

Government Incentives for Schooling Girls from Slum Families at Community Schools and Their Academic Activities

Thuma Kumari Paudel ^{1*}, Govinda Prasad Adhikari ²

¹ Mahendra Ratna Campus, Tahachal, Tribhuvan University

² Padma Kanya Multiple Campus, Tribhuvan University

*Correspondence: thumapaudel5@gmail.com

<p>Article info: Received: February 10, 2024 Revised: March 4, 2024 Accepted: March 20, 2024</p> <p>Keywords: <i>Community school, incentives, classroom discussion, regular attendance, slum.</i></p>	<p>Abstract: This cross-sectional study examined the way government scholarship influences female students from low-income families. This study has described the government scholarships offered in community schools and examined the impact of the scholarship on female student's academic achievement. The purposive sampling and QUAN-Qual. procedure were employed in this study to choose community schools and study areas. The socio-economic position of parents (who live in slum areas), their caste/ethnic variation (majority of them are Dalit and Janajati), and other factors led to select the study. For the study, all 247 eligible respondents girls from slum dwellings, ages eight to eighteen years were included. Data were gathered using a semi-structured interview schedule and a self-structured questionnaire. The student attendance register was used to identify the respondents. There were mainly two types of scholarships (residential and non-residential). It focused on target groups, including girls. Major incentive providers were the government, municipalities, NGOs, and the private sector and they focused on money, materials, and stationery. Nearly half of the respondents have received scholarships, and two-thirds have decided to use incentives for their studies. The incentive has a positive relationship to increase classroom activities and their educational performance. Nearly one-fourth of students have appealed for increased scholarship amounts, as they cannot cover their total expenses.</p>
--	--

Introduction

Scholarships inspire students to compete, set and attain goals, read books carefully, manage their time well, and perform better in class (Habiba & Liaqat, 2022). A merit-based scholarship policy makes students encourage them more creative and hardworking. They must work hard to obtain the scholarship in the coming semester (Phan & Liu, 2022). When a family does not have enough money to provide a quality education for all their children, they prefer their sons to daughters. Therefore, the educational status of various girls in slum areas is poor due to poverty. Their parents want to engage their daughters in household work. Some parents want to marry their daughter instant to send school due to poverty. It shows that the girls' low enrollment at schools around slum areas is a social and economic problem (Soddo, 2008).

According to Simpson & Weiner (1989), educational performance is a measurable behavior of a student, Lawrence has classified the academic performance index in educational research, it is influenced by socio-economic, psychological, and environmental factors (Hijazi & Raza Naqvi, 2006). Nyalusi (2013) explained socio-economic and school factors impact students' educational

achievements. Therefore, slum girls face many problems getting quality education. So they have a high dropout rate in school. Teachers of community schools do not get individual attention to all students because of the higher number of children lacking class-rooms, creative teaching aids, and practices (Sakhi, n. d.).

There are two broad types (residual and non-residual) of scholarship programs in Nepal for schooling children. The residential scholarship has mainly focused on children with disabled persons and a non-residential scholarship focused on the Dalit, conflict-affected, and children of Martyr's family. It also covers the low-income group of children of Dalit, Raute, Chepang, and Mukta Kamalari scholarships in grades 11 and 12 (DOE, 2077). Bharatpur Metropolitan City has launched several programs focusing on female students in poor households. The program "Mayor with Girls" has provided cash scholarships to endangered and disadvantaged communities. It also has provided bicycles and day meals. Nearly 240 students from 11 schools were promoted from this program last year (RSS, 2022).

Nepal's literacy rate reached 76.2 percent in 2021, with males at 83.6 percent and females at 69.4 percent, this slightly increased (65 percent) from 2011. Educational development improved access and quality, but significant disparities remain, particularly in rural areas, and poor and disadvantaged groups. The primary school enrollment rate has risen in recent years and reached 85 percent in Nepal. Of children five years of age or older, 28.7 percent have completed their primary education, 19.9 percent have completed lower-secondary education, and 9.5 percent have completed SLC-level education (NCO, 2022).

Poverty creates challenges in accessing education. Many researchers have indicated a link between girls' educational attainment and poverty and have suggested education can improve their livelihoods. There was a strong relationship with educational disparity (Seel, 2007). About 21.8 percent of children have been bearing the brunt of poverty in Nepal (NPC, 2021). Girls' children face many challenges in accessing education due to a lack of schooling rights, living sustainability, basic needs, and social exclusion (HNN, 2010).

