sectors and at different levels, but also across different social protection schemes (especially those targeting children) to build a continuum of support and care for beneficiaries, with each scheme building on the other.
- **Include strong accountability and grievance mechanisms** that are appropriate to context, as these are vital for transparency and minimising errors.
- **Simplify conditionalities and documentation** to increase uptake, especially among communities with lower levels of literacy or education.
- **Bridge the digital gap** and, where feasible and appropriate, use technology and online systems to make registration, enrolment and disbursement easier, increase transparency and accuracy, reduce errors and delays, make monitoring and evaluation (M&E)

easier, and make it easier for beneficiaries to raise complaints. However, for those with limited online access, alternate processes and systems need to be in place to ensure that technology does not exacerbate existing digital gender divides (e.g. using SMS in different languages, etc.).

- **Ensure strong M&E systems**, including ongoing/process evaluations, baseline data collection and external evaluations.

To make transfers relevant and appropriate, it is necessary to:

- **Stagger payments** or use a ‘multi-tranche benefit system with staggered payments’, especially during secondary schooling, as evidence shows that a lump sum received after 18 years may not be adequate to convince many poor families to join the scheme and fulfil its many conditionalities.
- **Complement cash disbursements** with provision of and/or referral to quality services (including healthcare, education and nutrition) as well as linking to sustainable livelihoods and life skills programmes and to auxiliary services such as veterinary and agriculture services and markets.
- **Complement cash transfers with programmes** that focus on building

girls’ agency, economic well-being and empowerment and on raising self-efficacy and awareness about rights and responsibilities (including through sports, teamwork, life skills training, small-scale group savings for adolescents, and adolescent clubs).

- **Provide adequate cash amounts**, with a clear rationale for the amounts disbursed, which should be inflation-indexed so that the amount remains attractive to beneficiaries who enrol over time.
- **Build in some flexibility** in how the family utilises the cash, as this would encourage them to prioritise their needs and consequently increase their children’s well-being.

**To create awareness and generate demand, which has implications for uptake and sustainability, it is necessary to:**

- **Raise awareness** about the scheme among potential beneficiaries through a variety of formal and informal means including importantly at community-level structures such as social mobilisers and teachers.
- **Engage the community**, including adolescents, in programme design and implementation.
- **Ensure that information provided is clear**, accurate and accessible, including in local languages.

## 2 Methodology and contexts of Province 2 and Karnali Province

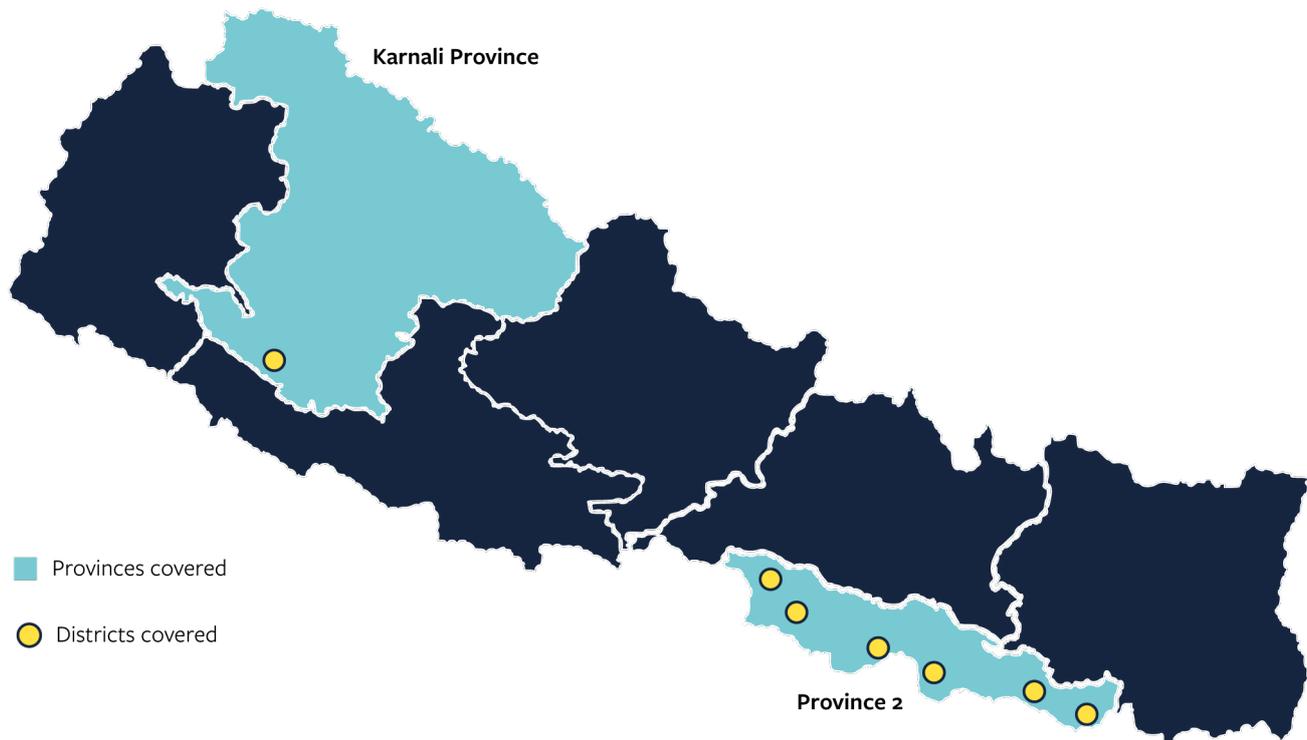
### 2.1 Methodology

The methodology for this scoping study included a review of documentation and primary data collection focusing mostly on key informants who had been involved (past or present) in implementing the two programmes. Key documentation reviewed (see Annex 1) included national reports and provincial planning and policy documents, many of which are in Nepali. These documents were also suggested by key informants during the data collection phase. Similarly, other documentation reviewed related to similar programming and approaches both within Nepal and elsewhere in the region.

Following the review of secondary material, we identified key issues and information gaps to explore further in the primary data collection. Consultations and interactions with stakeholders (remote and face-to-face, as necessary) were conducted prior to data collection. These interactions also assisted with the development of a set of interview guides for key informant interviews (KIIs), in-depth interviews (IDIs) and focus group discussions (FGDs). The UNICEF team also provided inputs into these guides. A total of 26 KIIs, 9 IDIs and 2 FGDs were held across the two provinces (see Table 2 for a breakdown by province, and Annex 2 for further details of respondent types). The study sites are set out in Figure 1.

**Table 2** Type and number of interviews

	KII	IDI	FGD
Province 2	17	3	1
Karnali Province	9	6	1
Total	26	9	2

**Figure 1** Study sites

Source: Adapted from Google Maps<sup>9</sup>

Interviews were conducted both face-to-face and via phone. Face-to-face interviews were conducted following social distancing measures, wearing masks and adhering to guidance on physical distance.

All due ethical procedures were followed. Prior to conducting the interviews, whether face-to-face or by phone, verbal consent was secured from all respondents. The purpose and objective of the study was briefly outlined, including the reasons for it and the questions that would be covered during the interview/discussion. The respondents were assured of confidentiality and anonymity throughout and

after the study. Respondents' preferences and safety were prioritised over completing interviews. They were ensured that they are free to opt out of the study any time they wish with no consequences.

After obtaining consent, all interviews were recorded, translated and summarised in English. In cases where the respondent preferred not to be recorded, notes were taken and written up immediately after the interview.

All quotes in the text have been anonymised to maintain confidentiality.

9 [www.google.com/search?q=Provincial+map+of+nepal&rlz=1C1GCEA\\_enNP948NP948&sxsrf=ALeKko1jv\\_n1S9SZJLK1OQmLluVPRenCeEQ:1626248264009&tbm=isch&source=iu&ictx=1&fir=gWxzdoWG-GaO-M%252CxHwShw\\_Ma5YM%252C\\_&vet=1&usg=AI4\\_-kQ4fb\\_luCKF1gf3r72A3G5XMTFgsg&sa=X&ved=2ahUKEwji2N7whuLxAhW27XMBHbgBCVwQ9QF6BAgNEAE&biw=1536&bih=754#imgrc=gWxzdoWG-GaO-M](https://www.google.com/search?q=Provincial+map+of+nepal&rlz=1C1GCEA_enNP948NP948&sxsrf=ALeKko1jv_n1S9SZJLK1OQmLluVPRenCeEQ:1626248264009&tbm=isch&source=iu&ictx=1&fir=gWxzdoWG-GaO-M%252CxHwShw_Ma5YM%252C_&vet=1&usg=AI4_-kQ4fb_luCKF1gf3r72A3G5XMTFgsg&sa=X&ved=2ahUKEwji2N7whuLxAhW27XMBHbgBCVwQ9QF6BAgNEAE&biw=1536&bih=754#imgrc=gWxzdoWG-GaO-M)

### 2.1.1 Limitations

Due to the Covid-19 situation, we planned to carry out more phone interviews than face-to-face ones, and confined site visits to a few municipalities and rural municipalities in the districts we visited – two districts in Province 2 and one district in Karnali Province – even though the programmes cover (or aim to cover) all districts and municipalities in both provinces. The pandemic meant we were not able to conduct as many FGDs as we would have liked to.

It is important to note that there may have been some districts and municipalities in which the programmes were more successful than in others. However, we do not distinguish between the districts and municipalities. Similarly, the aim of this report is not to compare between municipalities but to make general observations about the challenges faced and offer suggestions on how to address those challenges and improve programme implementation in future.

Our findings are based on views and perceptions from all study respondents. This is not a survey, and although some perspectives of end beneficiaries were obtained, given that the programmes have only begun activities relatively recently, this by no means represents an evaluation. Similarly, although we make recommendations based on our discussions with (mostly) key informants, reviews of project documentation and evidence from elsewhere, these recommendations need to be considered further by interested parties to assess what is feasible given available and future resource parameters.

## 2.2 Contexts of Province 2 and Karnali Province

In this section we provide an overview of the provinces in which the programmes are being implemented. Drawing on both secondary data and primary data collected for this study, we highlight some key indicators that reflect the discriminatory gender norms the programmes aim to address. Drawing mostly on the primary data, we then provide evidence of some positive changes in these norms as well as areas where norms are more ‘sticky’ (that is, slower to change).

### 2.2.1 Harmful practices affecting girls and women in Province 2 and Karnali Province

#### Child marriage

Province 2 and Karnali Province have some of the highest rates of child marriage in Nepal. Among women aged 20–49 years, 47.9% in Karnali Province had married before the age of 18, as had 52.5% in Province 2, where more than half of girls are married before age 18 (CBS, 2020). Table 3 provides provincial-level data on child marriage, allowing comparisons with other provinces and the national average. As our study respondents noted (and as observed in other studies such as Samuels and Ghimire, 2018), in both provinces child marriage was increasing because of rising cases of elopement marriage. Child marriages in Province 2 were also occurring between Nepal and India, given the proximity of the border; however, in this case (according to study respondents), it was mostly Nepali boys marrying young Indian girls, given that due to exchange rates (Indian currency having higher value than Nepali currency), the dowry necessary for marrying into Nepal is less and so easier for Indian parents to pay.

### Early childbearing

For girls, early marriage results in early childbearing and also often school dropout – problems that both programmes aim to prevent. Again, the two provinces have relatively high rates of early childbearing when compared to the national average: in Karnali Province, 24.1% of girls give birth to their first child before the age of 18, while the figure is 19.4% in Province 2, compared to the national average of 13.8%. This is also reflected in high adolescent birth rates in these two provinces compared to other provinces and the national average (CBS, 2020) (see Table 3).

### Sex-selective abortion

Although this is not reported directly in the DHS given that it is illegal, the fact that abortion is happening at home and by non-medical or fully trained healthcare professionals (for instance, performed by traditional birth attendants) in both provinces suggests that this might include sex-selective abortion. According to the 2016 DHS (Ministry of Health et al., 2017), 42.5% of women had their abortions at home against only 34.8% in government-authorized centres in Province 2, while the figures are 35.5% and 51.5% respectively for Karnali Province. These rates are significantly different from the national average for home-based abortion (27.1%) and for abortion at a government-

authorized centre (50.8%) (ibid). Furthermore, in Province 2, ‘sex of the child not being desirable’ is the third most common reason given for abortion, while in Karnali Province, it is the sixth most common reason (among eight reasons asked). See Table 3 for a comparison of provincial data on abortion rates (at home and in government-authorized centres).

According to our study respondents, sex-selective abortion is taking place in hospitals, private clinics and across the border in India (‘... I had heard that one lady had undergone abortion 15 times and can you imagine how her physical condition was... Yes, that was for a son. In the Terai community, people give high priority to a son and are even ready to die to get a son’ (KII\_6). According to some respondents, due to this phenomenon, girls in some communities are now visibly fewer in number than boys to the extent that families have started marrying outside the community or marrying their sons to girls from India. People also do not report this occurrence for fear of retaliation from family members and also a perception that the police ‘will do nothing’. The abandonment of female babies (on the roadside, in dustbins or other public places) was also mentioned by some study respondents. These babies often end up being placed in private or government-sponsored orphanages.<sup>10</sup>

<sup>10</sup> Male/female distribution in orphanages 47/53. + babies and toddlers a minority in orphanages (3% of total) (UNICEF, forthcoming, Children in institutional care).

**Table 3** Early marriage, early childbearing, adolescent birth rates, abortion rate and place of abortion, and experience of violence, by province and national average

	Marriage by age 18 (women)	Marriage by age 18 (men)	Childbearing before age 18	Adolescent birth rate	Abortion rate <sup>11</sup> (DHS 2016)	Abortions carried out at home / authorised centres (DHS 2016)	Experiences of physical violence since age 15 (among girls and women aged 15–49) (DHS 2016)
<b>National</b>	<b>38.4</b>	<b>13.8</b>	<b>13.8</b>	<b>63</b>	<b>9</b>	<b>27.1 / 50.8</b>	<b>22</b>
Province 1	30.9	9.7	11.9	61	7.2	26.2 / 47.8	18.9
<b>Province 2</b>	<b>52.5</b>	<b>17.9</b>	<b>19.4</b>	<b>96</b>	<b>4.6</b>	<b>45.5 / 34.8</b>	<b>34.2</b>
Bagmati Province	28.0	9.8	7.9	40	10	22.2 / 60.3	19.6
Gandaki Province	40.5	9.7	17.7	58	14.9	21.8 / 56.0	12.0
Lumbini Province	39.6	15.9	12.6	57	10.7	26.4 / 52.9	22.6
<b>Karnali Province</b>	<b>47.9</b>	<b>24.8</b>	<b>24.1</b>	<b>81</b>	<b>11.4</b>	<b>35.5 / 51.5</b>	<b>15.0</b>
Sudurpashchim Province	45.4	20.8	14.0	60	10.3	21.3 / 45.6	17.4

Source: CBS (2020); Ministry of Health et al. (2017).

