

# Understanding Female School Dropouts in Low-Income Urban Communities of Karachi



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HCD Final Report  
2025

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# Design Challenge Statement

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*How might we remove the barriers that cause girls in Karachi's low-income communities to drop out, so they can access and sustain their education?*



## Background Context

In Karachi's dense low-income neighborhoods, education for girls remains deeply fragile despite constitutional rights and policy efforts. Pakistan's urban slums face overlapping crises, economic insecurity, unsafe mobility, and weak public schooling infrastructure all of which disproportionately affect adolescent girls. While many families value education, the everyday realities of poverty often force parents to prioritize immediate survival over long-term learning.

As girls grow older, their educational journey is disrupted by caregiving duties, early marriage, and cultural expectations that pull them out of classrooms and into domestic spaces. With



90%

of public schools in Sindh ending at the primary level and very few accessible or safe secondary options nearby (World Bank, 2022), the transition beyond Grade 5 becomes especially precarious.

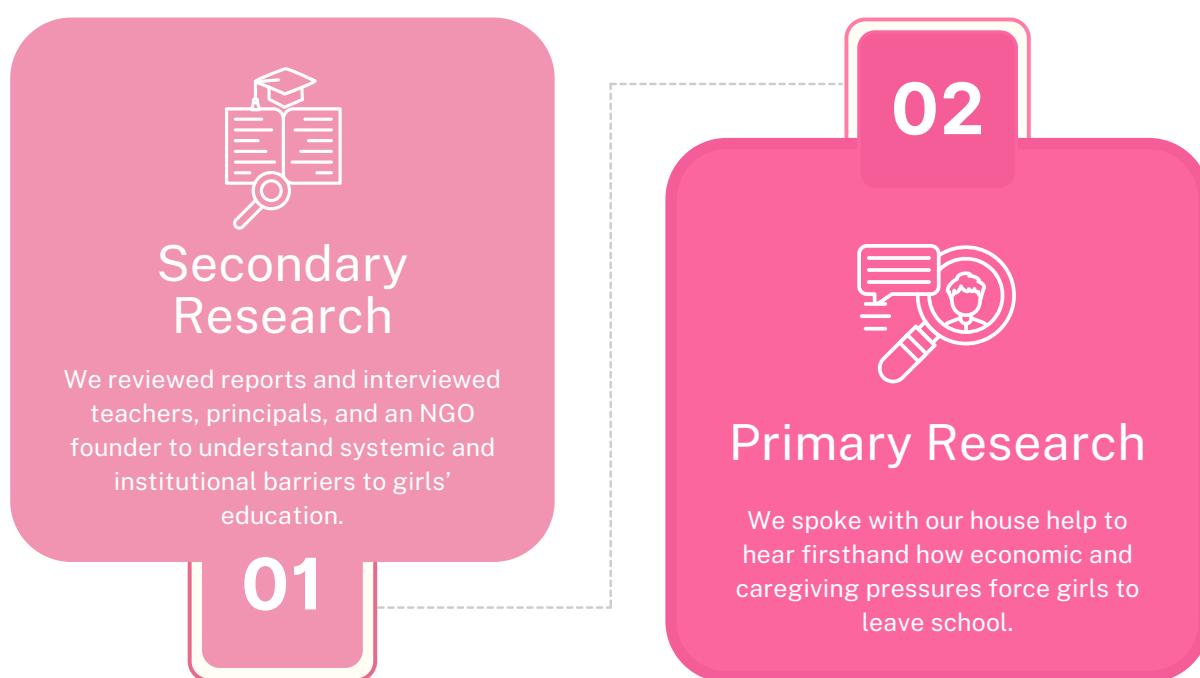
Parents worry about harassment on the way to school, the absence of female teachers, and overcrowded classrooms that don't feel secure or welcoming.

This backdrop of structural and social constraints has led to alarming dropout rates among girls. And yet, under these pressures, many girls and their mothers still aspire for more. Our project focuses on these aspirations, the barriers that interrupt them, and the small, tangible interventions that could help girls stay in school and reshape their futures.

# Inspiration Phase

Our inspiration phase was guided by the principles of Human-Centered Design, grounded in empathy, immersion, and an honest effort to understand the daily realities shaping female school dropout in Karachi's low-income settlements. Rather than starting with preconceived solutions, we allowed the communities, mothers, daughters, teachers, and local organisations to shape our understanding through their stories, environments, and lived experiences.

This exploration unfolded in two key steps:



Together, these phases helped us move from abstract data to human stories, enabling a deeper and more context-sensitive grasp of the problem.