Bharatpur Metropolitan City has a poverty incidence of 0.14, with 12.3 percent below the poverty line. Poverty is prevalent among indigenous minorities and lower castes. Most slum girls have been suffering from inequality. They had faced inequality in education, school enrollment, and negative attitudes at school (Joshi, Shrestha & Shrestha, 2008). They are not able to get good performance due to a lack of resources, female teachers, poor physical facilities of the school, social practices, and school timetables (Nyalusi, 2013).

India's government has implemented various schemes to improve girls' education, health, and financial security. These include Beti Bachao, Beti Padhao, Sukanya Samridhi Yojana, and the National Scheme of Incentives to Girls for Secondary Education, and the Girl Child Protection Scheme. These initiatives aim to increase enrollment, reduce dropout rates, and ensure girls' rights and protection (Government Scheme, 2023). Some international organizations, like UNICEF and Plan International, have supported girls' education. In recent times, Nepal has seen a slight rise in female literacy rates in primary education enrollment. However, secondary education still faces higher dropout rates and gender disparities (Ghimere, 2024).

The government of Nepal and Bharatpur Metropolitan City have launched several scholarship programs in ward number 5, but many female students have not been able to get good educational performance. Therefore, the researcher wants to study about types of government support for girls at community schools, their educational activities, and the changes that occurred in girls' educational performance at community schools of Bharatpur -5, Chitwan.

It is a new study for that area and explored the impact of scholarships on the educational activities of poor female students from slum families. It has provided valuable insights for policymakers, researchers, and students interested in girls' education and government scholarship

programs. Due to the limited time resources, the researcher has limited this study to three community schools in Bharatpur-5, Chitwan.

Objectives

This study explores how government support affects students' (especially girls) educational activities who are from slum families and in community schools. The specific objectives of the study are as follows

- a. To identify the status of scholarships provided to girls at community schools.
- b. To explore the effects of scholarship on girls students' educational activities.

Data and Methods

This study is a cross-sectional study. It used QUAN- Qual. methods. Quantitative information has been collected through a self-administered structured questionnaire with students and qualitative information has been gathered through a semi-structured interview schedule with the school teachers, members of the school management committee, and ward representatives. Data has been collected from primary as well as secondary sources. Bharatpur Metropolitan City, ward number 5, and community schools have been purposively selected for the study based on the socio-economic condition of parents (slum residence), and caste and ethnic variation (most of them are Dalit and Janajati).

There are 936 students at the three community schools in the study area. Only 247 respondents were eligible for the interview who were aged eight to eighteen years and were from slum families. Many key informants like head teachers, members of the school management committee, and ward representatives were taken as key informants for this study. It has used self-administered questionnaires. A school register was used to identify the respondents, survey was conducted during the 24-31 Basaksh, 2080. Finally, quantitative and qualitative data have been triangulated at the discussion and conclusion of the study.

Results

The majority of respondents are non-migrants, and those who migrate to Chitwan are from 11 different districts of the country. There are 15 caste and ethnic groups, and they speak 11 different languages in the study area. The majority of students are from the Janajati and Hill upper castes. Most of the respondents are Nepali speakers (59.9 percent). There are mainly four religious groups in the study area. The majority of respondents are from the Hindu religion, with 86.2 percent. The majority of parents (51.8 percent) have a basic level of education, and they work in households and agriculture.

Table 1: *Demographic distribution of respondents*

Response	Number	Percent
<i>n=247</i>		
Migration		
Yes	110	44.5
No	137	55.5
Religion		
Hindu	208	84.2
Buddhist	26	10.5
Christian	9	3.6
Muslim	4	1.6
Mother tongue		
Nepali	148	59.9
Gurung	19	7.7

Tamang	9	3.6
Bhojpuri	9	3.6
Magar	36	14.6
Tharu	8	3.2
Urdhu	3	1.2
Kumal	2	0.8
Newari	4	1.6
Rai/Limbu	2	0.8
Chepang	5	2.0
Darai	2	0.8
Education of parents		
Literate (read & write only)	69	27.9
Basic Education Level (Class 1-8)	128	51.8
Secondary (Class 9-12)	33	13.4
Non-formal education (Vocational training)	2	0.8
Illiterate (not read& write)	15	6.1
Occupation of Parents		
Household	91	36.8
Agri.	64	25.9
Service (Govt. / Pvt.)	10	4.0
Labour (Agri.)	23	9.3
Daily wage	31	12.6
Foreign employment	1	0.4
Self-employed	27	10.9

Scholarships and Uses

Educational scholarships help those students who are highly committed to the best education. It provides an opportunity to get the best quality education for the students. It helps at the time of enrollment to make their choice and helps them get excellent jobs in the future (<https://nodia.globalindianschool.org>). There are varieties of incentives (supports) from the government for schooling girls in Nepal. These incentives also vary in terms of money (scholarship or stipend), materials, and other things. According to the chairman of the ward, there are various sources of incentives for students. The school has constructed scholarship distribution guidelines to distribute its incentives. There is an education development committee at the ward level.