### Gender-based violence

According to the latest DHS (2016), while women in Province 2 experience relatively high rates of physical violence (see Table 3), in Karnali, the reports are relatively low and below the national average (Ministry of Health et al., 2017).

Besides spousal violence, given that women mostly live with in-laws after marriage, rates of violence perpetrated by in-laws are high, particularly in Province 2. Domestic violence has also been found to increase after the migration of a husband, when wives are left behind to live with their in-laws (SaMi, n.d.). According to the DHS, 14% of women

reported frequently experiencing violence in the past 12 months (including 9.3% during pregnancy) in Province 2. These figures are higher than both the national average (9.1% for general violence and 5.8% for violence during pregnancy) and the respective figures for Karnali Province (7% for general violence and 4.2% during pregnancy). In Province 2, 4.2% of women reported being abused for not bearing a son (compared to the national average of 3.6% and 0.7% in Karnali Province) (ibid.).

Since domestic and spousal violence is seen as a normal part of life (according to the 2016 DHS),

<sup>11</sup> Number of pregnancies resulting in abortions in the five years prior to the survey.

women do not seek support (from formal or informal networks) or share their experiences, and this is even more so when it comes to early marriage, given that girls have limited agency and few support networks (if any). The DHS (2016) finds that 76.4% of women in Province 2 reported never seeking support or telling anyone about experiencing violence, compared to the national average of 66.4% and a slightly lower percentage (59.4%) in Karnali Province.

Our study respondents indicated that among other drivers, gender-based violence often arises as a result of insufficient dowry. 'There are many incidents of men leaving their spouses in the middle of the road saying that they are sitting in their property while not bringing any property themselves and that they didn't give them proper dowry. Sometimes they make girls sleep on the floor instead of the bed if they fail to bring beds as dowry' (KII\_9).

According to our respondents, other forms of gender-based violence include harassment of girls en route to school and when moving around in public generally. Rape was also reported to occur,

when girls are left at home alone, with parents either working outside the village (including abroad) or working in the fields. Given that the perpetrators are often from powerful and wealthier families, respondents suggested they have no fear of impunity and it is often difficult or impossible for the survivor to seek recourse. Cases are often resolved 'within the village', and instead of receiving appropriate justice, the survivor continues to receive threats or is stigmatised and ostracised by others in the community.

### **Education**

The Multiple Indicator Cluster Survey (MICS) finds that net school attendance and school completion rates in Province 2 are lower than the national average (CBS, 2020). Thus 57.3% of children in the province attend lower basic education compared to 74.5% nationally, reducing to 33.8% at secondary level (national average 47.7%). Figures for Karnali Province are closer to and sometimes even better than the national average, according to this data source (see Table 4 for provincial and national data on school attendance and completion by level of education).

**Table 4** School attendance and completion rates by province and national average

	School net attendance rates			School completion		
	Lower basic	Upper basic	Secondary	Lower basic	Upper basic	Secondary
<b>National</b>	<b>74.5</b>	<b>50.3</b>	<b>47.7</b>	<b>81.8</b>	<b>79.1</b>	<b>27.3</b>
Province 1	77.8	57.1	48.8	84.8	73.6	14.0
<b>Province 2</b>	<b>57.3</b>	<b>28.9</b>	<b>33.8</b>	<b>63.1</b>	<b>59.6</b>	<b>17.3</b>
Bagmati Province	82.6	69.8	62.2	93.4	82.0	51.0
Gandaki Province	86.7	66.0	64.5	96.0	87.6	32.6
Lumbini Province	75.9	44.0	41.5	79.3	67.0	21.1
<b>Karnali Province</b>	<b>78.4</b>	<b>51.8</b>	<b>45.6</b>	<b>83.5</b>	<b>78.6</b>	<b>21.9</b>
Sudurpashchim Province	77.0	46.5	41.1	83.8	72.5	17.4

Source: CBS (2020).

## Agency

Women and girls in Province 2 also have very limited agency and decision-making power over their own bodies. The DHS (2016) shows that the proportions of women reporting that they can deny sex are lower in Province 2 and Karnali Province (80% and 62% respectively) than in other provinces (Ministry of Health et al., 2017). The study also finds that discriminatory norms are internalised by women and so they do not resist them. For example, while 97% of men in Province 2 think that it is justified for a woman to refuse sex if her husband has a sexually transmitted illness, only 77% of women think this is justified. Similarly, the proportion of women justifying refusal of sex if the wife knows that her husband has sex with other women is lower

(69%) in Province 2 than in other provinces (80% and above). Our study respondents noted that women's participation in public life and leadership positions was very low generally in Nepal and particularly in these two provinces. Where women did participate, this was often tokenistic; they mostly still did not have a voice or were there only for 'admin purposes'.<sup>12</sup> Finally, as previous research has also shown (e.g. Ghimire and Samuels, 2017), obtaining citizenship certificates for Nepali women in general, and especially for the Madheshi community (who also are found in Province 2), is challenging. Often, women have to rely on their in-laws or husbands. This leads to a lack of voice and agency, and makes women more susceptible to violence.

12 The 2017 elections in Nepal resulted in 112 women elected to the House of Representatives (34% of seats), 189 women elected to the provincial assemblies (34% of seats) and 14,345 women elected at the local level (41% of seats) (Upreti et al., 2020). In terms of the police: the male to female officer ratio is 9:1, that is, 60,541 (89.81%) male to 6,865 (10.18%) female (Racovita, 2018).

## 2.2.2 Positive changes in norms and the pathways to change

Study respondents in Province 2 did speak about some positive changes in norms, also as a result of programmes in the area, though not necessarily as a direct result of the BPBB. There was some evidence of parents increasingly sending their daughters to school, alongside an increasing awareness of the need to educate girls even beyond secondary education. This resonates with other studies both in these provinces and elsewhere (see, for example, Ghimire and Samuels, 2014; Presler-Marshall, 2017). As reported by participants in an FGD with adolescent girls in Janakpur:

‘In my family, if someone tells to marry me after I complete my secondary education examination, then my father tells them that he wants me to complete my higher education and will educate me as long as I want.’

‘.. my mother wants me to complete higher studies and be independent. She tells me that she didn’t get the chance to study so I should utilise it and study properly.’

‘[our mothers]... tell us that if they were educated then it would have been better for them.’

There were also accounts of girls now being sent to better schools – that is, those that use the English language medium, or non-government schools, with girls even outnumbering boys in some cases in the local English medium schools – as boys are sent even further to cities with better educational standards, such as Kathmandu and Biratnagar. According to one parent/father (also a teacher) in our study, this is also due to declining numbers of children in families, so that parents

can now afford to send both sons and daughters to school: ‘Before, one couple has 7 to 11 children but now almost every couple has 2 children and rarely 3. So now they can better afford to educate both their girls and boys’ (IDI\_1).

As with other studies in Nepal (Ghimire and Samuels, 2014; Watson, 2019; Fuller, 2020), there was also a sense that girls have increased agency and voice now, compared with the previous generation, as one parent noted about his daughter: ‘Now the girls are also very smart. Before, our sisters didn’t talk much with our grandfathers. Now, if I myself am late, then my daughter asks me why I am late’ (IDI\_1). According to some respondents, this also translated into an ability to continue to attend school and not marry early: ‘The children are themselves capable of negotiating with their parents and say that they don’t want to marry and want to study if they are really keen on it’ (IDI\_1).

Girl respondents were also outspoken about the importance of sending girls to school, partly so that they can learn about bodily changes during adolescence, and to be independent and not always relying on a husband. This is also reflected in girls and women beginning to take on jobs that were previously mostly reserved for men, including in banks and in the police. And although previously (according to respondents) men/husbands may tell their wife to stop working when married, this is changing now, as girls are more empowered, and because young men today also look for educated girls and girls with jobs.

Positive changes were also evident in the small increase in the numbers of women coming forward to register cases of violence. This is a result of a number of activities/structures, including: the establishment of a women’s unit in the police offices, where female police officers

provide services for female survivors; an increase in the number of female police officers; local-level paralegal committees and gender-based violence monitoring committees; mobilisation of support staff (social mobilisers); awareness-raising activities at village level carried out by the District Women's Office; and the establishment of redressal mechanisms and availability of psychosocial counselling support at the District Women's Office for women who report experiencing gender-based violence.

Programmes targeting women have also raised their awareness about other sources of support, including women's groups and other government departments (which also have female staff). As one respondent commented, 'I feel proud to say that before, women would bear all the wounds and pain and still sit in silence till death, but now they come to register such cases alone as well' (KII\_9). Similar findings were also reported by Ghimire and Samuels (2017). They found that largely as a result of programming and awareness-raising activities, the most explicit and publicly visible forms of intimate partner violence (such as beatings) are beginning to be reported. However, other forms of violence such as marital rape and emotional violence mostly go unreported (in part because they are more difficult to prove).

### 2.2.3 Sticky norms and practices, and those that are in flux

Despite programmes targeting women and girls, many discriminatory practices persist, and especially among certain communities. For instance, as one respondent, a Madheshi Dalit, explained: 'I would like to repeat to you such sort of change is among the educated and well-

off class, compared to illiterate and lower class. The Musahar and the Dom community<sup>13</sup> have not changed' (KII\_7). However, even in wealthier communities, women may fear reporting violence against the powerful families of their in-laws. This persistence is evident in several ways. For instance, women still fear reporting gender-based violence, the processes to register cases of violence (including rape) are neither transparent nor user-friendly for women, and those they report to often take the side of the perpetrator rather than the survivor. Respondents also spoke about cases of gender-based violence increasing due to the impact of Covid-19 (as also witnessed globally – see, for example, Nepal Research Institute and CARE Nepal, 2020; Ghimire et al., forthcoming). During the first few months of the lockdown period in 2020, it was more difficult for women to report cases to the police given social distancing measures, whereby the police station did not allow people to come in person, among other requirements. Many cases will have gone unreported.

Parents still prefer to invest in their sons' education, especially if the family has limited resources: 'They have limited resources... Where they have both sons and daughters, they start doing cost-benefit analysis. They think they will get back [a return] if they invest in sons' education but investment for daughters is futile because they go to the husband's home after marriage' (KII\_7).

Adolescent girls noted that there continue to be cases of elopement and early marriage that result in girls being pulled out of school. Interestingly, they often blamed it on the girls, who they saw as behaving badly, as adolescent girl participants in an FGD in Janakpur noted:

13 These are members of the Terai Dalit caste found in the plain areas of Nepal and in the provinces where the study took place.

‘Many girls elope with the boys and the family’s prestige is at risk so they withdraw them.’

‘They do such bad works, so their parents get them married at an early age...’

‘This is the fault of the girls themselves. If she does not do such work then the parents also don’t force her to leave her education.’

They also noted how, on the one hand, girls are often pulled out of school when they fail their exams – which is often a result of their domestic/household chores burden as well as helping in the fields, leaving them with little time to study or do homework – but on the other, girls themselves are embarrassed or ashamed to keep going to school when they have failed, fearing they will be ridiculed or teased. This negatively affects girls’ mental health and psychosocial well-being, leaving them with little capacity, motivation or mental space for pursuing learning. According to girl respondents, this is particularly the case in mixed schools, as girls fear teasing by boys the most.

While the teacher as well as friends and family will advise them to continue, parents are sometimes influenced by gossip from neighbours and by peer pressure, and so prefer to marry their daughter if she has failed exams.

Our findings also suggest some spaces ‘in between’ positive norm change and sticky norms – that is, where adolescent girls suggested that although parents still tell them they must marry, the parents either agree to let the girl continue studying or their husband and/or father-in-law allows (and, in some cases even encourages) them to do so (this was also found in other parts of Nepal; see Ghimire and Samuels, 2014).

While girls’ agency and voice may have increased, their ability to speak to their fathers was still observed to be limited – and it was fathers who were often seen to wield ultimate decision-making power over girls’ lives. This communication gap was also observed between sons and fathers, and often explained by fathers being away or out of the home much of the time for work purposes. Previous studies confirm these gaps (see Ghimire and Samuels, 2020; Ghimire et al., 2018; Samuels et al., 2017). Although girls often talk to their mothers and seek their advice, mothers often have limited education and awareness, so may not be able to provide the most appropriate advice – hence the need for programming with parents as well as girls to deliver real change (see section 5).

## 3 Beti Padhau Beti Bachau (BPBB) programme – Province 2

This section is divided into three parts: the first provides an overview of the BPBB (including its origins and objectives, components and structure), while the second and third provide more details on two key components of the programme – the education insurance/fixed deposit scheme and the bicycle distribution programme. We give an overview of both components followed by a brief analysis of what has worked well to date and emerging challenges.

### 3.1 Overview of the BPBB programme

#### 3.1.1 Origins and objectives

All key informants noted that the BPBB programme, established in 2018, was the initiative of the Chief Minister of Province 2.<sup>14</sup> While there are similar programmes across the border in India, and a similar programme (BKCSJV) started in 2017 in Province 6 in Nepal, BPBB was described by key informants as a ‘home-grown’ programme, with its own ‘brand’ and, as such, a considerable amount of political backing. Although study respondents expressed reservations that the scope of the programme should move on from focusing on numbers accessing and staying in school, to enhancing overall quality of education in Province 2, participants in Dhanusha and Saptari who were involved in the programme spoke about it with a lot of pride. The programme also received

a great deal of media coverage, and possibly partly as a result of this, is spoken about as being ‘owned’ at national level and was inaugurated by the country’s President.

The overall aims of the programme are ‘to send daughters to school and thus through their personal development and empowerment, spread the message of establishing a discrimination free social justice system which is based on the principles of a welfare state, and ending social discrimination between sons and daughters’ (translated from Nepali).<sup>15</sup> These aims are outlined in publicly available documents<sup>16</sup> and were clear to most respondents, even if they had not seen the documents.

The programme aims to empower girls and women, with a focus on addressing sex-selective abortion, decreasing child marriage and school dropout rates, increasing education and employability of girls (and their participation in the labour market), and thus ultimately reducing discrimination and violence towards women and girls. Education is seen as a key entry point for achieving these objectives, as one respondent explained:

It [the programme] believes that if the rate of women’s education increases, and if she is economically dependent and if the state

<sup>14</sup> It was also noted that the Chief Minister was a teacher previously as well as a Muslim, and had a ‘deep knowledge’ about the challenges faced by girls and women in these communities, including violence.

<sup>15</sup> <http://ocmcm.p2.gov.np/betipadhaubetibachau>

<sup>16</sup> Ibid

can ensure this, then female infanticide can be stopped... Education is the key for social transformation. Society cannot transform unless the level of women's educational attainment is high. (KII\_5)

Many respondents confirmed this view of girls' education as an entry point for change, noting that through education, girls can advocate for their rights, stand against dowry and become empowered to pursue employment opportunities and a career. Respondents also raised the issue of educating men as a means to reduce incidence of gender-based violence, particularly with reference to harassment of women and girls in public spaces; they noted that education for boys and men around gender-based violence is important if parents are to feel safe to allow their daughters to attend school, tuition classes and other activities in public spaces.