# Secondary Research

To anchor our design inquiry in grounded evidence, we began with a thorough review of literature, reports, and education statistics. This helped us frame the dropout crisis within structural patterns visible across low-income communities in Karachi and beyond. Following this, we deepened our understanding through qualitative interviews with teachers, principals, and an NGO founder secondary stakeholders whose lived experience offered critical insight into both systemic failures and daily educational realities.

## Background Insights from Research

60

million out-of-school children, with the majority being girls (SEF, 2021)

Pakistan faces one of the highest rates of learning poverty in South Asia, with 77% of children unable to read and understand a simple text by age 10 (World Bank, 2022). Girls are particularly at risk: those from low-income families are 52 percentage points less likely to attend school than their high-income peers, and even at the primary level, 13% of parents cite cost as the main reason for non-attendance (World Bank, 2022).

In Sindh, the gender gap in enrollment has remained largely stagnant over time despite urbanization, signaling deep-rooted structural inequality (World Bank, 2022). Only 44% of women in Sindh (ages 10+) have ever attended school, compared to 68% of men (SEF, 2021). As girls enter adolescence, social norms and safety concerns intensify. Even where schools are physically nearby, parents often cite harassment, unsafe commutes, or the presence of male staff as reasons for pulling their daughters out of education (Sultana, 2019; SEF, 2021). In Karachi's slums, where joblessness, drug use, and domestic instability are widespread, these barriers become even more acute (Sultana, 2019).

Religious and cultural norms also play a role. Families frequently prioritize “*obedience and domestic skills*” over formal education for girls, fearing dishonor or social exposure outside the home (Sultana, 2019). Many girls drop out after Grade 4 or 5 to care for siblings, engage in domestic labor, or enter early marriage.



of Sindh's schools are higher secondary, and many are not gender-segregated, leading parents to hesitate in sending girls to distant or co-ed institutions (SESP&R 2019–2024).

As one report notes, dropout is rarely caused by a single factor; it stems from “*economic hardship colliding with gendered expectations and institutional neglect*” (World Bank, 2022).

## Engaging Institutional Voices

To complement our desk research, we interviewed secondary stakeholders working in low-income urban areas of Karachi. These included:

### Maidan School (Shah Faisal Town)

Interview with Founder, Misbah and teachers

### GCT Hilal School (Machar Colony)

Interview with a Primary School Teacher

### GCT Hilal School (Saeedabad)

Interview with the School Principal

### Fehmida Begum Foundation (Korangi)

Interview with a Primary School Teacher

Each stakeholder brought a grounded perspective informed by years of experience with girls who face marginalization, disengagement, or forced dropout from school.

## **Educator Insights on Dropout Challenges**

Interviews with educators from different low-income communities across Karachi revealed the persistent and layered obstacles that push girls out of the education system. Despite working in diverse neighborhoods, all stakeholders reported overlapping challenges economic distress, cultural expectations, and infrastructural deficiencies that compound over time. Below are the insights gathered from each institution:

### **Maidan School, Shah Faisal Town**

Misbah shared the case of Kinza, a talented and diligent student who consistently ranked first in her class. Despite her academic potential, Kinza had to leave school to accompany her mother for domestic work due to financial hardship. This was not an isolated case, Misbah highlighted that many girls from their school's lower-middle-income backgrounds are forced to leave due to income instability at home. She also noted that parents, though supportive in principle, often face economic realities that override their educational aspirations for their daughters.

### **Fehmida Begum Foundation, Korangi**

At the Fehmida Begum Foundation, the teacher spoke of recurring dropout trends after Grade 5. Since most government or trust-based schools in the area do not go beyond the primary level, parents often cannot afford private secondary schooling. She mentioned instances where even bright students were denied further education simply because the fees, uniforms, and transport became unmanageable. Cultural restrictions, especially among certain ethnic groups, further limited girls' mobility and prospects of higher learning.

## GCT Hilal School, Saeedabad

The principal recounted a particularly disheartening case of a seventh grade student who was academically gifted but was married off due to a childhood engagement. Despite the girl's willingness and capability to continue her studies, her family prioritized fulfilling the marriage contract, bringing an abrupt end to her education. The principal stressed that early marriage, combined with minimal parental involvement in schooling, remains a major deterrent to sustained learning for adolescent girls.

## GCT Hilal School, Machar Colony

The teacher at GCT Hilal emphasized how frequent absenteeism among girls was usually linked to caregiving responsibilities at home. She cited examples where girls had to drop out to take care of ill mothers or manage households when no adult support was available. In several cases, domestic labor took priority over education, especially in families with multiple dependents and limited income streams. The teacher noted that while many girls expressed a genuine desire to study, their circumstances left them with little choice.



The accompanying photographs from GCT Hilal School offer a glimpse into this reality of children striving to learn amid infrastructural neglect and perseverance within limited means.

