

*IS EHTSAAS TALEEMI WAZAIF PROGRAM AN
ECONOMICALLY APPEALING INITIATIVE FOR ALL
THE UNDERPRIVILEGED GROUPS?
A CASE STUDY OF DISTRICT MARDAN*



Pakistan Institute of Development Economics

Submitted by:

Hanif Afzal

Registration number: PIDE2019FMPHILPP33

Supervisor: Dr Mariam Muhsin

PIDE School of Public Policy (PSPP)

Pakistan Institute for Development Economics (PIDE)

Islamabad

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CERTIFICATE

This is to certify that this thesis entitled: **“Is Ehsaas Taleemi Wazaif Program an Economically Appealing Initiative for all the Underprivileged Groups? A Case Study of District Mardan”** submitted by **Hanif Afzal Khan** is accepted in its present form by the PIDE School of Social Sciences, Pakistan Institute of Development Economics (PIDE), Islamabad as satisfying the requirements for partial fulfillment of the degree in Master of Philosophy in Public Policy.

Supervisor:

Dr. Mariam Mohsin

Signature:

External Examiner:

Dr. Sarfraz Khan

Signature:

Head,

PIDE School of Social Sciences: Dr. Hafsa Hina

Signature:

DECLARATION

I **Hanif Afzal Khan** hereby state that my MPhil thesis “**Is Ehsaas Taleemi Wazaif Program an economically appealing initiative for all the underprivileged groups? A case study of district Mardan**” is my own work and has not been submitted previously by me for taking any degree from Pakistan Institute of Development Economics or anywhere else in the country/world.

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Signature of Student

Name of Student

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ABSTRACT

The basic goal of this research is to examine the economic feasibility of Ehsaas Taleemi Wazayef Program (ETW) for the underprivileged communities to promote education over child labor. The other reason behind conducting this research is to figure out the most common issues faced by beneficiaries while enrolling their children in ETW program and receiving their children's stipends. To obtain the desired objectives the researcher has used mix approach containing both qualitative and quantitative method. For the qualitative part the researcher has interviewed 25 respondents belonging to different tehsils of the research area. In qualitative part of the study respondent were asked about the issues they usually face while enrolling their children in ETW and while receiving their stipend. For the quantitative part the researcher has selected 65 respondent and data was collected through close ended questionnaire.

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Chapter 1

Introduction

This chapter contains introduction and background of BISP, Ehsaas Taleemi Wazayef program. Research statement, research objectives, research questions, significance of the study, and structure of the thesis.

1.1 Benazir Income Support Program (BISP):

Redistribution of resources is a constant part of the Social Safety Net Program, which aims to help the poor and the disadvantaged (Sumarto, Suryahadi et al. 2005). The Sustainable Development Goals (SDGs) play a crucial role in international efforts to reduce poverty, and the safety net programmes are a key component in reaching those goals (World Bank 2010). A social safety net is a system of government-sponsored programmes designed to cushion the financial blow to vulnerable populations in the event of unexpected or prolonged hardship (Barkat et al. 2011). For 7.2 million people, BISP is the primary social assistance programme in Pakistan and a sizable one across South Asia. The existing instruments (Pakistan Bait-ul-Mal and Zakat) had limited coverage and were poorly targeted, thus the government of Pakistan introduced BISP in 2008 as its main national social safety net initiative (Ambler and De Brauw 2017). The BISP was established for two reasons: first, to mitigate the negative effects of the food, fuel, and financial crisis on the poor; and second, to guarantee the poorest and most vulnerable citizens a minimum income support package in the event of future shocks.(Tariq, Aslam et al. 2021). Under the umbrella of BISP there are two heads of programs currently running. One is unconditional cash transfer, where targeted poorest of the poor families are provided with quarterly seven thousand rupees. The second one is known as Ehsaas Taleemi Wazaif (ETW) Programme.

1.2 Ehsaas Taleeme Wazaif (ETW)

The Government of Pakistan (GoP) is committed to universal education, as part of its commitment to the Sustainable Development Goals (SDGs). Recognizing that many children in BISP beneficiary households and families are not currently attending school, the GoP has launched a Co-Responsibility Cash Transfer (CCT) known as the Ehsaas Taleeme Wazaif (ETW). Ehsaas Taleeme Wazaif (ETW) aims to support primary, secondary, and higher secondary level, education through the provision of an additional cash to the children of BISP beneficiary families. ETW involves a co-responsibility in that its delivery depends on parents ensuring that the targeted children actually attend school.