The government of Nepal has constructed a program implementation manual to distribute the scholarship in 2067 (DOE, 2077). There was a District Scholarship Management Committee (DSMC) at the district level to select the schools and the number of students at the district level. This committee looks after the entire process of school selection and the distribution of scholarships. There is a School Management Committee (SMC) at the local level, and that committee helps with selecting, distributing, and monitoring different scholarships at school.

Sources of Scholarship in the Study Area

There are four major sources of incentives. These supports are mainly organized by the government, municipalities, non-government organizations, and private funds. This support mainly covers cash amounts, bicycles, and stationery. Government incentives are mainly focused on girls, Dalits, and marginalized people and have been provided in fixed amounts every year. The municipality has provided incentives for female students on a program basis; NGOs have provided some cash to

support stationary, clothing, and transportation; and private funds have provided some cash based on the merit list of classes.

Table 2: *Distribution of respondents on process and use of incentives* n=247

Item	Number	Percent
Scholarship received by		
From my own Bank A/C	12	4.9
From my School	210	85.0
From my mother	20	8.1
From my father	5	2.0
Duration of getting incentives		
From this year	100	40.5
Last one year	82	32.8
For the last two year	65	26.3
Items of incentives		
Money	99	40.1
Materials (school uniform, bags & stationary)	123	49.8
Bicycle	25	10.1
Spent of incentives		
From my decision	172	69.6
My parent's decision	72	29.1
Other Person	3	1.2

Among the school girls, nearly half (49 percent) have accepted that they have some materials (school uniform, bag, pen, and copy) as incentives, and 10 percent have got bicycles as incentives during the last year. They have got such incentives through different channels, like 85 percent from their school, 5 percent through their bank account, and 10 percent from their parents.

They have got such incentives at different points in time. About 41 percent from this year, 33 from last year, and 26 percent from the last two years, respectively. They used such incentives in different ways. About seventy percent of respondents have used incentives from their decisions, and 29 percent use them from their parent's decisions.

Respondent's Satisfaction with the Scholarship

An incentive is helpful for the learning activities of the students. It impacts regular attendance, participation in a discussion in the classroom, doing regular homework and getting prizes from the school. Habiba and Liaqat (2022) explain that scholarships inspire students to compete, set, and attain their goals efficiently. It motivates them to read books carefully, manage their time well, and perform better in class.

Table 3: *Distribution of respondents by attendance and satisfaction with scholarship* n=247

Response	Satisfied with Government Incentives				Total	Percent	Chi-Square value
	Yes	Percent	No	Percent			
Incentives help the study							0.71
Yes	133	79.2	55	69.6	188	76.1	
No	35	20.8	24	30.4	59	23.9	
Attendance regular							0.46
Yes	112	66.7	57	72.2	169	68.4	
No	56	33.3	22	27.8	78	31.6	
Participate in classroom discussion							0.48
Yes	146	86.9	60	75.9	206	83.4	

No	22	13.1	19	24.1	41	16.6	
Do homework regular							0.51
Yes	153	91.1	69	87.3	222	89.9	
No	15	8.9	10	12.7	25	10.1	
Get a prize from the School							0.35
Yes	156	92.9	61	77.2	217	87.9	
No	12	7.1	18	22.8	30	12.1	

About 76 percent of respondents said scholarships helped in their studies, and 68 percent regularly attended their school. Those students who are satisfied with government incentives have 86 percent participation in classroom discussions, 90 percent have done their homework regularly, and 88 percent have received any type of prize from school (Table 3).

It shows higher satisfaction with incentives for students to have active involvement in educational activities. The statistical analysis of Chi-Square has shown that satisfied students have helped in the study (0.71) and are doing homework regularly (0.51), which is statistically significant with Chi-Square values. Students' irregular attendance at school loses their confidence in education. And they are more vulnerable to school dropouts. Those students who have difficulty paying the fee are most vulnerable to school dropouts (UNESCO, 2022). Therefore, the government scholarship program has a vital role in increasing classroom discussion and the regular attendance of the students.

The Goal of Utilizing the Incentives

It was much more important than what they got as incentives and where they spent their money and materials. The purpose of a scholarship should be to invest in the study materials of the student. The proper use of this will help with enrollment, attendance, classroom discussion, and other classroom activities.