Despite the odds, educators emphasized that many girls express a strong desire to continue their studies. Yet this desire is constantly undermined by systemic forces, economic hardship, rigid gender expectations, unpaid domestic labor, and a lack of accessible, safe schools. Dropout, they reiterated, is rarely a matter of disinterest. It is a response to a system that fails to support the most vulnerable families.

## Primary Research

Our primary research centered on the women whose lives sit at the heart of this issue, our house help. These women come from settlements such as Korangi, Neelum Colony, Qayyumabad, Lyari, and Machar Colony, and their experiences mirror the realities faced by thousands of low-income families across Karachi. Through open-ended, conversational interviews, we explored not only why girls leave school but also how those decisions unfold within the pressures of daily life.

What emerged was a layered picture of economic hardship, gendered expectations, and limited educational access, all converging to shape a girl's trajectory long before she enters adolescence.

01

### Economic Pressure as the First Breaking Point

Almost every mother described education as desirable but unaffordable. Even when tuition is free, the cost of uniforms, notebooks, shoes, and transport becomes overwhelming. One woman shared how she withdrew her daughter after Grade 5 because “*fees nahin the, aur rozi bhi chalani thi.*” When household income fluctuates or a parent falls ill, girls are the first to step into caregiving or income-support roles.

02

### Domestic Labour Replacing Schooling

Girls take on responsibilities much earlier than boys, cooking, cleaning, supervising siblings, or accompanying mothers to work. These duties slowly erode school attendance until the withdrawal becomes permanent. As one interviewee said, “*Ghar ka kaam rukta nahin... school ruk jata hai.*”

This reflects a cultural assumption that girls must prioritize household stability over personal growth.

03

### Mobility, Safety, and Social Boundaries

Families consistently cited unsafe streets, male-dominated public spaces, and harassment concerns as major deterrents. Even when schools are physically nearby, parents feel that sending girls outside the home risks exposure or dishonor. This fear intensifies as girls reach puberty. Women explained that daughters are kept home “*for their safety,*” masking a deeper anxiety around reputation and mobility.

04

## Cultural Norms and the Weight of Expectations

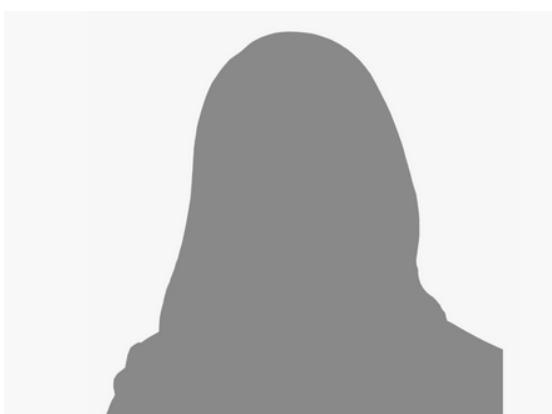
Girls internalize expectations early: that their futures lie in marriage and domestic roles rather than formal education. Several mothers explained that extended family elders often dictate decisions about schooling, particularly for girls. One woman described the pressure poignantly: *“Hum joint family mein rehte hain... baron ka faisla hi hota hai ke larki parhe gi ya nahi.”*

These norms mean that even high-performing students are not guaranteed support.

05

## Aspirations Held Quietly, Deferred Repeatedly

Despite structural barriers, the mothers' emotional aspirations for their daughters were unmistakable. Many explicitly said they want their girls to *“become someone”* or live a better life than they themselves did. A recurring sentiment was captured in a powerful line spoken by a mother from Korangi:



”

*Main chahti hoon ke woh  
mujh jese na banein.  
-Ansa, Qayyumabad*

This single sentence encapsulates the emotional core of the problem, a longing for change restrained by the weight of circumstance.

## What We Learned From the Women Behind the Data

Across all conversations with the women we interviewed, a clear pattern emerged: education is deeply valued, yet daily survival inevitably takes precedence. Girls in these communities shoulder a disproportionate share of domestic labour, cooking, cleaning, caring for younger siblings which gradually erodes their attendance until schooling becomes unsustainable. As they grow older, concerns around safety, harassment, and mobility further restrict their movement, often prompting families to withdraw them entirely.

The absence of any formal support system means that when illness, job loss, or household crises arise, daughters are expected to absorb the impact. Decision-making power typically rests with fathers or extended family elders, leaving mothers and girls with little agency over whether schooling continues. Dropout, therefore, is rarely a sudden choice; it unfolds slowly, shaped by mounting pressures that accumulate over time. These narratives make clear that girls do not leave school due to lack of interest or ability, but because the structural and emotional economies of their households leave them with no viable path to remain in the classroom.