The BPBB launched in Province 2 in 2018, with start-up or phase 1<sup>17</sup> activities (formulating acts and policies, setting up human resource systems, etc.) beginning in 2019. Phase 2 involved starting the registration work at grassroots level. The programme is currently in phase 3 of implementation (Annex 3 provides an overview of the programme's timeline and key activities/milestones). According to key informants, there is no endline date for the programme. One of its key features (as discussed below) is its flexibility, with the option to adjust, evolve and change based on changing needs within the province, adding in activities as and when necessary. The programme currently operates in all eight districts: in one metropolitan city, three sub-metropolitan cities, 73 municipalities and 59 rural municipalities.

It should be noted that for most part of phase 2, activities in the field were disrupted due to Covid-19. However, this allowed time for overall reflection and data management.

### 3.1.2 Components of the BPBB

The programme consists of seven components (although as noted above, new components may be added or existing ones removed, according to identified needs). Our study focuses on the first two components – the education insurance scheme (see section 3.2 for full details) and the bicycle distribution programme (see section 3.3) – the most substantial parts of the programme so far and those receiving the greatest share of funding. According to the provincial budget (Provincial Ministry for Economic Affairs and Planning, Province 2, 2020), the total budget for the fiscal year 2020/21 for the education insurance/ fixed deposit scheme – \$2,606,870 (NPR 306,477,000) – is much higher than for the other components put together – \$211,457 (NPR 24,860,000). According to key informants, the budget for the fixed deposit scheme is estimated based on a calculation of the number of baby girls born in Province 2 over the past three years.

Here, we briefly describe the BPBB programme's other five components.

- **Awareness-raising activities for girls' education** to ensure that no daughters are left behind in school enrolment, promoting the message that 'if a daughter is educated, the whole family is educated'. The programme includes awareness components targeting

<sup>17</sup> Please note these phases are suggested by the authors of this study to simplify the process/timeline.

mothers, as well as public messaging (on hoarding boards and through the media, films and road theatre) and community orientation programmes to raise awareness of the need to educate daughters.

- **Programme against gender-based violence and dowry**, working with non-governmental organisations (NGOs) and other organisations that provide safe abortion to raise awareness against sex-selective abortion. In the past year, this programme component facilitated public marriages of 108 couples without dowry.
- **Provision of separate toilets (with adequate water supply) for girls in schools together with sanitary pad vending machines** to address one of the main reasons why girls are absent from school. This component has provided 100 toilets and vending machines in eight districts and will continue to cover all schools in those districts. While the *palikas* (municipalities) are involved in sharing the database of schools, the programme is directly implemented by the Chief Minister's Office (CMO) and the schools themselves.
- **The 'outstanding girl students award'**, targeting the top three highest scoring girls in the senior secondary exam. In the most recent fiscal year (2019/2020), between NPR 15,000 and NPR 25,000 (\$128–\$214) was awarded to 24 girls from the eight districts.
- **The Public Service Commission Preparation course targets girls, including married girls.** Anyone who has passed grade 12 is eligible to

apply for this three-month course, providing they submit their certificate as proof. There is no age bar, as the idea is to encourage married women who had passed grade 12 to take up government jobs. As part of the BPBB, free courses will be run in four districts (randomly selected, according to the respondent) – Dhanusha, Rautahat, Parsa and Saptari. The course was piloted in Dhanusha with 105 girls in fiscal year 2020.<sup>18</sup> The curriculum is adapted to fit in with girls' lives, including being able to study at home with quality handouts. It is important to note that any girl who has passed grade 12 can apply for this course; other than the certificate, no identity documents (such as parents' citizenship) are necessary. The programme also supports and encourages girls to apply for provincial government jobs, which – as part of a wider programme in Province 2 – reserve 50% of seats for female candidates.<sup>19</sup>

According to key informants, a number of other activities are planned but had not yet started at the time of the interviews. One such activity is a laptop distribution programme, though there were few details available on this.

### 3.1.3 Overall structure of the programme

Figure 2 outlines the overall structure of the BPBB programme. According to programme implementation guidelines developed by the CMO,

18 There is no data and the research team is not aware of any follow-up in terms of whether any of these girls have taken up employment in the provincial or local government. The extent to which they are able to take up jobs also depends on whether there are openings at the local government level, which does not happen annually. All of this has also been affected by the Covid-19 situation.

19 Some other programmes envisioned in the implementation guidelines but not yet started are: (1) Diwa Khaja: a school lunch programme to encourage children to stay in school; (2) Abhibhawata Graham: a guardianship-taking programme that facilitates community members to take on guardianship roles and support girls from deprived families; (3) a conditional grant to local government or NGOs prescribed by local government to carry out programme activities; and (4) a community awareness and orientation programme for guardians through women's group and social mobilisers to encourage parents to send daughters to school.

the BPBB team consists of a directive committee, an implementing committee, a coordinator (a section officer level) and support staff (non-gazetted first class (fifth level)). The guidelines also allow the implementation committee to invite other experts and support staff as needed.

The 12-member **directive committee**, which is responsible for policy, implementation and M&E (including commissioning external evaluations), consists of: the Chief Minister as the coordinator; the Chief Secretary as assistant coordinator; eight other members (female) appointed by the Chief Minister; and the secretary and under-secretary of the CMO.

The eight-member **implementation committee**, which is responsible for implementing decisions made by the directive committee as well as selecting activities to propose to that committee, consists of: the Chief Secretary from the CMO as coordinator; the Chief of the administration section of the CMO as assistant coordinator; and under-secretaries of the following ministries – the CMO, Ministry of Economic Affairs and Planning, Ministry of Social Development, CMO Chief of Planning, CMO Chief of Accounts, and the Section officer CMO programme monitoring and knowledge management division.

The programme guidelines stipulate that the district coordination committee and local government (the *palikas*) will help identify beneficiaries and programme areas.

In phase 2 of the programme, with the need for more human resources as requested by the CMO, UNICEF funded eight Social Protection District Coordinators and one Social Protection Advisor, all of whom focused on the education insurance/ fixed deposit scheme. These staff were recruited via a third party, People 2 People (P2P), a private

recruitment company. They reported to the UNICEF-appointed Social Protection Advisor, while also working with the programme focal officer at the CMO. In phase 3, the programme has expanded the involvement of *palikas* and given them significant implementation responsibilities. In 2021, UNICEF funded a further 30 *palika*-level staff to replace the eight District Coordinators. Those staff received a one-day orientation jointly carried out by the CMO and UNICEF. At the implementation level, the CMO works with the *palikas* of the eight districts and Prabhu Bank, the partner bank selected through a bidding process.

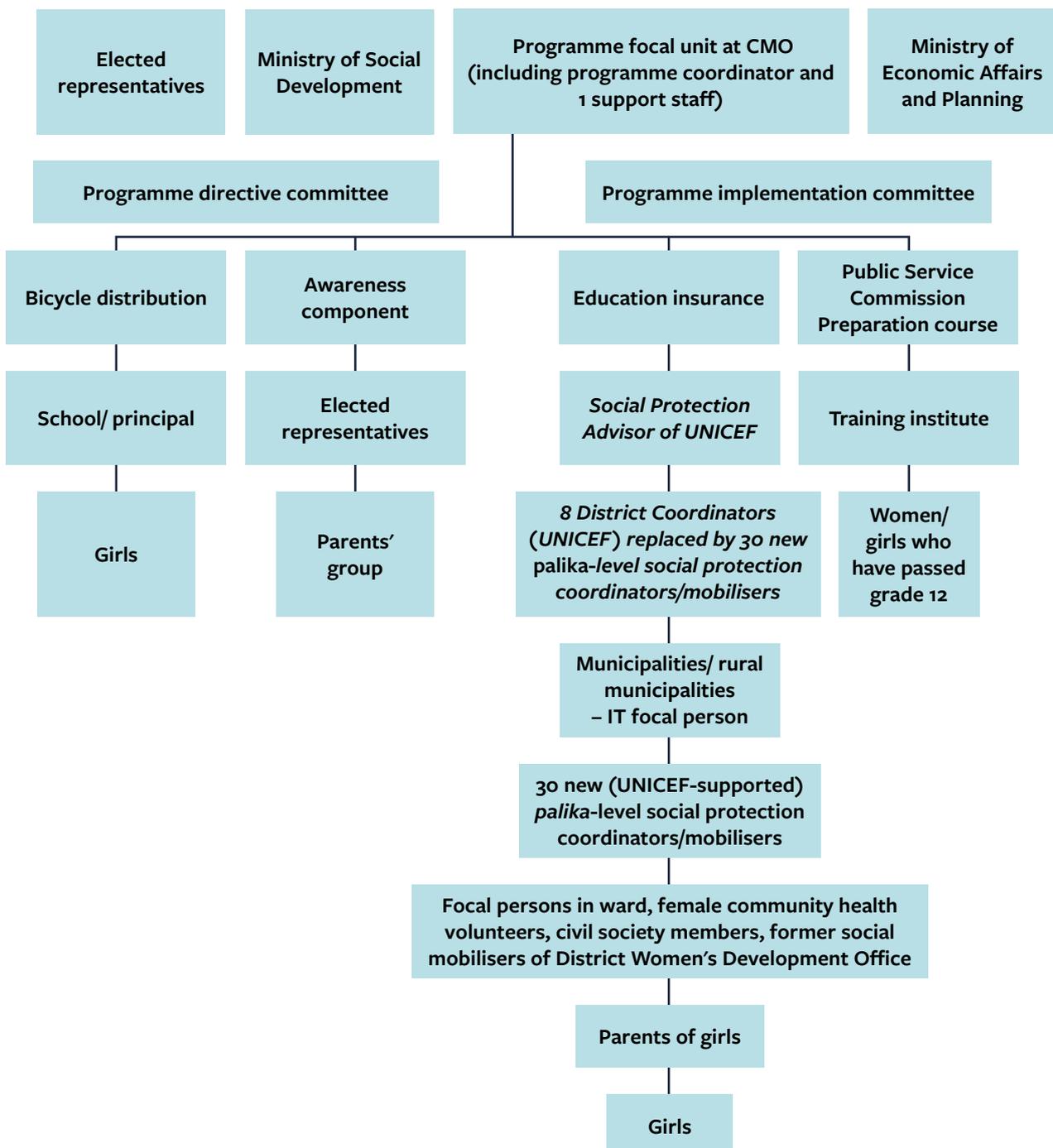
As Figure 3 shows, for the other components of the BPBB, the CMO works directly with the relevant institutions. Thus for the bicycle distribution programme, it procures the bicycles and works directly with schools for distribution (see also section 3.3). For the Public Service Commission Preparation course, it works with local training centres selected through an open bidding process.

The Ministry of Social Development (which is currently in charge of women's and children's development and education at the provincial level) is represented on the BPBB programme's directive and implementation committees, as is the Ministry of Economic Affairs and Planning. However, other ministries that have gender empowerment programmes (such as the Ministry of the Interior, which runs a girls' self-defence programme) are not part of the BPBB programme. Our key informant interviews indicated that the provincial ministers and other political representatives are aware of the BPBB programme and informally help raise awareness about it when they are visiting their constituencies, but there is no formal connection with them or other programmes (nationally or at provincial level) linked to education, employment or women's and children's development.

In sum, at the provincial level, there are a total of 22 government staff who work on the programme though only one is on a full-time basis. There are (or were) also nine UNICEF-funded staff working both at provincial and local level who were full-

time on the programme. In each *palika* there is at least one government staff member working on the programme but not full-time. Currently, UNICEF is funding 30 staff at *palika* level who will be working full-time on the programme.

**Figure 2** Organogram of the BPBB programme



Note: Italicised words/boxes signify that these positions are no longer active or have been replaced in phase 3.

## 3.2 Education insurance/fixed deposit scheme

In this subsection, we provide an overview of the scheme and a brief analysis of some positive results so far, before moving on to discuss emerging challenges. At the time of our interviews for this study, 31,000 girls aged 0–2 years had been registered for this scheme.<sup>20</sup> According to the provincial government’s policy and programme document (CMO, Province 2, 2019), their target was to register a further 25,000 girls in 2020/21.<sup>21</sup>

### 3.2.1 Overview

**Eligibility criteria.** The programme is universal, aiming to reach all girls born since 2018. All female births are registered but there are some still to be registered from those that took place between 2018 and 2019. Upon registration, each new-born girl receives a fixed deposit of NPR 300,000 (approximately \$2,582) as education insurance and a one-time premium of NPR 39,000 (\$336). At the start of the programme the insurance amount was NPR 100,000 (\$861) with a premium of NPR 112.35, but the amount was topped up to NPR 300,000 a few months after the start of the programme to make it more attractive to programme participants.

Prabhu Bank was identified as the education insurance component’s banking partner, with an initial two-year agreement from the start of the programme (Share Sansar, 2019). According to key informants, this bank was chosen as it gave the best return (38% annual interest rate) and also agreed to contribute NPR 1,000 for each girl child

from its own funds. Those funds are deposited in a fixed deposit bank account in the girl’s name and are left to mature (untouched) for 20 years.

After 20 years, a sum of NPR 3 lakh would be handed over to the parents of the girl child, on the condition that the insured child passes grade 12 and is not married until she reaches 20 years of age. If girls cannot meet those conditions, the matured money will be refunded to the Chief Minister’s Office and Council of Ministers fund and used to support other newborn girls. Parents can only insure up to two girls per family. There are some exemptions: the bank will provide the total amount along with interest to the depositor party if the girl child dies, suffers from fatal disease, or if her parents die before the girl reaches the age of 20.

According to one key informant, and confirmed by other key informants including the programme coordinator, the distribution modality was changed when it was suggested that parents need money to keep their daughters in school during grade 11 and 12, so the programme adopted a proposal that if parents need funds for their daughter’s education, they could take out the interest on two separate occasions after the child has passed grade 10.

### **Registration requirements and process.**

Documents necessary to register for the scheme include the following:

- child’s birth certificate
- citizenship certificates of parents (ideally both parents, but mandatory for at least one parent; if mothers do not have citizenship certificates, a marriage registration certificate is sufficient)

20 Although currently we do not have data on girls aged between 0–2 years in Province 2, in 2011 there were approximately 151,555 girls aged 0–2 at the time of the survey (National Data Portal-Nepal ([nationaldata.gov.np](http://nationaldata.gov.np))). Thus if we use this figure it means that at the time of our interviews, approximately 20.5% of girls were covered.

21 Each year the targets vary, with the aim being to reach all newborn girls.

- reference letter from the ward
- a letter from a health institution, though this was not mandatory after it was realised that girls born at home could be excluded
- five or six photos of both parent and child.