Table 4: *Distribution of students by purpose of incentive* n=247

Response	The Purpose You Spent Scholarship						Chi-Square Value
	For my study	Percent	Others	Percent	Total	Percent	
Incentives help in the study							0.83
Yes	178	77.1	10	62.5	188	76.1	
No	53	22.9	6	37.5	59	23.9	
Attendance Regular							0.48
Yes	162	70.1	7	43.8	169	68.4	
No	69	29.9	9	56.3	78	31.6	
Participate in classroom discussion							0.56
Yes	194	84.0	12	75.0	206	83.4	
No	37	16.0	4	25.0	41	16.6	
Do homework regular							0.91
Yes	207	89.6	15	93.8	222	89.9	
No	24	10.4	1	6.3	25	10.1	
Got a prize from the School							0.72
Yes	202	87.4	15	93.8	217	87.9	
No	29	12.6	1	6.3	30	12.1	

The proper use of incentives for a student is very important for their study. About 77 percent of students who spent scholarships on their studies said it was helpful for their studies. Of those students

who received incentives for their studies, 70 percent attend school regularly, 84 percent participate in classroom discussions, and 90 percent do their homework regularly, and 87 percent get prizes from their school. The statistical value for Chi-Square is 0.83 for incentive help in study, 0.91 for doing homework regularly, and 0.56 for participation in classroom discussions. It proved the statistical significance of the time spent in the student's study has significantly improved in doing regular homework, classroom discussion, and helpfulness in the study.

Effectiveness of the Incentive Program

The researcher has assumed that the respondents may have positive views about government incentives. However, the student's response refused this claim. Nearly a quarter (26 percent) of respondents stated that receiving government scholarships did not assist them in pursuing their studies, while 32 percent expressed dissatisfaction. About 9 percent of respondents and 91 percent of families indicated they had to pay for their children's education. Finally, 70 percent of respondents said that the scholarship had not covered all their educational costs.

Table 5: *Distribution of respondents by satisfaction with scholarship* n=247

Item	Number	Percent
The scholarship helps in the study		
No	64	25.9
Yes	183	74.1
Satisfied with a government scholarship program		
No	78	31.6
Yes	169	68.4
Scholarship cover for expenses of study		
Yes	73	29.6
No	174	70.4
If not, who bears the study expenses?		
My relatives	15	8.6
My family	159	91.4

During the interaction with the School Management Committee chairperson, they were not satisfied with government incentives for the students. Their replies focused on the low amount of incentive needed to fulfill the needs of poor students. Therefore, they have searched for various incentives, grants, and support from where they found them. The SMC chairperson of School 3 said

“The government scholarship is not sufficient for the educational development of students. This amount is very small. We have collected some scholarship money from various donor agencies. An NGO (Star Nepal) provided scholarships for students, our former student has provided some for our school”.

SMC Chair of School 2 said

“We are searching for some supporting agencies (NGO and private) to help the poor student's education.” SMC Chairperson of School 1 said, “The government scholarships for girls, Dalits, and poor students are a very small amount. It cannot fulfill the entire expenses of the students”.

Incentives and Satisfaction of Respondents

The satisfaction of students with incentives varies with their type. The respondents mainly got money, stationery, materials, and bicycles in the study area. Among cash receivers, 70 percent of respondents had higher satisfaction with the incentives, whereas the things (cloth, bags, and stationary) receiver had 68.8 percent satisfaction, and it was equal to the bicycle receiver (68 percent) as an incentive from the government (Table 6).

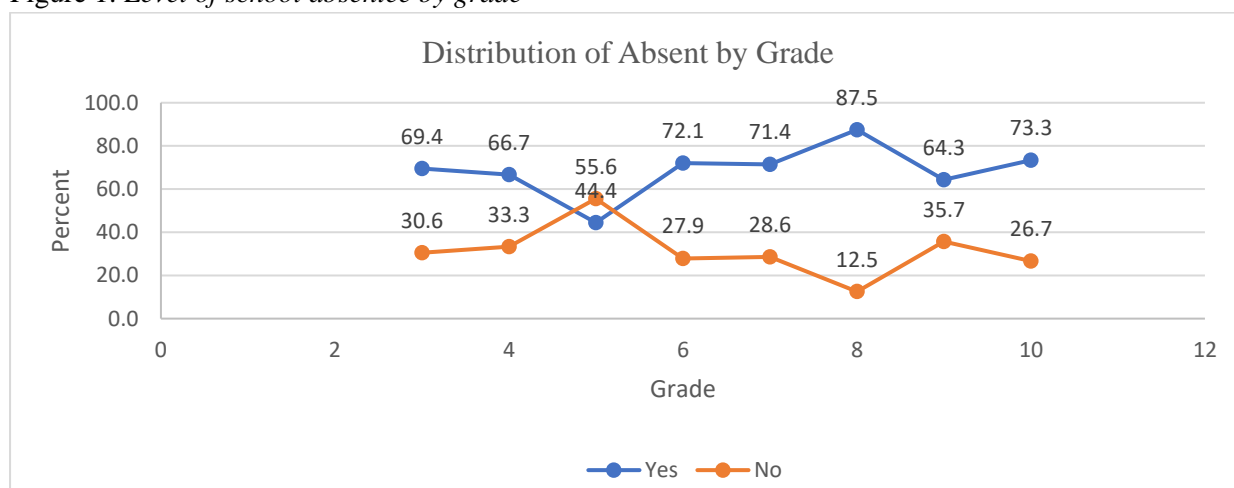
Table 6: Respondents satisfaction with various incentives