## Analogous Inspiration

To broaden our understanding beyond formal schooling, we explored analogous models local and international, that successfully sustain girls' participation in learning despite social, economic, or environmental constraints. These examples helped us imagine what supportive, community rooted interventions could look like in Karachi's low-income settlements.

01

### Code Girls (Karachi)

Code Girls offers a women only digital skills program where young women learn coding and freelancing in an environment designed around safety, comfort, and aspiration. By linking learning directly with income potential, the initiative reframes education as a pathway to empowerment rather than an expense. Its model demonstrates how safe spaces, female-led instruction, and clear economic incentives can dramatically improve continuity in learning for girls from conservative or financially stressed households.

02

### Hunar Ghar (Lyari)

Hunar Ghar provides arts-based and vocational learning within a highly localized, community-run structure. Its emphasis on using local female instructors, culturally relevant content, and emotionally supportive spaces builds trust among families who might otherwise hesitate to send girls outside the home. The program illustrates how relational safety, feeling known, protected, and understood can be as important as physical infrastructure in sustaining participation.

03

### BRAC Non-Formal Schools (Bangladesh)

BRAC's non-formal education model in Bangladesh offers a powerful analogue for contexts like Karachi's low-income settlements. These schools operate inside neighbourhoods, use small community based classrooms, and are led primarily by local women, features that reduce mobility risks and increase parental trust. BRAC adapts school timings to accommodate household labour demands, allowing girls who take care of siblings or work part-time to continue learning without conflict. Their flexible curriculum focuses on foundational literacy, life skills, and confidence-building, which helps girls who previously dropped out reintegrate into formal schooling. The success of BRAC demonstrates that when education is brought closer to home, culturally sensitive, and rooted in community leadership, families are far more willing to support girls' participation. This model reinforces a key insight for our design challenge: retention improves not only through formal institutions but through accessible, safe, community-embedded learning spaces.

04

### Global School Meal Programs (Kenya & India)

International experience shows that even small economic interventions significantly improve girls' attendance. Free meal programs in Kenya and India reduce daily household expenses while motivating families to keep daughters enrolled. These programs reinforce the idea that economic relief even micro-level, can shift educational decision-making in favour of girls.

## Key Takeaway Across Analogies

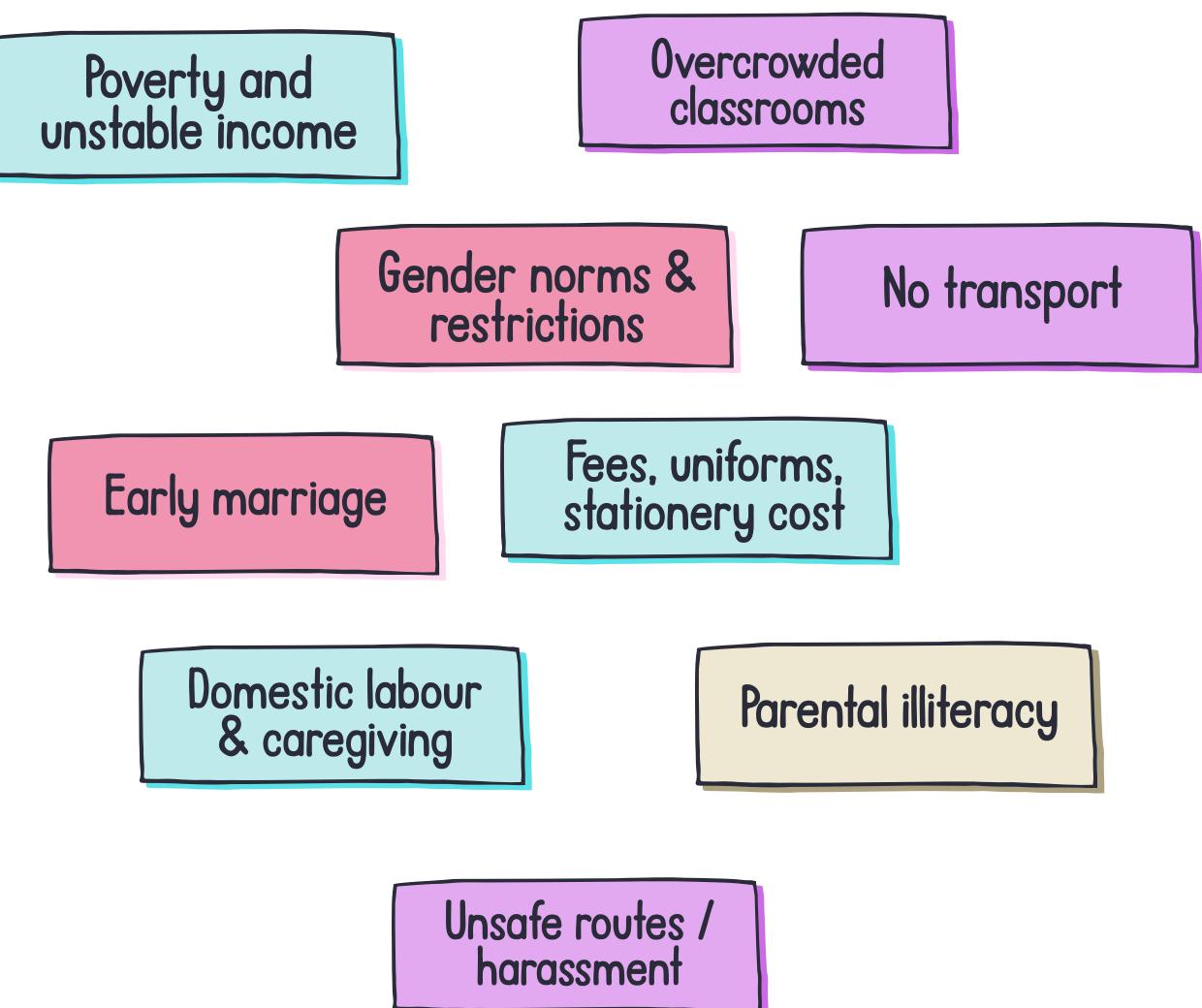
Across all analogous models the strongest insight was that girls stay in school when learning feels safe, community supported, and reduces financial pressure on families. These examples showed that even small, consistent incentives can shift household decisions toward continued education.

