Ms Maria Tahir one of the panel discussants emphasized on the distribution of stipend money in Khyber Pakhtunkhwa. She asserted that the money is not reaching poorest of the poor and it is important to investigate the reasons for this failure. Further negative female enrolments in urban areas are questionable. Many female secondary schools are operating without washrooms (around 37%) so why people should send their female child to school.

Dr. Aisha Anees the second panel discussant added that conflict, poor law and order, earthquake and many other impediments are hindering the female education. The bottom-up costs associated with cast and gender are making the situation even worse. We need to sort out the impact of these indicators on female education for relevant policy making. The people are difficult to target who are not considered in decision making process.

The cultural nature of Khyber Pakhtunkhwa is difficult to change which is biased toward the material benefits associated to education. The limited earning opportunities force the poor households to engage their female children in non-farm activities. Linking the education with employment opportunities can increase female enrolments. The increase in enrolments is a short-term phenomenon and it is difficult to retain females in schools which still remains a challenge. However, the stipend program in Khyber Pakhtunkhwa attaching the condition of 80% class attendance is helpful to retain females in schools.

Mazhar Salim from Human Development Foundation asserted that the impediments to female education have grass root causes which need urgent attention. The primary reasons of failure are the poor infrastructure and inadequate teachers. Arif Ameen said that
corruption is the main reason of delays in the disbursement of stipend money. However the government is working to replace the ad-hoc policy forecasting mechanism with a systematic method. The government plans to run a pilot test in education and health sectors. Finally many participants suggested that awareness campaigns regarding female education and a more streamlined stipend disbursement mechanism can improve the female enrolments in the province.