n=247

Various Incentives	Respondent's Satisfaction						Chi-Square
	Yes		No		Total		
	No	Percent	No	Percent	No	Percent	
Get incentive as money							
Yes	101	70.1	43	29.9	144	100	0.75
No	67	65.0	36	35.0	103	100	
Get incentives as stationary (book, pen)							0.32
Yes	137	68.8	62	31.20	199	100	
No	31	64.6	17	35.40	48	100	
Get incentives as materials (school uniform, bag)							0.27
Yes	125	68.30	58	31.70	183	100	
No	43	67.20	21	32.80	64	100	
Get incentive as a bicycle							0.06
Yes	46	67.60	22	32.40	68	100	
No	122	68.20	57	31.80	179	100	

The demand for low-income students has not been successfully met by government scholarships as cash amounts (DoE, 2077). However, the statistical level of satisfaction of students with incentives at school is observed to be higher at the Chi-square value (0.75) than support materials like stationary (0.32), clothes (0.27), and bicycles (0.06). This value provides statistical significance for an incentive to spend money. According to UNDP, some scholarships provided by the government to children of poor families upturn student enrollment in higher education and break down barriers to education for marginalized students (UNDP, 2017). The absentee rate is 30.6 percent at lower grades (class 3), and it was picked at grade 5. It has crossed the line of the present rate of that grade. Since grade 6, the absent rate has decreased, and then it has a downfall in grades 8 and 10 (Fig. 1). Finally, the study concludes that to increase the educational activities of low-income students, government incentives should be directed toward instructional resources rather than cash amounts.

Figure 1: Level of school absentee by grade



Regular school attendance depends on the satisfaction of incentives. About 70 percent of students accept that they are present in school when they feel incentives help in their studies. Nearly 37.3 percent of students have refused to accept the relationship between incentives and regular school attendance (Table 7).

Table 7: *Distribution of respondents by incentive and attendance*

Incentive Helps in the Study	Regular Attendance				Total		Chi-square
	Yes	Percent	No	Percent	No	Percent	
Yes	132	70.2	56	29.8	188	100.0	0.84
No	37	62.7	22	37.3	59	100.0	
Total	169	68.4	78	31.6	247	100.0	

Poverty forces children from slum families to leave school. Therefore, there has been a fund for the children of the slum areas to ensure a long-term education for them. This helps to reduce school dropout rates and improve the educational achievement of children (<https://sanni-foundation.com>). The observed value of Chi-square at continuity correlation (0.84) provides statistical significance with the support of incentives and regular school attendance. Finally, the support for poor students from the school plays a positive role in their regular presence and support to continue their education.

Incentive Enhancement Improves Students' Work in Class

Incentives enhance the respondent's work in class. There is a positive correlation between student activities in the classroom and satisfaction. Students who are happy with their education had two times more regular attendance at school, six times more class discussion, and ten times more regular homework assigned at home.

Table 8: *Distribution of students by class room activities*

n=247

Classroom Activities	Satisfied with Government Incentives				Total		Chi-Square
	Yes	Percent	No	Percent	Number	Percent	
Go to the library to read the book							0.53
No	75	44.6	35	44.3	110	44.5	
Yes	93	55.4	44	55.7	137	55.5	
Attendance regular							0.46
Yes	112	66.7	57	72.2	169	68.4	
No	56	33.3	22	27.8	78	31.6	
Participate in class discussion							0.43
Yes	146	86.9	60	75.9	206	83.4	
No	22	13.1	19	24.1	41	16.6	
Do homework regularly							0.59
Yes	153	91.1	69	87.3	222	89.9	
No	15	8.9	10	12.7	25	10.1	

Statistical analysis of Chi-square is observed to be higher than 0.59 for homework workers, 0.53 for library readers, 0.46 for regular attendance, and 0.43 for classroom discussion. It provides statistical significance to homeworkers and library users.