# Ideation Phase

Our ideation phase brought together everything we learned from secondary readings, community voices, and educator insights. Using **Affinity Mapping**, we organised the large volume of qualitative data into thematic clusters, allowing recurring patterns to surface. This process helped us move from raw stories toward a structured understanding of the problem.

## Problem Basket

During synthesis, we collected every problem mentioned across interviews, observations, and literature. These included:



## Clustering the Problems

Through Affinity Mapping, we grouped the problems into four core clusters that consistently appeared across our data:

Economic  
Constraints &  
Household Care  
Burden

Gender Norms,  
Cultural Beliefs  
& Early  
Marriage

Safety,  
Accessibility &  
School  
Environment

Parental  
Education &  
Aspiration

## Insight Statements

From each cluster, we generated an insight that captured the deeper human truth behind the problems:



Families value education, but survival pressure makes schooling unstable; daughters fill household gaps.



Education challenges traditional expectations, and early marriage is still seen as the safer, more "respectable" path.



Harassment, unsafe routes, and school conditions create invisible barriers stronger than distance.



Mothers represent a generational shift, they want more but lack structural support to sustain continuity.

## “How Might We” Statements

To guide solution-building, each insight was reframed into an actionable design question:

HMW support low-income families through financial or caregiving relief so that girls are not forced to leave school?

1

HMW work with communities to reframe girls’ education as a source of family pride rather than a threat to tradition?