The child also has to be brought to the registration venue. Parents then have to sign a ‘commitment letter’ confirming they will stand by the terms set out. In phase 1, all documents (hard copies) and a register for all entries were kept by the CMO. In phase 2, hard (photo) copies of all documents are collected by the municipalities from their local units (wards) and there is a register for all the entries at *palika* level. The *palika* keeps a file for each girl child with hard copies of the above-mentioned documents and the registration number (from the registration book), while a photocopy (in hard copy) of all the documents and the register is sent to the bank. The bank also maintains another register of all the accounts opened with monies deposited. The registration number for each girl child in all three places (the programme register, the bank register and the *palika* file) is the same. In return, parents receive a fixed deposit (FD) bank card stating the amount (3 lakhs) and the year the fixed deposit matures for them to be able to come and collect the money.

In phase 2, the CMO has digital copies of the registration, and an entry in an Excel spreadsheet for each child containing information extracted from the documents and copies of the register. Once the bank opens the account and issues a fixed deposit card and cheque book to the child’s parents, it sends hard copies of the record of the accounts to the CMO. Parents need to bring the card and cheque book when they withdraw

the funds at the end of 20 years. If they lose the cheque book or card, they can get a duplicate upon payment of NPR 200 (\$1.72) to the bank.

The programme has also been evolving based on lessons learnt from local implementation experience. Initially, parents were allowed 180 days from the day of birth to register their child and bring all the documentation required. However, given difficulties in collating all these documents (especially if husbands were overseas), and the realisation that if this requirement was enforced, many children would be excluded, the programme switched to open (anytime) registration and included all children born in 2019 irrespective of when their birth was registered. At the same time it was established that if parents registered the birth later they would also receive the money later, as the 20-year period would start from the date of registration.

Similarly, while previously registration had to be done at the provincial headquarters at Janakpur, in year 2 it was decentralised to the ward level. Furthermore, each ward office carried out registration in three or four places, allowing easier access. District Coordinators and ward staff also used innovative approaches to register such as setting up a health camp for women (post-partum) and newborns when they come for registration so that they could avail themselves of these services, with all necessary services (photocopies, photographers) available in the place of registration. Since registrations started, the private sector has also shown interest in collaborating with the programme; for example, Subisu (an internet company) gave three months’ free internet for all households that registered a girl child.<sup>22</sup>

22 Internet access is becoming more relevant as more and more people and households have smartphones and are often connecting with family members who have migrated.

### Implementing structure and modalities.

As mentioned in section 3.1.3, the eight UNICEF-funded Social Protection District Coordinators and the advisor played an important role in implementing the education insurance component during phase 2. They were given one-year contracts (the contract duration was made clear from the start), some training in M&E and data security, and a terms of reference (ToR) document. Their responsibilities included raising awareness about the programme, liaising with the municipal government and facilitating people to register. After initial induction meetings – which included a joint meeting with the Chief Minister, the BPBB team and UNICEF staff at the CMO – they worked closely with other volunteers who were not formally part of the programme but who were central to raising awareness (these included local social mobilisers, female community health volunteers, and ward-level elected representatives). For example, in Saptari, where the primary data collection was carried out, beneficiary parents first heard about the programme from their elected ward representatives, former social mobilisers and women’s social leaders, which prompted them to go to inquire about it at the ward office. Activities undertaken by the District Coordinators in collaboration with the volunteers included the following:

- Awareness raising/sharing of information about the programme (including documents needed to register, and the process) through public announcements, ‘miking’ and local radio stations (with a jingle developed about the schemes).
- Carrying out a one-month door-to-door campaign to register girl births.
- Facilitating the registering of births and opening of bank accounts at Prabhu Bank.

- Making the logistical arrangements needed for a smooth registration process, including: ensuring a (free) photocopy service; inviting a photographer to support with taking passport size photos; inviting bank personnel for the process of opening accounts; and liaising with other support services (both government and private sector) – for instance, to offer health check-ups.

Now, in phase 3, the *palikas* are formally in charge of programme implementation, with the information technology (IT) officer in each *palika* designated as the BPBB programme’s focal person. It is anticipated that as well as keeping data on beneficiaries, they will also help link the programme with other *palika*-level programmes.

At the time of our interviews, UNICEF had drafted a job description and was in the process of recruiting 30 *palika*-level coordinators (with one coordinator covering 2–3 *palikas*) for a seven-month period (though with the option to extend the contracts). UNICEF is coordinating closely on recruitment with the CMO, who will also be represented in the recruitment panel. The 30 coordinators will be managed and will report directly to the BPBB programme coordinator within the CMO; there will be no Social Protection Advisor working under the focal point as it seems there were challenges in this position.<sup>23</sup> Technically, the 30 coordinators will also report to the UNICEF Social Policy Officer in-charge of the BPBB. Monthly progress meetings will be organised by the CMO, involving UNICEF – this is also mentioned in their draft TOR/JD.

**Monitoring/data management.** As already mentioned, the *palika* IT officer is in charge of

<sup>23</sup> Although probed, we were not able to get any further details about why this was considered a problematic position.

collecting and compiling data from registered beneficiaries. In phase 1, data has been gathered as hard copies, which are now in the process of being digitised. In phase 2, data is entered digitally but in a simple format developed locally, given the ongoing nature of the programme and the large volume of data it will involve over the years. Reflecting the need for more systematic data management, the CMO is now developing a software programme designed for recording the programme data.

### 3.2.2 What worked well

According to respondents, one of the BPBB programme's biggest achievements has been an increase in birth registration. Although the study team have no quantitative data to support this (data was either not available at the time of the study or would have taken much longer to obtain), this assertion was confirmed by a number of key informants, including those at ward level who are closely involved in birth registrations. They report more people going to register births since the scheme started:<sup>24</sup>

But now, no matter which class the people belong to, everybody registers their child because of the initiative. After this incentive, everyone has started to be more aware. So, this is one of the greatest achievements of this programme as every child is being registered... Ward office staff now constantly tell us about the crowd in their office and how their workload has increased manifold due to many people now coming for registration. (KII\_4)

According to the same respondent, this increase in people registering births has occurred despite interruptions to the programme due to Covid-19 and despite the fact that some people may not have managed to register their daughters (yet). This suggests that the programme has raised awareness more generally of the need to register births.

Another positive effect observed by key informants is the increasing awareness of the value of – and therefore also respect towards – the girl child. Although currently a seemingly instrumental awareness (that is, people are more aware of the monetary value of girls, as the quote below shows), it is hoped that this will eventually transform into wider awareness of the importance of valuing girls as much as boys to ensure that all children have equal opportunities and can live fulfilled lives.

Now they think that girls are the incarnation of Goddess Lakshmi (God of wealth) as they get 1 lakh after they are born. They say now, 'Chori ta Lakshmi ko autar ho' – girls are the incarnation of Goddess Lakshmi. (KII, Saptari)

As is common in many parts of South Asia, including Nepal, in-laws (and especially mothers-in-law) play a critical role in the lives of their daughters-in-law. They often control household decisions but, more importantly in this context, they often perpetrate abuse towards their daughters-in-law (particularly if they give birth to a girl child), and possibly more so if the spouse has migrated (Shai et al., 2019; Ghimire and Samuels, 2017). This is mirrored by the fact that

24 According to secondary data, 76.1% of births were registered in Province 2, just below the national average of 77.2% (Karnali Province has relatively high rates of birth registration, at 84.4%) (CBS, 2020). In terms of sex ratios, analysis of the most recent DHS shows that in 2016, Province 2 had the lowest sex ratio at birth (SRB) at 1.053, while Province 5 had the highest, at 1.102 (Chao et al., 2020).

while boys' births are celebrated in the community through (for instance) distributing sweets, this is not usually done when girls are born. This norm around valuing the birth of a boy more than that of a girl due to religious reasons (and the fact that girls are viewed as a financial burden to households, as opposed to boys, who are seen as contributing financially to their households) may be changing due to the programme, as some key informants noted how even 'mothers-in-law hand out sweets' or celebrate the birth of a baby girl now. This may also translate into a reduction in the number of sex-selective abortions, though evidence of this is not yet available.

Now the people are not grumbling after getting a baby girl since there is an insurance programme for the daughter... Now the people do not regret having a baby girl as they would have done before. (KII\_15)

According to respondents, increasing awareness of the value of girls is also evidenced by the increasing involvement of fathers-in-law and mothers-in-law in coming to register their granddaughters. Previously, it was reported that the mother would come alone to register a daughter while other family members, including the husband and in-laws, would attend the registration of a son. This pattern has now changed as a result of the programme. This may also, therefore, indicate a greater value placed on girl children, though this may again be linked to an instrumentalist perspective. As we discuss in the recommendations, it is therefore vital that this programme links to broader initiatives addressing discriminatory gender norms.

Following on from the above, there was also a suggestion of a reversal of attitudes towards girls and boys, with girls in an FGD (who had received

bicycles as part of the programme) agreeing that their mothers are thinking differently now towards daughters and sons – daughters were seen as 'better than sons', with sons leaving home once they grow up (see quote below). It is still relatively widely accepted in Nepali society that there is less need to invest in girls – including in their education – as they traditionally leave their maternal home and move in with in-laws upon marriage. Rather, it is the sons who will continue to support their parents, and hence the value in investing in them so that they will be able to achieve more lucrative employment in future. Thus the quotes below (from participants in an FGD with girls in Janakpur) show a changing pattern in norms and attitudes around expected behaviours of girls and boys, which can partly be attributed to the BPBB programme. However, they could also link to wider processes of migration common in the study areas, whereby boys leave home to migrate and often end up staying away for many years, leaving women behind at home.

Yes, they say that daughters are better than sons.

My mother says that daughters are good and sons will leave them once they grow up... They didn't think this way before.

Key informants noted other benefits from this increase in people registering births. For instance, birth registration allows access to nutrition programmes and, in the longer term, registration will also facilitate girls to acquire citizenship certificates, which can then be used for a variety of purposes. These benefits can all support the empowerment of girls and women.

Although it is still early in the timeline of the programme, as suggested by key informants and

drawing on evidence from other programmes and evaluations (see section 1.2), it is likely that the rate of early marriage in the programme areas will slow and girls will continue going to school. There were some suggestions from the narratives of key informants that the rate of abortions had already slowed in some districts as a result of the programme ‘...but abortions have definitely reduced’ (KII\_10). There was also a sense that use of dowry was slowing as a result of the programme, although it was not possible to ascertain hard evidence on both of these trends.

Finally, as mentioned by one respondent, it seems that the programme may also have united people from different political parties (‘Despite political issues, all political parties have praised this programme’, KII\_15), indicating an awareness of the general issues it aims to address as well as the commitment to addressing these issues across the political spectrum. It is likely that the media has contributed to this sense of unity on the issue.

### 3.2.3 What worked less well

In this section we identify a number of challenges and risks associated with the education insurance scheme, as noted by study respondents. Many of these issues (and others) are also discussed in the final section of the report, which includes recommendations.

#### **Lack of clarity, leading to misunderstanding of the scheme’s aims**

Many respondents mentioned that lack of awareness and misunderstanding of the programme persists, including possibly among implementers. This could be due to insufficient training or orientation of programme staff (see also below). Key informants involved in the programme expressed concern that, despite awareness-raising activities, there is a widespread

perception that the funds are ‘marriage money’ and that this was the biggest incentive for people to register their girl child. Similarly, parents perceived that after 20 years, they would withdraw the funds and use them as dowry to marry their daughter. So, in a sense, and according to one key informant, the scheme was in effect legalising dowry even as the overall aim of the programme was to change the parental mindset about dowry. However, some respondents also noted that at least it was ‘a good start to improving girls’ lives by keeping them in schools’ (KII\_3). Another respondent mentioned that in 20 years’ time, the system of dowry may no longer exist, and that girls would be able to have a greater say in decisions affecting their lives, and, once educated, could refuse dowry marriage:

I think after 20 years it [the money] will be spent in education or other needs but not dowry. The dowry practice will be eliminated here by then. I think boys will rather have to give money. Now, before marriage the boys also choose girls that are educated and girls can also choose if they want to marry or not. So if girls are really unwilling to marry someone who asks for dowry and if they have jobs they can tell the parents that they will not marry the boy. If a few girls start doing this, people will be forced to rethink about dowry and the system will slowly go away. (IDI\_1)

Similarly, key informants involved in the programme also felt that while it is making some tangible changes such as an increase in birth registrations, it is not driving normative change as much as it could. They were concerned that the programme alone might not bring significant and lasting transformation in people’s attitudes towards daughters. There was also concern that while parents will invest in their daughters’

education as long as they receive incentives from the programme, when these incentives stop, they will go back to favouring their sons.

Other concerns raised were around reinforcing the idea that marriage is central to girls' lives. As one key informant commented, community members are now saying: 'girls will not marry before they are 20', but they are not saying things like 'girls can now choose if and when they marry' or that 'girls can choose whether to continue further education and get a career'. Thus, in a sense, the social expectation of a girl having to marry is highlighted by the programme, which may also lead to a continuation of the cycle of discrimination against daughters through (for example) not investing in them as they will (eventually) marry and live in their husband's household. Similarly, some key informants at the community level believed that the education insurance scheme is reactive in that it incentivises parents to delay marriage and keep their daughters in school – thus changing immediate and visible aspects of gender discrimination – but does not change the underlying conditions which give rise to this discrimination.

### **Lack of clarity on the roles and functions of District Coordinators**

**Recruitment and contracting.** There were some reports that the CMO was not sufficiently involved in the recruitment of the District Coordinators (DCs) as well as in the development of their ToR. More involvement would likely have facilitated ownership of this cadre of workers. This lack of ownership was also reflected in the fact that, despite a ToR and clear lines of supervision for the DCs, it was felt by some that they fell between UNICEF, the CMO and P2P, with no one wanting to claim responsibility for them.

**Limited clarity of roles, guidance and in-depth training/orientation.** Despite having a ToR and knowing they needed to report to and be coordinated by the UNICEF-funded social protection adviser who was based at the CMO (who in turn reported to the BPBB focal point in the CMO), it was felt by some that further clarity on their roles and responsibilities was needed. Similarly, some DCs felt that they received little guidance on how to do their work, which meant that with no detailed formal orientation or training, this led to lack of ownership on the part of the DCs, and a feeling that they had to manage their work themselves.

**Challenging work conditions and limited supportive infrastructure /resources.** It was also noted that the conditions of the DCs' work were difficult; some mentioned being overloaded (there were too few of them to cover the geographical areas), with long working hours (there were reports of working late into the night with no security considerations) and they lacked clearly identified breaks (e.g. lunch/tea breaks, etc.) and other incentives. Additionally, the DCs were not given sufficient infrastructure and resources to carry out their work, including transport (some reported using their own funds to travel to carry out their work). Nor did they have an office/space or necessary equipment with which to monitor, manage and report the data needed for their work (some mentioned they should have been given laptops but these never materialised). Some resorted to using their personal laptops and existing knowledge of Excel:

We lacked technology to collect the data and manage the collected data. But as I had prior experience, we worked using Excel on our own personal laptops. Even though we were faced with many difficulties, we still did our very best in operating the BPBB programme.