A government scholarship is not sufficient for the educational development of students. This amount is very small. Schools have collected some amount of scholarship from various donor agencies, parents, former students, and social leaders. According to the head teacher of School 3, there is a success story about the incentive program at his school. He told

“A girl (name changed to Iva) whose parents are porters at the local market. They can't afford to send their daughter to a private school for her education. Our school management committee has managed all educational expenses, including books, copies, pens, warm clothes for winter, and other expenses, including the bus fair and exam fee. Then she can continue her education in grade five.”

Likewise, there is another success story of incentives at School 1. The head teacher of school 1 said

“A Dalit student in grade ten (name changed to Amrita Pariyer) deserved a very good result at SEE. She is a clever student in our school, but her parents are very poor and live in a slum (Nahar ko Dil). A program of the Lions Club has provided some Rs. 40,000 for the school. We use such money to provide extra classes in grades 8, 9, and 10 for poor students who need extra

classes. This program has improved the educational achievement of students. She got an A grade on the Secondary Education Examination (SEE)".

Scholarship-getting students have better academic performance than fee-paying students, which helps to increase their performance in learning. The scholarship students have exceeded their classroom activities to increase their educational performance (Adhikari, 2023). Scholarships create an environment of competition among students. It inspired them to achieve their goals. Scholarships encourage students to study attentively. It motivates them to develop the habit of book reading and time management to achieve goals (Habiba & Liaqat, 2022). Finally, there is a positive relationship between student satisfaction and the classroom activities of students at school. Therefore, there is a need to increase incentive programs for poor students to increase their educational activities at school.

Impact of Scholarships on School and Students' Academic Achievements

The result for school students is improvement in the study area. Various observations show that their educational performance increased when they got various supports at school. The Chairman of the SMC of School 3 expressed,

"The educational performance of our students is improving because our institution is seeing an increase in student enrollment these days."

Similarly, school 1's chairperson reported,

"Our school's students perform at a mid-level in academic areas because of their parents' occupation and poverty. They have not put their full effort into their schooling. Occasionally, students leave their classes to look for employment in the countryside when their parents move.

School 2's chairperson noted

"Students put in their effort and work hard to improve their studies. However, due to social and financial reasons, some of them were forced to move away from home with their parents, which had an impact on their continued studies. Therefore, uncertainty about parental migration hampered students' educational achievements."

Discussion

Poverty prevents people from getting basic opportunities like health, education, and employment. Although students are very laborious and hardworking, various social and economic problems prevent them from continuing their studies (Soddo, 2008). Sometimes they became absent from school, and some of them migrated to another place with their parents. All these activities hampered their educational performance. Girls from slum areas have been suffering from inequality in education, low school enrollment, and negative attitudes at school.

By using motivation, personal behavior can be changed; it helps to motivate and boost self-efficacy to achieve their goals. The social cognitive theory has explained that personal behavior can be shaped through interaction with people and the changing of environmental, behavioral, and personal elements. Personal habits can be changed by being influenced by self-efficiency or an individual's confidence in their capacity.

Among other theories, a theory of motivational interviewing has focused on deciding uncertainty about behavior change, constructing motivation, and enhancing self-efficacy. The social cognitive theory has explained that behavior is shaped by a mixture of personal, behavioral, and environmental factors, and these factors interact and influence each other. Bandura explained that self-efficacy, or the confidence of a person or his or her ability to perform a behavior, has a significant influence on behavior change (Bandura, 2001; Paudel & Adhikari, 2023). These theories were useful for evaluating the influence of personal, behavioral, and environmental factors on student performance. It further explains the understanding of how these factors interact, and teachers can identify the areas for improvement for each student.

Phan & Liu (2022) have explained that the merit-based scholarship policy encourages students to be more creative and hardworking. There were mainly two types of scholarship (residual and non-

residual) programs running in Nepal for schoolchildren. It has mainly focused on children with disabilities, and a non-residential scholarship has focused on the Dalit, conflict-affected, and children of Martyr's family. It also covers the low-income group of Dalit, Raute, Chepang, and Mukta Kamalari scholarships in grades 11 and 12. A scholarship distribution guideline is used to distribute its incentives in the school (DOE, 2077). A School Management Committee (SMC) helps select, distribute, and monitor different scholarships at school. There are four major sources of incentives: they are mainly organized by the government, municipalities, non-government organizations, and private funds, and they cover cash amounts, bicycles, and stationery.

Heller (2001) explained that students who received merit-based scholarships had higher grades than their peers who did not receive scholarships. This scholarship has the potential to improve performance and increase the number of students at school.

Nearly fifty percent of schoolgirls have some materials (school uniform, bag, pen, and copy) as incentives; they get such incentives through different channels like their school, bank account, and from their parents. About seventy percent of respondents had decided to use incentives in their study. About 76 percent of respondents said scholarships helped in their studies, and it helped in regularly attending school, classroom discussions, doing homework regularly, and getting prizes from school. The scholarships help increase student enrollment at school. It helps to reduce school dropout rates and improve the educational achievement of children. Financial aid, including scholarships, had a positive impact on student performance and outcomes for students from disadvantaged groups (Perna, 2006).