2

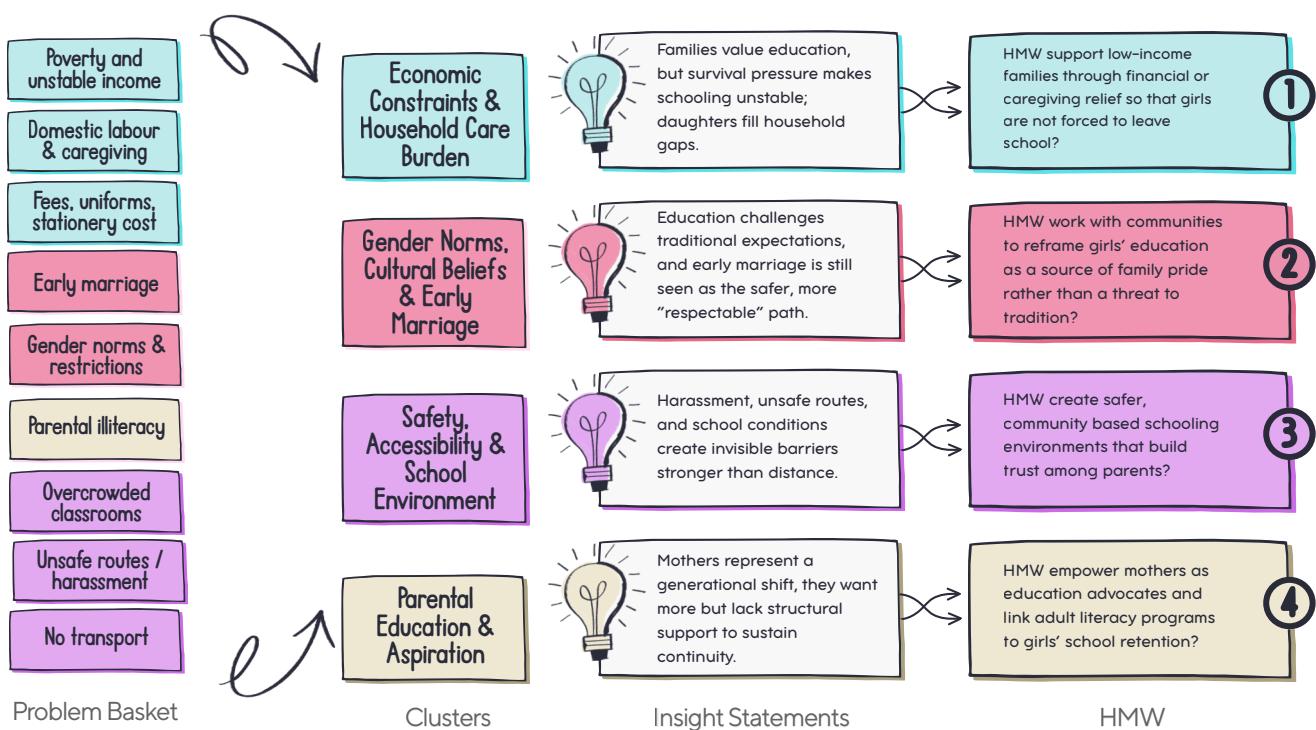
HMW create safer, community based schooling environments that build trust among parents?

3

HMW empower mothers as education advocates and link adult literacy programs to girls’ school retention?

4

## Final Outcome



# Prototyping Directions

As we moved from insights to solution-building, one pattern became impossible to ignore: economic pressure appeared in every single interview, whether from mothers, teachers, or NGO workers. Girls were not leaving school because they lacked interest, they were leaving because households could not absorb the cost of their absence from domestic or income-generating work. This made our first HMW, *“How might we support low-income families through financial or caregiving relief so that girls are not forced to leave school?”* the most actionable entry point.

During ideation, we revisited our analogous inspirations, especially global models that succeeded in improving school retention by easing daily burdens on families. The **Free School Meals Program** stood out: its success lies not in academic reform but in reducing economic pressure on households. By removing the cost of one meal per day, schools become a relief rather than an additional burden. This simple economic incentive increases attendance, reduces dropout, and builds trust between communities and institutions.

This became a turning point. If meals reduce financial strain in one context, a micro-stipend could serve a similar function in ours especially because our primary stakeholders explicitly described how even minor costs (notebooks, uniforms) or the need for girls to contribute labour shaped dropout decisions.

The stipend model resonated strongly because it:

- Directly responds to the most consistent pain-point: economic survival
- Fits cultural realities, where families often depend on girls' unpaid labour
- Aligns with mothers' aspirations, they want education, but need support
- Provides a pathway for families to gain from keeping daughters in school rather than lose income or caregiving support

Because it fulfilled the emotional and economic needs described by communities, and closely mirrored the mechanisms of proven models like free meal programs, the micro-stipend emerged organically as the most contextually grounded, feasible, and high-impact prototype for Karachi's low-income settlements.

**One small stipend can  
save her future.**

In Karachi's low-income neighborhoods, thousands of young girls drop out each year not because they lack talent or ambition, but because their families cannot afford school fees, uniforms, books, or safe transport.

To break this cycle, we are launching a micro-stipend program that eases financial pressure and gives families a real reason to keep their daughters in school. A small monthly support can offset basic expenses, reduce the burden on mothers, and allow girls to continue learning, dreaming, and shaping their own futures.

**WHAT YOUR SUPPORT PROVIDES:**

- Rs1,000/month covers transport, meals, and supplies for one girl
- Rs12,000 keeps a girl learning for a full year
- Every contribution moves us closer to a Karachi where no girl is left behind.

SCAN TO DONATE | SHARE HER STORY | BE HER SPONSOR

Together, let's turn classrooms into possibilities.  
#KeepHerInSchool #KarachiGirlsEducation #DreamsNotDropouts

This is the poster we designed for our prototype. This poster will be used as a campaign tool to raise funds and provide micro-stipends to girls attending low-income schools.

When the QR code is scanned, the user is taken through a simple support pathway: first, a mobile friendly landing page opens explaining the micro-stipend initiative.