There seem to be some contradictions in accounts here, with one respondent noting that in fact there were funds allocated to each DC to cover costs related to travel and communication (NPR 6,000 and NPR 1,000 monthly respectively) in addition to their salaries. Some also noted that prior to being recruited, it was mentioned that they would, for instance, have to work from home or use their own computers, so that in principle they knew what they were getting into when they accepted the job. Similarly, there had been discussions underway between UNICEF, the CMO and the *palikas* about organising office space for the DCs, with the CMO taking the lead, but at the time / during the span of the DCs' contracts, this had not been concluded. The disruptions caused by Covid-19 with various lockdowns happening and people being unwell also contributed to difficulties faced by the DCs and their coordinators.

### **Lack of a Theory of Change, overarching plan, reporting and monitoring system, and budget**

Both the overall BPBB programme and its specific components lack a Theory of Change (ToC), which would typically be accompanied by a detailed implementation plan (including a timeline and milestones) as well as a detailed, robust and centralised reporting and M&E evaluation plan. While there is reporting of figures (e.g. birth registrations) at local level, there is no overall or unified data management system, and no systematic flows of the information that is critical to monitor and track progress. For the education insurance scheme in particular, such a data management system needs to be especially robust in order to hold data on girls registered into the system and keep track on them for the next 20 years.

The various components of this plan, including the M&E system, would then be adequately

resourced. While there was a very substantial budget allocated for the education insurance component (see section 3.1.2), budget for the actual implementation and management of the programme was not identified. Thus, apart from a monthly salary of NPR 10,000 given to the eight appointed female directive committee members in phase 1, the salaries of the staff provided by UNICEF (via P2P), and travel costs (if incurred) for participants attending meetings of the directive and implementation committees, the only budget given to the *palikas* for implementation (as at the time of our interviews) was a one-time disbursement of NPR 50,000. In order for such a programme to be managed and implemented effectively, sufficient budgetary resources are necessary to cover key costs such as transport (vehicles, fuel), office space and equipment and relevant technology for recording and monitoring purposes.

### **Design and implementation challenges Initial difficulties to register for the scheme.**

According to respondents, at the start it was challenging for women to register for the scheme, as they had to bring the child with them, gather the relevant documentation and travel to register at the *palika*. Often they had to return more than once as they did not have the required documentation. In particular, in order to get a birth certificate, a woman had to have a marriage certificate, which many did not have and needed support from their husbands to obtain one; this was particularly challenging for women whose husbands had migrated abroad.

At the time of our interviews these initial challenges had been smoothed, so registration was now open all year round; for women whose husbands work abroad, they could come to register when the husbands returned; and if women did not manage to register at their *palika* they could do so at another.

However, there may still be wider challenges in uptake of the scheme. While the government has a target of registering 99% of births by 2024 (currently national average of birth registration is 77.2%) (CBS, 2020), significant gaps exist, and the fact that Province 2 has one of the lowest birth registration rates (see also footnote 23) (CBS, 2020) might have an impact on uptake of the scheme, despite anecdotal evidence of an increase in the number of people registering births. Moreover, among the different ethnic and caste groups, the Dalits have the lowest birth registration rates nationally – 72.7% compared to 82.7% among indigenous groups (FWLD, 2018) – which means they may also be left out of the programme unless specific steps are taken to include them and encourage them to register girl child births.

**Lack of sufficient capacity/human resources to implement the programme.** Although the District Coordinators were in place for some time to support the education insurance scheme, support from existing staff – especially at *palika* and ward level – was still critical for implementation. Given that the programme is just one component of their many duties, dedicated programme staff would appear critical to effective implementation (see recommendations, section 5).

### Concerns around the feasibility of the conditions

- The stringent conditions attached to the education insurance scheme may make it difficult for poor people especially to wait the full 20 years for the payout, making it a regressive model in which richer people can afford to stay in the scheme while poorer people may have to opt out.

- Linked to the above, there is no immediate or short-term impact of the scheme for all programme participants.
- At the end of 20 years, the purchasing power/ value of the amount invested could be relatively small, and there is no certainty on this.
- While the money is supposed to benefit the girl after 20 years, respondents noted that girls may be less likely to have power or control over how the money is used, even if the bank account is in her name. The programme needs to address how to avoid misuse of the funds by parents.

### Concerns around whether the correct group is being targeted and/or whether some groups may be missing out

- By focusing on girl children aged 0–2 years only, the programme does not benefit girls who are already older than 2, or girls in families that have three or more daughters (only two girls in the same family can register). Given that the total fertility rate (TFR) of Province 2 is 3 (Ministry of Health and Population et al., 2017), a third girl child conceived might still face the risk of sex-selective abortion. Although there are other programmes/activities targeting older girls, they do not appear very systematic or joined-up.
- Families that are likely to be excluded from the scheme due to lack of documentation are those where the husband is abroad or those whose parents do not have citizenship for various reasons, and respondents noted that these are often likely to be poorer people.
- Except for the Public Service Commission exam, there are no provisions or support for a girl once she marries, either after completing the programme or if she drops out of the education insurance scheme.
- Babies and children more generally in child homes/institutional care (as a result of being

abandoned) are not covered by the programme; linked to this, there was a general view that child homes/ institutional care centres need more support, as they are not prioritised by government (either at national or federal level).

- As boy children are not included, there could be a backlash in the form of violence. Some respondents (especially beneficiaries) felt that boys should have been included in the programme.
- While there is a strong and valid reason for it, removing the timescale to register a birth could have a negative impact on the current pace of timely registration. When people understand that registration does not necessarily have to be done within 30 days (which is the government's general rule), they might delay, thus undermining the timeliness of the process and the government's national targets. For parents who do not have the necessary documents for registration, there should perhaps be a mechanism whereby a local reference committee (drawing on existing political representatives and civil society structures) can vouch for their validity to register. However, this might also lead to people neglecting registration or encourage fraud in recommending beneficiary girls.

### **Concerns about whether Prabhu Bank is a solid partner**

As discussed previously, Prabhu Bank was chosen as it gave the best return (38%) among all bidders. However, concerns were raised by study respondents about whether Prabhu Bank had the systems and processes in place to keep the funds and release them after 20 years. There were also concerns about what would happen if the Bank goes out of business or loses its commitment to the long-term nature of the programme. This also

begs the question of what happens to the funds as well as the data on the girls registered if the bank changes and/or if it is taken over by another bank.

It seems that the programme's contract with Prabhu Bank is renewed every two years, with the first period ending in February 2021. At the time of our study, the Chief Minister and his team were working on a new agreement with the bank for a longer period. It is unclear why the contract was originally planned to be renewed every two years; this needs to be revised to a longer timescale to ensure the continuity of the programme and the partnership.

There were also reports of other challenges in relation to the Bank's involvement, which the Chief Minister was trying to resolve. These included delays in crediting accounts with the funds even once the registration had occurred and the accounts had been opened (although some delays can be explained by the Covid-19 situation). These delays may have resulted in the loss of a year's worth of interest that would otherwise have accrued to each beneficiary.

## **3.3 Bicycle distribution programme**

### **3.3.1 Overview**

According to the BPBB programme implementation guidelines, the bicycle distribution programme aimed to try and stop girls dropping out of education during the transition from primary to secondary school. While there are primary schools in most villages, there are far fewer secondary schools, and they are often far from the villages. This makes it difficult for girls to access them, and parents are reluctant to send their daughters fearing possible harassment en

route, which means many girls drop out during this transition period. Hence the programme identified that providing bicycles for girls would encourage them to continue into secondary education.

At a wider level, the bicycles were also seen as a way to empower girls, so that they could go on their own to school, be independent and self-reliant, and not have to turn to their brothers for help. According to one respondent, the bicycle is symbolic, signifying both greater mobility and greater exposure for girls in their community, which in turn is hoped will increase their confidence:

Providing a cycle is symbolic... of the state's aspiration to help mobility of the girls. Mobility and exposure is an important issue for girls in our society. This increases the movement of girls and due to this, a girl can be aware and independent. We expect that this in turn will increase the confidence of girls and women. (KII\_5)

In November 2019 it was reported that 14,000 bicycles had been distributed to girls in 241 schools (in class 8), with a further 20,000 to be distributed in 2021/22 (077/078) (CMO, 2021). While there was a break due to Covid-19, at the time of data collection (March 2021), the distribution had started again and 1,500 bicycles had been distributed in the first three months of the year. Based on data from the CBS from 2011 (Ministry of Education, Science and Technology, 2017), a total of 89,509 girls were studying in Grade 9 and 10 in Province 2; taking this as an estimate, this means that so far, the programme has reached 17.3% of girls in Province 2, aiming to reach around 39.6% by the end of the 2021/22 fiscal year.

The bicycles are procured and distributed directly by the CMO<sup>25</sup> through government schools. Schools are selected based on data provided by the provincial Education Directorate. The identified schools send the CMO a list of girls studying in class 8 who are eligible for a bicycle. Like the education insurance scheme, citizenship certificates of parents/guardians are required for girls to receive a bicycle, though parents should usually have these because they are needed to send children to school beyond grade 8. Thus the list is provided by the school and bicycles are distributed according to that list. While the data is kept by individual schools, it seems that the CMO reviews the school attendance register every three months to ensure that distribution is fair; the CMO also confirms the beneficiary list through the wards. There do not appear to be any exclusions based on information received.

### 3.3.2 What worked well

Many respondents commented that the bicycle distribution programme has been extremely effective in enabling girls to get to schools more easily and more quickly. This has, in turn, allowed girls to spend more time in class (since they no longer arrive late) and has also allowed them to focus on learning, as the following quotes from an FGD with girls in Janakpur show.

Before, it used to take a lot of time to come to school and we used to be late for assembly and class as well, but due to the bicycle we can reach school on time.

Also when we come to class late, we cannot concentrate on our studies. If we come on

<sup>25</sup> The CMO invites quotation/bids from bicycle suppliers, the most cost-effective wins the procurement contract, and the bicycles go from dealers direct to the schools. The schools then arrange a public programme and invite parents of beneficiary girls, local politicians and activists, and distribute the bicycles publicly.

time, we will be at peace and can concentrate on what the teachers are teaching. (FGD\_1\_Girls\_Janakpur)

The programme has also allowed some girls to travel to urban areas to study, something they were unable to do previously. Harassment of girls en route to school has also decreased due to their travelling by bicycle, as noted by one study respondent:

There are boys who sit in groups and tease us on the way to school. They sit on the way or walk behind us making comments. So we have no way but to pass through them. We get very disturbed. My friend's home is very far away. There are several groups she had to face daily. She shares with us. If she shares with parents, the parents will stop sending her to school. But now with the bicycle, we quickly pass through them. They cannot follow us as we are on the bicycle. Bicycle has helped us a lot. (FGD\_1\_Girls\_Janakpur)

Parents/guardians were also happy with the bicycle distribution scheme.

More generally, some respondents also noted that the bicycle distribution programme has decreased school dropout. This is anecdotal evidence for now and there is no data to support this; however, this would be an important indicator to track through the BPBB's monitoring system. As mentioned earlier, previously, girls' mobility was restricted and parents, fearing for their daughters' safety, encouraged them to drop out of school after grade 8. Since girls have received a bicycle after passing grade 8, parents are now allowing their daughters to continue to study. As one parent noted (of his daughter):

She got a bicycle now, she didn't know how to ride it before but after receiving it she learned to ride it during the lockdown... In our society there are many people who think that educating their children is useless, but now, as they distribute bicycles, people think that they have to study as they will get bicycles too. (IDI\_1)

### 3.3.3 What worked less well

Many of the challenges identified in relation to the education insurance scheme (section 3.2.3) are also relevant here, not least the lack of a central and unified system for reporting and monitoring implementation of activities. Here, we identify a number of challenges specific to the bicycle distribution programme, as identified both by respondents and the report authors.

- If a girl joined a school after it had submitted its beneficiary list to the CMO, she did not receive a bicycle (though it was suggested that the bicycle programme would return to schools where they had previously distributed to ensure that all girls who were eligible had one).
- It appears that the bicycles were just given to the schools and the schools had to make their own plans for managing and distributing them. They incurred costs in doing so, which were not reimbursed by the CMO.
- There were no resources allocated for maintenance of the bicycles, so when they break down it is unclear who will fix them, and who will pay for it.
- To date, there has been inadequate resource allocation to cover all schools and provide them with sufficient numbers of bicycles.

## 4 Bank Khata Chhoriko Suraksha Jivan Variko (BKCSJV) programme

### 4.1 Overview

**Programme aims and coverage.** This programme was an extension of Nepal's first ever cash transfer scheme for daughters initiated by the first general assembly of Birendranagar municipality of Karnali Province, when the local government came into being in 2017. The next year, the provincial government decided to implement the programme throughout Karnali Province so that it now covers (or aims to cover) all 79 *palikas*. Like the BPBB, there is no timeline or end date for the programme, although one key informant noted that one would be needed: 'The programme cannot go on forever too. But it will be continued till it is required. We must have long-term vision. If we cannot organise the system in the beginning, complications might arise in later years' (KII\_1).

According to key informants and programme documentation, the programme aims to encourage people to place as much value on daughters as on sons, not to discriminate against daughters and to provide socioeconomic security for daughters. Similar to the BPBB, the programme aims to reduce the relatively high rates of gender-based discrimination and violence in Karnali Province, focusing on increasing girls' access to secondary education and reducing child marriage. To date, the programme only includes cash transfers.

**Eligibility criteria.** All girls born after 17 July 2019 are eligible to register for the scheme, and upon registering they receive a first instalment of NPR 1,000 (\$8.54) with an additional monthly

amount of NPR 500 (\$4.27) from the government. This is paid into a savings account in the name of the girl. While the total amount depends on the interest rate provided by the banks, and each *palika* can choose their bank and negotiate their own interest rates, the girl will receive at least NPR 200,000 (approximately \$1,700) upon completion of the programme. According to the programme implementation guideline, girls receive the money after 20 years and only if they complete secondary education (grade 12) and remain unmarried. After 20 years, and if the conditions are met, the girls can withdraw the funds from the bank as long as they have a reference letter issued by the municipality.

There are some exceptions: the funds can be withdrawn sooner if the girl dies before the age of 20; if she has severe forms of disability or severe health problems; or if, due to the death of a parent or guardian, she is financially unable to continue her education. It is left to the designated government hospital to decide if the condition of illness or disability is 'severe'. They will then write a reference letter that needs to be submitted with the application for early withdrawal of funds.

**Registration requirements.** As for the BPBB, parents/guardians need the following documents to register a child in the programme: (1) the birth registration of the child; (2) the citizenship certificate of the parents or guardians; (3) the marriage certificate of parents or guardians; and (4) photos of the child and the parent/guardian. The baby being registered was also supposed to be brought to the venue for registration, although during the Covid-19 period this condition was waived.