There is statistical significance with the support of incentives and regular school attendance. The support plays a positive role in their regular presence and continuing their education. Therefore, the government scholarship program has a vital role in increasing classroom discussion and the regular attendance of students.

Although government scholarship programs have a positive impact on respondents' education, nearly one-fourth of respondents said that government scholarship has not helped in their studies because it has not covered their total educational expenses. This amount is very small. The School Management Committee has collected some scholarships from various donor agencies, former students, and individuals. Many researchers on scholarships have suggested the restructuring of scholarships, quota distribution, and the number of female students. There is a need for awareness to improve the scholarship program (CEIR, 2007; DOE, 2010).

The government scholarships for girls, Dalits, and poor students are very small. It cannot fulfill their entire educational expenses. Therefore, the government should increase scholarship amounts to fulfill the needs of poor students.

Support for the student as a scholarship has exceeded their classroom activities to increase their educational performance. It creates an environment of competition and inspires them to achieve their goals. There is a positive relationship between student satisfaction and the classroom activities of students at school. Children from slum families face a lack of healthcare facilities, proper nutrition, and school stationery, which also leads to an increase in school drop-out rates (Smile Foundation, 2023).

HAO India has supported some reading materials and stationery for the children of the urban poor who work as stone cutters, migrants, or daily labor parents (Global Giving, 2013). However, the statistical level of satisfaction for money as a scholarship (chi-square 0.75) was observed to be higher in the study area, but the researcher concludes that government incentives for poor students should be focused on educational materials rather than cash amounts to improve their educational activities. There is also a need to increase incentive programs for poor students to increase students' educational activities at school.

There is a positive relationship between student-intensive and classroom activities such as library consultation, regular attendance, and classroom discussion. Students satisfied with the

scholarship had two times higher regular attendance at school, six times higher classroom discussion, and a tenth time higher regular homework at home.

Conclusion

The government of Nepal has been distributing two types of scholarships (residential and non-residential) to the target group, including girls. It has been distributed using a guideline. The school management committee helps to select, distribute, and monitor the program. These scholarships are mainly provided by the government, municipalities, NGOs, and the private sector. It focuses on money, materials (dresses and bicycles), and stationery. Nearly fifty percent of respondents have received the scholarship. Students have got it through different channels like school, bank accounts, and their parents. About seventy percent of students have decided to use incentives in their studies. The support of scholarships has a significant role in regular attendance and continuing their education. Therefore, they have appealed to the government to regularize the scholarship program.

There was a positive relationship between student-intensive and classroom activities. That support exceeded their classroom activities (library consultation, regular attendance, and classroom discussion) and increased their educational performance. However, the respondent's satisfaction is higher with incentives such as money, but the researcher suggests focusing on educational materials (food, dress, and stationery) rather than cash amounts. On the other hand, nearly one-fourth of students have appealed to increase the scholarship amount because it has not covered their total educational expenses. It was a very small amount and could not cover the entire educational expenses. Student satisfaction with scholarships is very important because their satisfaction with the scholarship is two times higher for regular attendance at school, six times higher for classroom discussion, and a tenth time higher for regular homework at home. Therefore, the government should increase scholarship amounts to fulfill the needs of poor students.

Acknowledgments

The authors would like to acknowledge the Dean's Office of the Faculty of Education, Tribhuvan University for providing research funds to Scholarship Support to Girl Students of Slum Families and Their Educational Activities in Community Schools. This article is a part of such research.

References

- Adhikari, G. P. (2024). Family's perception of death of foreign labor migrants and its impact on their economy. *Asian Journal of Population Sciences*, 3, 59-69. <https://doi.org/10.3126/ajps.v3i1.61831>
- Bandura, A. (2001). Social cognitive theory: An agentic perspective. *Annual Review of Psychology*, 52(1), 1-26.
- CEIR. (2007). The effectiveness of the school-level scholarship programs of the government of Nepal. *Department of Education*, Sanothimi, Bhaktapur.
- Department of Education. (2075). A study on the effectiveness of the scholarship provided at the school level and identification of measures for its improvement. *Department of Education*. Sanothimi, Bhaktapur
- Division of Education. (2010). A study on scholarship management and its effectiveness in terms of environment and retention. *Department of Education, Research and Information Management Section*, Sanothimi, Bhaktapur.
- Division of Education. (2077). A study on the effectiveness of the scholarship provided at the school level and identification of measures for its improvement. An unpublished report, Department of Education, Sanothimi, Bhaktapur.
- Government Scheme, (June 20, 2023). Empowering the future: Government schemes for the girl child <https://margcompusoft.com/m/>
- Ghimere, K. (Jan. 4, 2024). The struggle and triumph in Nepal's girls' education. <https://english.onlinekhabar.com/girls-education-nepal-struggle.html>
- Global Giving. (2013). Education for 100 Girls in an urban slum in India. The project progress report of Relief Development Orphanage and Educational Trust (RDOET).