The landing page features a large pink circle in the top left corner containing the number '1'. In the top right, there's a graduation cap icon inside a grey circle. The main title 'Keep Girls in School' is centered in a large, bold, black font. Below it, a subtext reads: 'Small contributions make a big difference. Help us provide micro-stipends that cover transport, meals, and supplies for girls at risk of dropping out.' A dark blue button labeled 'Make a Difference →' is positioned below the subtext. The page then branches into three categories: 'Financial Barriers' (with a person icon), 'Food Insecurity' (with a heart icon), and 'Resource Gap' (with a graduation cap icon). Each category has a brief description and a link to learn more. At the bottom, a section titled 'How Your Support Helps' lists three ways to support: 'Direct Financial Support', 'Nutritional Support', and 'Educational Resources', each with a corresponding numbered icon and a detailed description.

1

Keep Girls in School

Small contributions make a big difference. Help us provide micro-stipends that cover transport, meals, and supplies for girls at risk of dropping out.

Make a Difference →

Why Girls Drop Out

Financial Barriers

Families struggle to afford transport and basic school supplies

Food Insecurity

Many girls skip school when families cannot afford meals

Resource Gap

Lack of books and supplies creates additional educational barriers

How Your Support Helps

- 1 Direct Financial Support  
Micro-stipends cover daily transport costs, ensuring girls can get to school safely
- 2 Nutritional Support  
Contributions help provide meals, so girls can focus on learning instead of hunger
- 3 Educational Resources  
Your support ensures access to essential supplies like books, uniforms, and materials

The user then selects a support tier, followed by a brief breakdown showing how their contribution will be used.

2

## Choose Your Support Level

Every contribution helps keep girls in school

Transport Support Daily transport for one girl Cover round-trip transportation costs for a month ✓ Tax-deductible receipt	500 PKR/ MONTH	Meal Support Daily meals for one girl Provide nutritious meals throughout the school month ✓ Tax-deductible receipt	800 PKR/ MONTH
Supplies Support Books, uniforms & materials Essential educational supplies and resources ✓ Tax-deductible receipt	1,200 PKR/ MONTH	Full Support Complete monthly support Transport, meals, and supplies for one girl ✓ Tax-deductible receipt	2,500 PKR/ MONTH
Annual Sponsorship Full year sponsorship Complete support for an entire academic year ✓ Tax-deductible receipt	25,000 PKR/ YEAR	One-Time Contribution Flexible support Choose your own contribution amount ✓ Tax-deductible receipt	

All contributions are used directly for student support. We provide quarterly updates on how your donation is making an impact.

The user then selects a support tier, followed by a brief breakdown showing how their contribution will be used.

3

## How Your Contribution Helps

100% of your donation goes directly to supporting students

Your selection  
Transport Support

PKR 500  
per month

### Fund Allocation

 Daily Transport

PKR  
500  
%

### Your Impact

Your monthly contribution creates sustainable support, helping ensure consistent attendance and academic success.

Continue to Donation →

They enter basic donor details and proceed to a secure payment gateway (Easypaisa, JazzCash, Stripe, or bank transfer).

4

### Your Information

We'll send you a receipt and updates about your impact

 Enter your name

Email Address\*

 your@email.com

Required for receipt and campaign updates

Phone Number (Optional)

 +92 XXX XXXXXXX

 Make this an anonymous donation

Your name won't be shared with the school community, but you'll still receive updates and receipts

Privacy & Security:

Your information is secure and will only be used for receipts and campaign updates. We never share your personal details with third parties.