It is important to note that the reason why ‘guardians’ are included as well (according to respondents) is that some of those who married early (before the legal age of 18) may not have the necessary documentation and therefore are reluctant to come forward for fear of being reprimanded or facing consequences. As such, a guardian (such as a grandparent) can provide the relevant documentation instead, to reduce exclusions through lack of necessary documentation. However, it was also noted that allowing a guardian to register a child into the programme is not ideal, as it can be seen indirectly to condone child marriage, as the following quote illustrates:

One of the challenges is that here [Karnali Province] the parents have done [carried out] child marriage so they cannot come here openly. I heard that... they hesitate to come here [to register for the programme] and due to this reason, many children could not open their account. We tell that this is the right of the child and they should not be deprived. That is why in the forms we have written parents or guardians are... [but]... if we keep on letting the guardians open an account then the people might think that there will be no problem even if child marriage is done. (KII\_7)

If a girl child is born in hospital, the hospital report is also required for registration; those born at home do not need a report but are requested to show the child’s vaccination card. Registering with the programme is allowed up to 45 days after the birth of the child. Unlike the BPBB, any number of girl children within a family can now benefit from

the programme (although initially the guidelines only allowed up to two girl children from one mother, in line with the BPBB).<sup>26</sup>

**Implementing structure and modalities.** Unlike the BPBB in Province 2, the BKCSJV falls under the Ministry of Social Development, which works directly with and through the *palikas*. Currently there is one member of staff at the Ministry assigned as the programme’s focal person. In this decentralised structure, funds are transferred to the *palikas*, which are then expected to implement the programme. Thus, according to respondents and as outlined in the implementation guidelines, *palikas* have been delegated the responsibility for implementing the programme. This includes registering participants, entering data and maintaining records, opening bank accounts and mediating agreements with banks.

Awareness-raising about the programme has been carried out by the focal person at the Ministry, who has been providing each municipality with the guidelines and budget information. Municipalities, in turn, have started to cascade information to their respective wards (including through radio). However, no door-to-door campaigns had been carried out at the time of our interviews. According to one respondent, any activities carried out by municipalities up until that point had used their own existing budgets.

To access the programme, a potential beneficiary must bring the relevant documentation to the municipality focal person, who fills out a form, registers the person (girl child) and gives them a letter to take to the bank. The beneficiary then provides the bank account number to the

<sup>26</sup> The fertility rate in Karnali Province is 2.8 (Ministry of Health et al., 2017).

municipality focal person, who digitalises the information in a format developed by the programme (as per the guidelines), and then authorises the money to be sent to the bank. The municipality has been depositing funds, which they receive from the Ministry, into beneficiaries' bank accounts each month. However, as more and more girls become insured and due to shortages of staff, there was (at the time of our interviews) only one member of staff in the *palika* (whose salary is covered by the *palika*) for registering beneficiaries, entering data, liaising with the Ministry and the bank, and carrying out all programme activities. Discussions were underway about making the deposits quarterly (instead of monthly) to lessen the workload.

**Budget allocation.** According to the focal officer from the Ministry of Financial Affairs of Karnali Province, the budget allocated to the programme for 2019/20 was NPR 12 crore 60 lakhs (\$1,068,299.47). According to 2019/20 programme financial report, around half of the budget (NPR 6 crore or \$508,644.96) was spent in that fiscal year. Lower expenditure had been anticipated, as due to geographical distance and problems with infrastructure, municipalities that are geographically isolated had not started to transfer the monies. In terms of flows of resources, the Ministry sends funds upon receiving a request letter from municipalities. The municipalities are in charge of projecting their respective budgets based on the estimations of the number of girls born in their area. The Ministry will send an advance and then municipalities can ask for more if the budget is about to run out. At the time of our interviews, there was an underspend on the budget at the *palika* level that was sent to them the year before, mainly because some *palikas* had just started activities. It was also noted that

the programme budget projection/forecasting (at the provincial level) does not include costs linked to the implementation and management of the programme.

**Monitoring and progress to date.** A monitoring template in the form of an Excel spreadsheet has been developed and sent to municipalities for them to keep appropriate records. The municipalities are supposed to send these records directly to the Ministry focal person on a monthly basis. However, given that many rural municipalities are geographically isolated and lack infrastructure and internet connectivity, this is not happening for all rural municipalities.

A total of 6,514 girl children were enrolled in the programme in the 2019/20 fiscal year.<sup>27</sup> However, according to key informants, only 53 of the 79 municipalities had started the programme. In 10 municipalities no work had been done in the previous fiscal year, largely due to lack of internet connectivity; and for seven municipalities there was a lack of information or no status update.

## 4.2 What worked well

As with the BPBB, one of the most obvious benefits of the BKCSJV relates to timely birth registration. Although the birth registration rate in Karnali Province was fairly good anyway – according to the MICS, Karnali Province has one of the highest rates of births registered, at 84.2%, compared to a national average of 77.2% and the lowest rate, for Bagmati, of 70.8% (CBS, 2020) – now, as a result of the programme, birth registrations are even faster and more timely.

It was also noted that the respect exhibited towards girls is increasing, especially on the part

27 Note, there are no estimates available for the number of girls born in any one year or in 2020.

of fathers, who previously were less involved in the upbringing of their children, particularly daughters. As one key informant explained:

Due to this [the programme] the girls have been receiving respect. Previously the fathers didn't come to do birth registration of their daughter, but now they come. To open an account the children must be there, so if we ask them to bring their daughters, then both the father and mother come to register along with their daughter. I feel very good watching this. I also feel that civilised society has been established. We don't know about the home environment but at least watching them come together here makes us feel happy. Sometimes when we ask why they came without their wife, they tell us that their wife is sick. (KII\_7)

At the *palika* level, one of the most important effects of the programme (according to respondents) is its role in raising awareness that early marriage and early pregnancy are more widespread than previously thought, and that this needs immediate attention because of the harm done to girls' lives. The programme has already led to more discussions at *palika* level of how to raise awareness among adolescents (for instance, by running programmes in schools) about the detrimental impacts of early marriage and early pregnancy.

### 4.3 What worked less well

A number of challenges were raised during our interviews and data collection, many of which mirror those raised in relation to the BPBB, and we return to these in the next section, which sets out our recommendations to strengthen programming. Here, we list some of the key challenges identified by respondents in relation to the BKCSJV. Interestingly, these relate more to the overall implementation of the programme rather than design features, possibly because the programme is still in its infancy in Karnali Province:

- While implementation guidelines exist, they are incomplete and there is a lack of clarity about procedures such as how the programme operates. For instance, there are no guidelines for what happens to girls who are left out of the registration (for whatever reason) or when registration happens after 45 days of birth.
- Budgets for implementing and managing the programme at the municipality level have not been allocated or specified.
- There is insufficient staffing (in terms of people with the appropriate skills) and/or no focal persons at all levels (provincial, district, municipality).
- Due to the lack of documents such as birth registration and citizenship, some girls are not able to benefit from the programme. This is usually the case when people have married before the legal age, though this has been partly addressed by adding in a 'guardian' who can register a child, as well as the parent(s).

- There is no digitised, centralised monitoring and reporting system, partly because some municipalities do not currently have internet access. Yet digitisation could reduce the potential for fraud (including, for instance, if a person were to try to register the same girl child more than once).
- More broadly, a few respondents noted that while ‘something is better than nothing’, they view the amount of the benefit – estimated to be at least NPR 200,000 (approximately \$1,700) at the end of 20 years – as being too small to make a real difference. They see it as a small step towards changing the conditions for girls and say that more investments are needed in providing quality and free education.

## 5 Recommendations

Given the multiple activities being carried out, and despite its aim to be flexible and responsive, there is a risk of the BPBB in particular, becoming a set of uncoordinated activities with no overarching system and process holding them together. Similarly, with neither programme having an overarching Theory of Change, no sufficient linkage to evidence that could strengthen them, and no rigorous data collection and evidence synthesis to show success (or where and when they may need to be adjusted) they risk failing to deliver on their aims and goals.

For both programmes, there is an urgent need to systematise (plans, activities, timescales), conduct action planning and forecasting, and put in place systems and structures for effective programme implementation and governance at all relevant levels. These systems must include the collection and collation of data, as well as costing data in order to plan budgets. These budgets in turn need to be based on appropriate forecasting, including numbers of female children likely to be born each year in the two provinces. Collecting, systematising and securely saving and storing data (digitally and with appropriate software) is particularly important given the long-term nature of the education insurance schemes, as after the 20 years have elapsed there needs to be reliable data to ensure that when bonds mature, the correct people receive the correct amounts. Likewise, it is critical that there is appropriate communication – as well as effective collaboration and partnerships at different levels – to ensure the sustainability and reach of the programmes in terms of both coverage and duration. This can be done without losing the sense of adaptiveness that the programmes strive for.

This section presents some general recommendations relevant to both programmes,

as well as recommendations that are specific to each. It is important to note that many of the recommendations are interrelated; nevertheless, we group them in this way for ease of reference. As suggested in the validation exercise (where findings were presented to key stakeholders from Province 2 and Karnali Province on 28 June 2021), we propose that these recommendations should be reviewed and discussed together with a key group of concerned implementers and policy-makers to decide who is best placed to lead and support on each action.

### 5.1 General recommendations for both the BPBB and the BKCSJV

#### **Improve and develop appropriate planning, budgeting, monitoring, management and supervision systems and processes for the whole programme**

For the BPBB, the CMO should lead on the following recommendations, working closely with the *palikas*, other line ministries (such as the Ministry of the Interior), the Education Development Directorate as well as UNICEF (see also other suggested recommendations). For the BKCSJV, collaboration between the other line ministries and the *palikas* needs to continue and be strengthened.

- A Theory of Change (ToC) needs to be developed alongside a results framework with overarching impact/outcome indicators that are reviewed regularly to assess how the programme is progressing against this ToC. A draft ToC is provided in Annex 4 for the BPBB but this needs to be discussed and agreed within a wider stakeholder group (there is no ToC for either programme as things stand).

- The ToC can also then guide which kinds of technical and other human resource support are necessary.
  - An action plan needs to be developed, with a detailed timeline (short-term, medium-term and longer-term goals and activities), milestones and indicators for measuring progress towards the impact/outcome indicators. This should be reviewed regularly.
    - Given the adaptive nature of the programmes, yearly plans should be made with (for instance) quarterly reviews of progress, to identify any urgent issues and adjustments needed.
  - The action plan needs to be mirrored by an appropriate budget, sufficient for the different programme components; this also needs to include a costing of what has already happened so that costing of future activities can be carried out accurately, especially the insurance scheme, while also forecasting costs related to operational aspects and management of the programme.
  - There needs to be regular tracking and monitoring of all aspects of the programme. A centralised and (ideally) digitised system should be put in place (see also below), which is robust enough to store data safely, securely and transparently (for a 20-year period for the insurance scheme) with regular (to be decided) reporting and reviewing of the data. This will also allow for follow-ups as and when necessary.
  - In order to track outcomes, an evaluation (after two years, for instance) should also be carried out to explore how far the programme is reaching its intended outcomes and eventual impact. This could be a mixed-method study, to include tracking individual stories and case studies; an appropriate budget and activities for this evaluation would need to be included in the overall budget and action plan.
  - A clear management and supervisory structure and process needs to be in place, and must include all actors in the programme and their respective roles and responsibilities. In addition:
    - Ensure that there is a dedicated team in the CMO focusing on the BPBB.
    - Regular meetings (possibly every two months) could be convened by the CMO (for the BPBB) and by the Ministry of Social Development (for the BKCSJV) bringing together representatives from all concerned ministries, including education, health and social development.
    - Regular meetings (possibly monthly) could be held at *palika* level, attended by the CMO/Ministry of Social Development representative.
    - The CMO/Ministry of Social Development need to build in regular supervisory visits to the District Coordinators/*Palika* Coordinators or other focal people for the BKCSJV (where/when relevant, supported by UNICEF for the BPBB).
    - It would be important to set up a civil society monitoring committee, which could be supported by UNICEF and other donors, but also by other international and national NGOs/donors who, in the medium to longer term, may also be interested in supporting the programme. This would also ensure that the programme evolves based on the needs of local people and vulnerable groups, and becomes more accountable (there was no evidence of any formal grievance or redress mechanisms in place for either programme).
- Share lessons learnt and emerging findings at the national level from both the BPBB and the BKCSJV programmes**
- This will allow for the scaling-up of the approach as well as financial support from the federal level to support programming at provincial level.

### **Develop a clear messaging and communications strategy about the overall aims of the programmes and their different components**

Although messaging and communication will happen at all levels (see below), it is critical that from the outset, there is a set of clear messages and communication channels to convey the aims and different components of the programmes. This should target beneficiaries as well as implementers. This communications strategy will be facilitated by having a clear action plan (see above), and should be led by the CMO in collaboration with the Ministry of Social Development, the *palikas* and the wards; for the BKCSJV, this will also be led by the Ministry in conjunction with other key actors such as the local media. Among other things, a communications strategy or campaign will:

- allow for better understanding of the underlying aims of the programme – that is, the empowerment of girls – and at the same time clarify any misunderstandings (for instance, that the insurance scheme is ‘marriage money’);
- explain how all the components fit together and how they all aim to ultimately empower adolescent girls.

### **Improve and facilitate collaboration and partnership with relevant line ministries at provincial level as well as at *palika* level**

At provincial level it is important to work with several line ministries as well as the Provincial Planning Commission so that the BPBB and the BKCSJV programmes can be integrated with other development programmes and can therefore also mutually benefit each other.

**Education Directorate:** given the focus of both programmes on education, it is important to

engage with this directorate at provincial level as well as at *palika* level, the latter being the level where delivery takes place. This will allow for:

- improved institutionalisation and systematisation of the programme;
- fostering of ownership and therefore sustainability, especially if there is buy-in and support from provincial level downwards;
- effective targeting of the communities, schools and individuals most in need (particularly the most marginalised children);
- more even coverage, avoiding duplication of effort, so that one school does not get multiple programmes while another gets none.

Collaboration between the CMO/Ministry focal person and the Education Directorate could happen through regular meetings to discuss progress, identify bottlenecks, share findings, etc.

**Ministry of Social Development (specifically for the BPBB):** given the thematic areas covered by the BPBB, it is critical to link with this Ministry, especially to draw on its extensive network of experienced staff at ward and village levels. While collaboration is already happening to some extent, it needs to be formalised. This will allow for:

- improved/appropriate targeting to make sure that the most vulnerable individuals and families are included in the programme, despite the programme being intended as universal (for further details see section 5.2);
- a wider reach/coverage of the programme;
- correct messaging about the programme and its overall aims to reach all potential participants;
- community members to be mobilised to take part in the programme – including providing them with information and support on which documents are needed to register.