- Habiba, U. & Liaqat (2022). Impact of Scholarships on student's academic achievement in Punjab, Pakistan. *Asian Pacific Journal of Business Economics and Technology*, 2 (3). <https://www.apjbet.com>
- HNN. (2010). Education policy review: Urban poverty in Nepal (workshop proceedings). Kathmandu: HNN.
- Heller, D. E. (2001). Student characteristics, pre-college, college, and environmental factors as predictors of majoring in and earning a STEM degree: An analysis of students attending a Hispanic serving institution. *Journal of Education Finance*, 26(2), 195-217. Retrieved from: <https://chat.openai.com/chat/2c6433ca-3461-4c60-b616-bae59fc24db3>
- Hijazi, S. T., & Raza Naqvi, S.M.M. (2006). Factors affecting students' performance. Bangladesh, *e-journal of Sociology*, 3 (1).
- Joshi, A., Shrestha, M. and Shrestha, B.K. (2008). Poverty Mapping Gender Assessment and Need Identification in Bharatpur Municipality-Mapping Deprivations, Poverty and Inequality for Pro-Poor Urban Governance Municipality. Project Report (Unpublished) Kathmandu, Nepal
- National Planning Commission (NPC). (2021). Nepal multi-dimensional poverty index: Analysis toward action (Key findings). Government of Nepal National Planning Commission, Kathmandu
- National Census Office (NCO), (2022). National census report 2078, National statistics office, Ramsaha Path, Thapathali, Kathmandu
- Nyalusi, A.E. (2013). Factors affecting girls' academic performance in the community Secondary schools: A study of Mbeya city. Retrieved from: www.semanticscholar.org/paper
- Paudel, T. K., & Adhikari, G. P. (2023). Married women's knowledge, attitude, and practice regarding uterine prolapse in Morang district of Nepal. *Pragyaratna*, 5(1), 129–137. <https://doi.org/10.3126/pragyaratna.v5i1.59280>
- Phan, G. T. & Liu, W. (2022). Why institutional scholarship policy matters: Its influence on grade international students at a regional university in Taiwan. *Journal of Comparative & International Higher Education*, 14 (1), 51-68. <https://ojed.org/jcihe>
- Perna, L. W. (2006). Understanding the relationship between financial aid and persistence. *Review of Educational Research*, 76(1), 93-135. Retrieved from: <https://chat.openai.com/chat/2c6433ca-3461-4c60-b616-bae59fc24db3>
- RSS (22 Feb 2022). Bharatpur Metropolis distribute scholarship. EduSanjal. Retrieved from: <https://edusanjal.com/news/bharatpur-metropolis-distributes-scholarship>
- Ryan, R. M., & Deci, E. L. (2020). Intrinsic and extrinsic motivation from a self-determination theory perspective: Definitions, theory, practices, and future directions. *Contemporary Educational Psychology*, 61, 101860. Retrieved from: <https://chat.openai.com/chat/2c6433ca-3461-4c60-b616-bae59fc24db3>
- Sakhi for Girls Education, (n. d.). Why invest in slum and rural areas girls' education? Retrieved from: <https://sakhiforgirlseducation.org/why-girls>.
- Seel, A. (2007). Social inclusion: Gender and equity in education SWAPs in South Asia synthesis report. Kathmandu: UNICEF.
- Smile Foundation. Improving the education of slum children. Published in Blog on 16 April 2023. Retrieved from: <https://sanni-foundation.com/wp-content/uploads>
- Simpson, J. A. & Weiner E. S. C. (1989). *The Oxford English Dictionary* (2nd ed.) Oxford: Clarendon Press.
- Soddo, S. (2008). Project proposal on supporting poor girls in education. *International NGO Journal*, 3 (3), pp. 063-067 www.academicjournals.org/INGOJ ISSN 1993–8225
- UNESCO (2022). Keeping kids in school: How fintech is helping parents in Nairobi's densest slum. Press release document (5th April 2022). Retrieved from: <https://www.zawya.com/en/press-release/research-and-studies>
- UNDP Nepal. (2017). Social Protection in Nepal: At a Glance. Retrieved from: <http://www.np.undp.org/content/dam/nepal/docs/publications>