Continue to Payment →

5

< — — — — —

Your transaction is secure and encrypted

Donation Amount

PKR  
per 500

Transport Support

Select Payment Method

 Easypaisa  
Mobile wallet payment

 JazzCash  
Mobile wallet payment

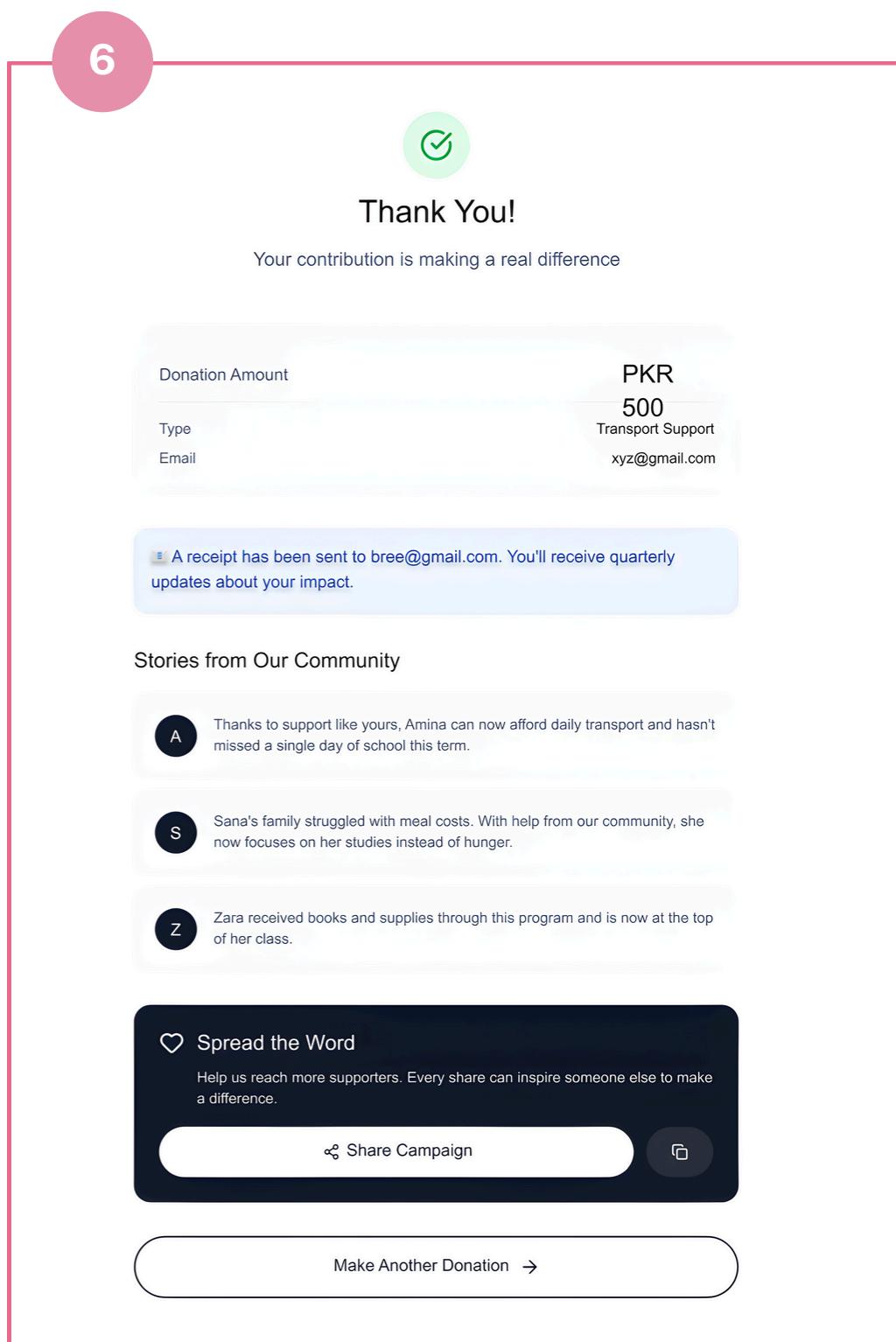
 Credit/Debit Card  
Visa, Mastercard, American Express

 Bank Transfer  
Direct bank transfer

 All payments are processed through secure, encrypted gateways. Your financial information is never stored on our servers.

Proceed to Payment →

After completing payment, a confirmation screen appears with a thank-you note and anonymized student stories. Finally, users can opt into monthly sponsorship and share the campaign link to expand community support.



# Conclusion & Way Forward

Our Human-Centered Design process revealed that girls in Karachi's low-income neighborhoods do not drop out because of lack of interest, but because families face intersecting pressures poverty, caregiving demands, restrictive gender norms, unsafe mobility, and limited school options. Through insights from mothers, house-help workers, teachers, and principals, it became clear that dropout is a structural outcome, not an individual choice.

Our prototype, a micro-stipend model directly responds to the most urgent barrier identified across all stakeholders: economic strain. By easing household expenses, the stipend creates a practical incentive for families to keep their daughters in school and reduces the likelihood that girls will be diverted into domestic labour or early marriage.

While long-term change requires broader policy reform, this community-centered intervention offers an immediate and realistic pathway to improve attendance, strengthen retention, and support girls' educational continuity. The project highlights a simple truth: when families are supported, girls can stay in school, and their futures remain open rather than predetermined.

# Acknowledgements

Our report concludes by acknowledging the contributions of the people and organisations who supported the work. We extend our sincere gratitude to all those who made this project possible, including:

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## **Our group of researchers**

The team whose fieldwork, interviews, and analysis shaped this report.

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- Muhammad Musaddiq Aziz and GCT Hilal Schools
- Fehmida Begum Foundation

for sharing invaluable insights from their daily experiences with us.

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The women from our own households who generously shared their lived realities, helping us understand the emotional and economic pressures affecting girls' education.

**We thank them for their continued support  
in our efforts to advance educational equity  
for girls in Karachi.**

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