Collaboration and partnership between the CMO and the Ministry of Social Development could happen in the following ways:

- Ensure that all relevant Ministry staff, especially *palika* and ward-level officials, are fully informed about the programme. This could be through a series of (decentralised) information and orientation sessions, the publication of pamphlets (in different languages) with key information (that can also be shared with the community), etc.
- Ensure that relevant staff receive appropriate training sessions on details of the modalities of different programme components and what is expected of them in implementing it. There may need to be refresher training sessions, especially if new staff join and if amendments to activities are made based on regular reviews.
- Ensure clarity of the working relationships between the Ministry staff and the District Coordinators – now referred to as *Palika* Coordinators (funded by UNICEF) – defining who should do what, when, and who reports to who, etc. Though it is also observed that the UNICEF-funded *palika* staff are not a long-term solution, so it is also critical to strengthen capacity at *palika* level to ultimately carry out coordination of the BPBB.
- Ensure that the job descriptions of Ministry staff include their roles and responsibilities in relation to the BPBB, detailing:
  - who they should report to in relation to the BPBB;
  - what they will receive (including incentives) in order to carry out activities related to the BPBB.

Note that we were informed after the fieldwork that incentives have already been planned in the budget for the new *Palika* Coordinators (they will receive travel and communication

allowances). We were also informed that joint orientation for the *Palika* Coordinators, by the government and UNICEF, has taken place. This included providing detailed information about the BPBB, the roles and responsibilities of the *Palika* Coordinators, as well as other coordination/implementation mechanisms.

**Palikas:** both programmes are already linking with the *palikas* but more needs to be done, given their critical role in the federal system and to ensure ownership of both programmes. We propose the following:

- **Build capacity of *palika*-level staff, ensure there are sufficient staff with appropriate expertise, and ensure that there are appropriate resources and infrastructure** to allow the programmes to operate effectively – this will also allow for increased ownership of both programmes.
- **Link the programmes (the BPBB’s education insurance scheme) to other social protection programmes** that are already managed at this level, especially the Child Grant (the draft terms of reference/job description for the UNICEF-funded *Palika* Coordinator role does mention linking to other social protection programmes). This entails:
  - ensuring that the government staff at *palika* level in-charge of the BPBB/BKCSJV (the IT officer is usually the focal person though this may differ by *palika*) are fully briefed and on-board with the BPBB / BKCSJV, and invest in them to support registration, monitoring, etc;
  - clarifying the roles and responsibilities and reporting structure of the UNICEF-funded District Coordinators (now *Palika* Coordinators) to other staff (e.g. from the Ministry of Social Development) working on the BPBB, and the head of social protection at *palika* level. This includes developing a reporting system/

- organogram so that the lines of accountability and governance are clear – with the 30 new *palika*-level UNICEF-funded staff, the joint (government and UNICEF) orientation sessions have clarified the division of roles and responsibilities and reporting structure;
- developing a process to integrate the insurance scheme part of the BPBB and the BKCSJV into existing databases focused on social protection (although this process has been started, it needs to be formalised across all *palikas*). This also links to discussions around having a single registry for social protection programming, which is to be housed (temporarily) at the Ministry of Home Affairs. Both programmes should be included in this single registry, to allow for systematisation and limited duplication and/or loss of records and data;
  - developing a set of common reporting formats, and streamlining the reporting of the BPBB (ideally all components but critically the insurance scheme) and the BKCSJV with reporting of other social protection programming at *palika* level so that the same data is collected, using the same forms, with the same frequency, etc;
  - digitising reporting formats, although where computers are not available, a first step would be to ensure that paper reports are received on a regular basis and the information they contain is entered into the reporting system by the relevant staff at *palika* level, under the supervision of the person in-charge of social protection.
- **Bring on board/coordinate with existing local/informal structures**, including volunteers, who could be linked to existing government staff (e.g. from the Ministry of Social Development, given that they often collaborate already). These structures could provide support by:
    - targeting to ensure that the programme reaches those most in need;
    - raising awareness about the programme and using their existing relationships with communities to help build trust and stimulate demand, especially among girls and women;
    - acting as reference points, supporting follow-up/referrals, and some form of informal community monitoring.
  - **Link to/collaborate with other key actors and ministries at *palika* level, not only for the programme but also to address broader challenges to empowerment**, such as gender-based violence, women’s employment and participation in the labour market, access to justice, safety and security, entrepreneurship and innovation. Many actors (including police and health workers) are involved with the themes covered by the BPBB and BKCSJV, and to ensure a joined-up, multi-sectoral approach, they need to be linked into planning and activities. For instance:
    - These stakeholders could take part in the orientation sessions so that they are aware of the BPBB and the BKCSJV, giving them an opportunity to discuss how they may contribute to the programmes.
    - Their district and provincial ministries may also need to be brought on board as and when relevant to ensure that they are supportive of the programmes.
    - If there are regular meetings (possibly monthly) of the BPBB and the BKCSJV, these stakeholders should be encouraged to attend.
- There needs to be a longer-term/wider perspective of the BPBB and the BKCSJV and the issues they are focusing on**
- Consider the possibility of adding a tertiary education dimension into the programmes:** often, girls are unable to continue their education beyond grade 10 or 12, partly because the educational infrastructure is not sufficient for parents to feel safe sending their girls to higher

education institutions. The programmes need to consider how best to support girls to continue their education beyond grade 12 (as currently supported by the programmes) and after they are married. This would also allow the programmes to achieve their longer-term vision of gender equality and equal participation of men and women in the labour market, as well as wider societal transformation regarding how girls and women are valued.

**It is important that programmes can continue even if political parties and governments**

**change:** systematising the programmes, with an appropriate action plan and budget, and appropriate structures and systems in place, will allow them to continue even if political structures and governments change. Appropriate provincial acts/laws could also support this.

**Cross-border collaboration with India would be important:**

given the proximity of both provinces to India, there is a need for collaboration and coordination across borders. This may include (for instance) having joint programmes to end child marriage and sex-selective abortion, which might require developing joint awareness-raising activities and campaigns. It might also involve other services (for example, linking up the police forces on both sides of the border to ensure that justice processes run smoothly; joint monitoring across the borders; and sharing experiences/lessons learnt through exchange visits).

**Develop, promote or link to other programming that aims to empower girls and women**

Although the BPBB and BKCSJV both target girls and women, those two programmes alone cannot do everything that is needed to achieve their broader goals. Other programmes and activities are also necessary and may need to be

strengthened to fully empower girls and women in Nepal. Here, we identify some key areas for action. Although many of these go beyond the direct scope of the BPBB and BKCSJV, it is important to mention them as they were mentioned by all study respondents. Also, these two programmes – through strengthening collaboration with other line ministries, especially the Education Development Directorate and donors – could also be used as leverage to improve the overall education system for girls and women. This will also improve the broader environment and make the programmes’ achievements more sustainable. While we focus on girls and women here, boys will also benefit from these suggested actions.

**Improve the quality of education in government schools, including teaching and infrastructure, and by ‘digitising’ aspects of education**

- The quality of education needs to be better monitored, starting at primary level, so that real change is possible and sustainable.
- Recruiting more female teachers will encourage girls (and their parents) to send girls to school.
- Continue and extend the midday meal at schools to encourage enrolment (many respondents regarded this as critical, because especially among poorer people it did encourage parents to send their children to school).
- Improve the safety and security of girls in and on the way to and from school and ensure that action is taken against perpetrators of harassment or violence.
- Make education inclusive by distributing uniforms and other materials/equipment, to address one of the main reasons why children from poorer families drop out of school (it was proposed to distribute uniforms and materials rather than cash so that the funds could not be misused).

### **Improve the linkages between girls' education and career and employment opportunities:**

This will also encourage parents to send girls to school as they will see the clear aim of educating their daughters. Similarly, when girls start earning and helping the family, people's perceptions of educating daughters and girls doing jobs will also change.

- Re-examine the curriculum and ensure that teaching and learning includes provision of technical and practical skills for girls (and boys), which can help them pursue employment opportunities, including entrepreneurship.
- The Council for Technical Education and Vocational Training should review costs related to technical education, which are often more costly than other higher educational costs, which means that parents often prefer to invest in boys' technical education. If costs for girls' technical education were subsidised (or if it were free), that would encourage girls to enrol in technical and vocational training (and would encourage their parents to support them to do so).
- Provide relevant infrastructure such as laptops and training on how to use them.

### **Link to and/or develop and implement programmes focusing on changing discriminatory gender norms, including addressing entrenched expectations around girls and marriage**

As well as the components of the BPBB and BKCSJV that target girls, other components should be implemented to change discriminatory gender norms, including those relating to girls and marriage (for example, to promote the idea that marriage need not be a defining aspect of a girl's life or define her success in life). These would target different members of the community – girls, boys, parents, grandparents, leaders – and address

the attitudes and behaviours that continue to restrict the lives of girls and women, leaving them disadvantaged across multiple dimensions of life.

- Programmes should use innovative approaches (such as storytelling, theatre or vignettes) to address discriminatory gender norms, building on success stories from Nepal and elsewhere in the region.
- They should draw on wide-ranging and evidence-based approaches, including use of digital and radio for communications, and educated role models (female and male), as well as peer leaders, community dialogues, and couple/family/parent-child/father-daughter discussions.
- They should draw on cases of positive deviance or positive outliers (for example, where parents, particularly fathers, have gone against prevailing norms to keep their daughters in education and pursue careers) and explore together how these have happened with a view to building on these examples.
- They should identify and support parents who may want to support their daughters to stay in school and pursue a career but are reluctant to do so due to pressures from society to adhere to expected behaviours.

## **5.2 Recommendations for the BPBB**

### **5.2.1 The education insurance scheme**

Many of the recommendations in section 5.1 will strengthen the insurance scheme component of the BPBB. Here, we propose other recommendations to improve its design and implementation.

#### **To improve programme design:**

- Drawing on evidence from elsewhere, and in order to make the scheme more manageable (and less regressive), payments should be more periodic:

- While it can be a universal scheme, it needs ‘staging points’ or periodic payments at key junctures of a girl’s life/life cycle, with a final payment after 20 years but of a reduced amount.
- Periodic payments can be context specific, and discussed further with key actors, but could be linked to transitions from (for instance) birth, nursery/kindergarten to primary (or upon entering primary), from primary to secondary (or upon entering secondary), and upon completing secondary.
- Alternatively, payments could be scheduled for a certain period of years (say, every five years).
- Having some form of incentive for girls to continue to tertiary education and pursue employment opportunities, delaying marriage until age 24 (for example), could be considered.
- Currently, the programme design excludes a third and any subsequent daughters; this needs to be addressed to bring all girls into the scheme, otherwise it will not achieve its longer-term goals in relation to sex-selective abortion and empowerment of girls and women.
- Given challenges faced by women in obtaining citizenship in Province 2, it is suggested that the citizenship certificate for girls is also linked to this programme, so that once they reach the eligible age they can be supported to obtain it, and do not have to depend on their in-laws or husband.
- Develop a clear strategy of engagement with different partners who might be interested to support the programme both in the immediate future and in the longer term. Such a strategy should include an exit strategy that maps out clear timelines when organisations such as UNICEF can exit and when the *palikas* are able to implement and manage the programme independently. The strategy can also identify

‘engagement spaces’ where the *palikas* can work with other organisations to potentially expand the programme in the long term once they are able to implement the main programmes independently.

- There needs to be a complaints procedure and/or a transparent process for programme participants to log grievances, most probably coordinated at *palika* level.
- If possible, and based on transparent and reliable evidence, banks could be allowed to invest the savings in order to generate more interest/income, with some guarantees that account-holders also reap some proportion of the interest.

### **Strengthening the role of the District Coordinator, now referred to as *Palika* Coordinators**

Based on our findings, we support the plans to recruit a further 30 District Coordinators, now referred to as *Palika* Coordinators, based at the *palika* level. If this cadre of staff and UNICEF, with improved clarity around roles and responsibilities (see below), can demonstrate that they make an important contribution to more effective functioning of the BPBB after just seven months of activities, then the roles should continue. Since April 2021, UNICEF has been working to strengthen partnerships and clarify roles. Nevertheless, here we identify some important actions to continue moving in the right direction:

- To ensure ownership and commitment towards the *Palika* Coordinators, members of the CMO need to take part in the recruitment and interviewing process (there are plans for this to happen).
- The *Palika* Coordinators should have the relevant skills, be recruited from the communities involved in the programmes, be politically neutral, and there should be a good gender balance among those appointed to the roles.

- The role needs a clear job description and terms of reference, detailing roles and responsibilities, including a clear reporting and supervision structure with regular supervisory visits from the designated manager (some of this is already in the new job description and terms of reference).
- The job description and terms of reference need to include details of working conditions, including where and how the *Palika* Coordinators will work, as well as what equipment and infrastructure will be available to them (office space should be provided, most probably at *palika* level).
- *Palika* Coordinators need an identity card of some form to enable them to carry out their work, which should come from the CMO but be endorsed by the *palika* they are working in.
- *Palika* Coordinators need appropriate training and capacity building, including ongoing or refresher training as needed.
- There should be a formal process, led by the CMO, for introducing *Palika* Coordinators to the *palikas* and ward/community, to ensure ownership and support for this cadre of staff.
- The BPBB implementation guidelines state that sub-contractors can only be recruited for a one-year term. Given the long-term nature of the programme and likely interruptions (as per Covid-19, for example), it is suggested that this clause be reviewed.
- The length of the *Palika* Coordinators' employment contract also needs to be reviewed, and should be for longer than one year. Contract extensions or renewals will depend on available resources and performance reviews; but if a longer-term planning and

budgeting horizon is developed, this should also facilitate longer employment contracts for roles that are central to programme implementation. It would also allow for more continuity and institutional memory.

## 5.2.2 Bicycle distribution programme

While many of the issues covered in the previous sections are also relevant for the bicycle distribution programme, here we highlight a few recommendations specific to this programme:

- Although the programme is universal, it should identify particularly vulnerable areas, communities and individuals to ensure that they are not excluded. This identification can be facilitated by different cadres of staff working at ward/village level (those from the Ministry of Social Development), with information collated at *palika* level (using a simple form) and then sent to the CMO.
- To address issues around bicycle maintenance, basic training could be provided to recipient girls (possibly with a basic repair kit), held at local venues and run by local people. This would have the added benefit of providing employment for local people in bicycle repair.
- Consider including some resources for bicycle maintenance in the *palika* budgets.
- The programme should consider distributing bicycles to younger girls (for instance, to girls in grade 6) to prevent the most vulnerable girls dropping out before they reach grade 8.
- Consider lifespan / depreciation of bicycles – that is, take into account that bicycles depreciate over a few years and there may be a need to purchase new ones (this also potentially has safety risk for girls if the bicycle breaks down).

- There needs to be a budget for covering the costs of distributing bicycles (currently incurred by schools).
- Bicycles are currently imported from India or China; the programme should explore possibilities to manufacture them within the province to contribute to the local economy by providing more jobs for local people (exploring partnerships with the private sector, banks, etc.).

### 5.3 Recommendations for the BKCSJV

Again, while many of the general recommendations in section 5.1 are relevant to the BKCSJV programme, here we identify some that are specific to the programme.

#### Design improvement suggestions (note, these are similar to the design suggestions for the BPBB)

- Drawing on evidence from elsewhere, and in order to make the scheme more manageable (and less retrogressive or favouring richer versus poorer families), it is suggested that payments need to more periodic:
  - While it can be a universal scheme, it needs ‘staging points’ or periodic payments at key junctures of a girl’s life/life cycle, with a final payment after 20 years but of a reduced amount.
  - Periodic payments can be context specific, and discussed further with key actors, but could be linked to transitions from (for instance) birth, nursery/kindergarten to primary school (or upon entering primary), from primary to secondary school (or upon entering secondary), and upon completing secondary school.
  - Alternatively, payments could be scheduled for a certain period of years (say, every five years).
- Having some form of incentive for girls to continue to tertiary education and pursue employment opportunities, delaying marriage until age 24 (for example), could be considered.
- There is a need to ensure that the most vulnerable families are targeted; a socioeconomic profiling of the province would identify these families, while also identifying the most appropriate programmes and interventions to reach them (which might include the current programmes studied or indeed others).
- The programme should find ways to invest the funds saved to maximise profit rather than keep the substantial amounts idle for 20 years. Given that this is a government programme, this could be done through current government facilities such as the Employees Provident Fund or Citizens Investment Trust.
- Develop a clear strategy of engagement with different partners who might be interested to support the programme both in the immediate future and in the longer term.
- A complaints procedure and/or a transparent process for programme participants to log grievances needs to be set up, most probably coordinated at *palika* level.

#### Suggestions for improving awareness of the programme, as well as management and implementation

- There needs to be decentralised orientation of the programme at all levels – provincial, municipal and wards – with clear, complete and transparent guidelines (including, for instance, on what happens if a child dies, how to recruit beyond the 45 days, etc.); these should be discussed and agreed between all those involved in implementation.
- There is a need for an awareness-raising campaign with an appropriate budget, which

could include advertising through radio, pamphlets, and also involving female community health volunteers in a door-to-door campaign; for greatest impact, this should be led and carried out at *palika* level.

- There needs to be systematic learning to build on the success of other similar programmes – including the BPBB – for example, through site visits, information-sharing, etc.
- There is a need to recruit staff with relevant skills and expertise to support the focal person both within the Ministry and the *palikas*, with buy-in and support from higher levels (perhaps a secretariat or implementation committee), which needs to be accompanied by a clear management, reporting and supervision plan.
- Within *palikas* there needs to be:
  - a focal person or post with an assigned budget to cover monthly salaries, allowances for fieldwork, communications, office space, etc. This could be the social protection in-charge at *palika* level or government social mobilisers who were previously engaged in other similar programmes (see general recommendations);
  - a person with IT skills to allow for proper reporting/monitoring and data entry (this could be the same focal person identified above or someone else).
- An overall budget for the programme must be specified and ring-fenced, to include the funds needed for investing in girl children (based

on projections of the number of girls born each year), but also for the *palikas* to cover awareness-raising activities, management and monitoring of the programme. The Ministry of Social Development should agree this budget and submit it to the Ministry of Finance, rather than the *palikas* having to request funds directly from the Ministry of Finance.

- Some *palikas* have no internet connectivity so cannot be digitised; in order for a programme with such long-term aims to succeed, efforts must be made to connect all municipalities, working closely with the private sector. This could include investing and improving *palika*-level infrastructure so that they have robust internet facilities such as back-up power sources, fast and alternative internet services, etc.
  - In order to make the programme digitised, it could be linked to the federal government's current plan to upgrade infrastructures so as to be able to provide online registration.
- To ensure appropriate, secure and transparent record-keeping (which is vital to enable people to access the funds for their daughters after 20 years), a rigorous and digitised data filing/recording system needs to be in place, with relevant staff at *palika* level trained in how to use it. Rather than duplicating systems, this should link/merge with other social protection programming at *palika* level, aiming to produce a single, unified registry.

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# Appendix 1 List of documents reviewed for secondary data

**Table A1** List of documents reviewed for secondary data

	Document Name	Type	Year	Language
1	Guideline: “Chief Minister’s Beti Padhau Beti Bachau” First Amendment	Program doc Amendment	2019	Nepali
2	“Chief Minister’s Beti Padhau Beti Bachau” Campaign for Gender Equality and Equity	Program doc	Undated	Nepali
3	Prabhu Bank to contribute as banking partner of Beti Padhau Beti bachau initiation of Province 2 Government	Program doc	Feb 2019	English
4	Daughter’s bank account, providing security for life program	News Article	Undated	Nepali
5	State 2 kicks off ‘Beti Bachau-Beti Padhau’ campaign	News Article	Jan 2019	English
6	‘Beti Bachau-Beti Padhau’ campaign fails to take off this year in the absence of employees	News Article	Nov 2019	English
7	Insurance amount for girl child to be increased from Rs 100 thousand to Rs 300 thousand in province-2	News Article	Jan 2020	English
8	Delaying Marriage with Cash: Impact of Cash Transfers on Delaying Marriage of Girls by P. Nanda, N. Datta, E. Pradhan, P. Das, S. Lamba	Impact Evaluation	2016	English
9	Making Change with Cash? Evaluation of a Conditional Cash Transfer Program to Enhance the Value of Girls in Northern India by P. Nanda, N. Datta, E. Pradhan, P. Das, S. Lamba and A. Warner	Impact Evaluation	2016	English
10	Financial incentives to reduce female infanticide, child marriage and promote girl’s education: impact by H. Haider	Impact Evaluation	2020	English
11	Well-being of the girl-child, including Education and Child marriage – India by Sekher, T. V.	Impact Evaluation	2015	English
12	Child marriage and Education FSSSP – Bangladesh by Field E, Glennerster R, Nazneen S, Pimkina S, Sen I & Buchmann N	Impact Evaluation	.2018	English
13	Child marriage and Education FSSSP – Bangladesh by Hahn, Y., Islam, A., Nuzhat, K., Smyth, R., & Yang, H. S.	Report	2018	English
14	Education FSSP – Pakistan by Alam, A, Baez, J E & Carpio, X.V.D	Report	2011	English

	<b>Document Name</b>	<b>Type</b>	<b>Year</b>	<b>Language</b>
15	Ten cash transfer schemes aimed primarily at children – across India by Endow, T., Sekher, T.V. & Lahiri, A.	Report	2015	English
16	Sex selection – two districts of Haryana, India by Jejeebhoy, S. J., Acharya, R., Basu, S. and Zavier, A.J. F	Report	2015	English
17	Sex selection – ABAD, Haryana, India by Sinha, N., & Yoong, J.	Report	2009	English
18	Policies and program of the state government for the fiscal year 2077/78 B.S	Provincial government hard copy	2020	Nepali
19	First periodic plan (Fiscal year 2076/77- 2080/81 B.S)	Provincial government hard copy	2020	Nepali
20	Nepal provincial planning (Baseline and strategic options for province two)	Provincial government hard copy	2020	Nepali
21	Collection of Municipal Good Practices (3 years of local governments)	Provincial government hard copy	2020	Nepali
22	Annual progress report Fiscal year 2076/77	Provincial government hard copy	2020	Nepali

# Appendix 2 List of interviews conducted

**Table A2** List of key informant interviews conducted

S.no	Position	District
1	Ex-Social Protection District Program coordinator for BPBB	Saptari
2	Ex-Social Protection District Program coordinator for BPBB	Sarlahi
3	State minister for fiscal affairs	Janakpur
4	Focal person from Office of Chief Minister and council of ministers	Janakpur
5	Vice chairperson (Policy and Planning Commission)	Janakpur
6	Woman right activist	Saptari
7	Principal of school distributing bicycle (Shree Sakal Bhawan Kanya Madhyamik Bidhyalaya)	Janakpur
8	Chief, Province Education directorate	Janakpur
9	Woman right activist	Janakpur
10	Ward of ward-5 that implemented BPBB	Saptari
11	IT officer, Focal person for BPBB at municipality level	Saptari
12	Ex Social Protection District Program coordinator for BPBB	Sarlahi
13	Mayor, Hanumannagar Municipality, municipality that implemented BPBB	Saptari
14	Ex-Program Coordinator for BBBP	Janakpur
15	Ex-Program coordinator for BBBP	Parsa
16	Ex-Program coordinator for BBBP	Bara
17	Ex-Program coordinator for BBBP	Mahottari
18	Members of BBBP coordination committee	Siraha
		Bara
		Saptari

S.no	Position	District
1	Focal person for Bank Khata Chhoriko programme based at Ministry of Social Development	Surkhet
2	Chief, Education Directorate	Surkhet
3	Dalit women representative involved in the programme	Surkhet
4	Principal	Surkhet
5	Women activist	Surkhet
6	Elected Representative involved from start of the programme	Surkhet
7	Women development officer, focal person of the programme in Bheriganga municipality	Surkhet
8	Deputy Mayor of Birendranagar municipality	Surkhet
9	Section Officer- Ministry of Financial Affairs	Surkhet

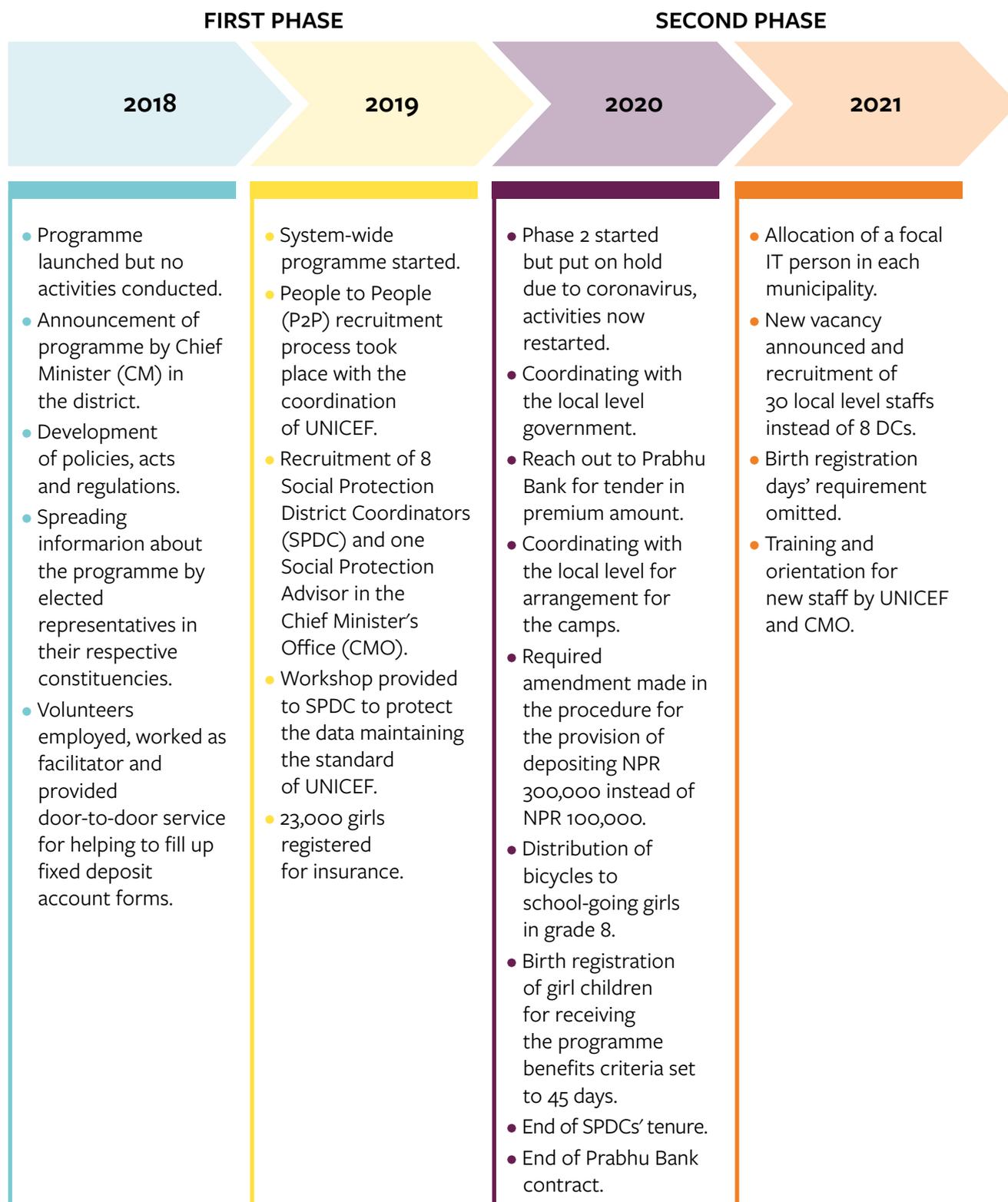
At national level, representatives from UNICEF and FCDO were also interviewed.

**Table A3** List of other interviews conducted

Province 2		
List of tools	Number	District
FGD with girls who received bicycle	1	Saptari
IDI with father of beneficiary	2	Saptari
IDI with mother of beneficiary	1	Saptari
IDI with grandfather/guardian of beneficiary	1	Saptari
Karnali Province		
FGD with school girls	1	Surkhet
IDI with parents of beneficiaries	4	Surkhet

# Appendix 3 Timeline of BPBB

**Figure A1** Timeline of BPBB



# Appendix 4 Draft Theory of Change for the BPBB

**Figure A2** Draft Theory of Change for the BPBB



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The above is a draft ToC developed by the consultants based on their understanding of the programme. This, in turn, is based on a review of the somewhat limited documentation related to the BPBB as well as interviews with key informants who are (or were) involved in implementation of the programme. A few programme beneficiaries were also interviewed. Usually, a ToC is developed at the start of a programme and shows what the programme hopes to achieve. This ToC would then be reviewed as the programme progresses to see what objectives are being met, what challenges the programme may be facing, etc. Work plans, timelines and indicators would all need to be developed around this ToC and viewed in tandem with it. Based on the current assessment, while all the inputs/components are up and running, from the outputs level onwards, gaps remain and objectives have not yet been achieved. This is largely to be expected, especially at outcome level, where more time would be needed to see the effect of the programme on these outcomes (including through impact evaluations). At output level, many of these outcomes are work in progress and – as outlined in the recommendations section – to ensure that these proceed effectively, changes in the overall programme approach would be necessary.

This ToC needs to be discussed, debated and refined with a group of key stakeholders – including the government. It is not necessarily a one-off process, but various meetings/workshops may be needed to discuss, at each of the levels, what can be expected and what is achievable within the Nepal context, in the current environment, also taking resource parameters and timelines into account.



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