1.2.1 Discussion

Access to education is a key determinant for human resource development as embodied in the composite index of Human Development Index (HDI). Education not only leads to personal empowerment but is also main factor of poverty reduction and economic growth. However, due to direct and indirect cost of investing in education, people in poor countries cannot acquire education due to shortage of resources. According to UNESCO (2005) Children of poor families are on average almost three times more likely to be out of school versus those from richer families. International empirical evidence suggests that expenditure on primary education tends to be pro-poor as children number is generally larger in lower income households and they are more prone to chronic poverty shocks (Chaudhury & Parajuli 2010). Moreover, linking cash transfers with behavioral conditions can help in enabling poor households to attain the education facilities as well as breaking vicious cycle of poverty transmitted over generations. Such investment in human capital has also proven to bring about long term positive impacts on socio economic development of the country at macro level. In the

background of the above-mentioned stylized facts and poverty reduction role of education, it has always been top priority of last few governments of Pakistan. The ETW programme provides an additional half-yearly stipend to support and promote education. This amount is provided on the basis of quarterly collected attendance compliance reports of the children from concern schools & colleges.

The programme was started in year 2012 after recognizing the significance of the education-based Co-Responsibility Cash Transfer (CCT) programmes. In the initial years, the focus remained on consolidating and strengthening relationships with all the key stakeholders especially the Provincial/Regional/District Education Authorities. Special attention was given to improving and strengthening the communication and cooperation with all tiers of education authorities to ensure the long-term sustainability of the Programme. Based on the field experience and lessons learnt from the implementation, the programme expanded in different districts of the country in different phases. The programme was being implemented in 50 districts of the country till 2018. In 2019 it was expanded to 100 districts and finally expanded all over the country in 2020. Initially the program was just for primary level but in June 2021 it was expanded till higher secondary level.

1.3 Key components of ETW program

- Through ETW program regular cash transfers are used to invest in children's education and human capital development, with the ultimate goal of increasing enrollment and retention in primary, secondary, and higher secondary school. The co-responsibility nature of the program raises consciousness among BISP recipient households about the

value of education, not just for their children's future success but for the country's economic growth as a whole boost the number of students enrolled in elementary school.

- Improve school enrollment, decrease primary school dropout rates, so that those with the fewest resources can benefit from a complete primary education.
- If a child does not maintain a 70 percent attendance rate for three consecutive quarters, he or she will be removed from the WET programme and not be eligible for readmission.
- There are 882 compliance monitors working for BISP in various locations across the country. These Compliance Monitors are basically responsible for the Attendance compliance monitoring (ACM) of the enrolled beneficiary children. To carryout ACM activity, these Compliance Monitors visit each school in their respective districts to check attendance of programme children. Compliance Monitoring is a continuous process of Ehsaas Taleemi Wazaif Programme through which attendance of the programme children are monitored regularly.

1.4 Theory of change for a Conditional Cash Transfer

In terms of their potential impact on education, UCTs function purely through an income effect, while CCTs for education both increase the income of beneficiary households and increase rate of literacy, hence leading to an educated and developed society . It is assumed that the tradeoff effect is enough appealing in case UCT to increase the literacy rate and attendance in schools. (Hanlon, Barrientos, & Hulme, 2010).

Three alternative justifications for tying requirements to financial aid are as follows (Fiszbein and Schady, 2009).

- Parent's investment in the human capital of the children is too low even from a private point of view. This may be because of a lack of information, difference in discount rates or alterations in intra-household bargaining power.
- Investments in education are below the socially optimal level even if they are privately optimal
- Redistribution of additional benefits is more politically feasible when conditioned on good behavior.

Human capital is argued to be an essential social benefit, and the inclusion of conditions is justified because of the underinvestment in education that policymakers have determined it to be necessary. In addition, policymakers will need a CCT if they conclude that underinvestment in education exists not just because of credit constraints faced by targeted beneficiaries but also because those same beneficiaries do not place a socially optimal value on education and therefore require an incentive attached, to encourage the consumption of this 'merit good' (Fizsbein and Schady, 2009).

1.5 Ehsaas Taleemi Wazayef Theory of Change

As an essential part of social safety nets, BISP provides unconditional cash assistance to the poorest women in order to help them rise out of poverty and improve their standard of living (Cheema, Farhat et al. 2014). Educational stipends for the children of those who receive unconditional cash transfers (UCTs) are another way that BISP is helping to fight poverty (Latif 2019). Given that 22.8 million children in Pakistan between the ages of 5 and 22 are not in school, education centered conditional cash transfers (CCT) serve a dual purpose by helping out low-income families and getting more children back in school and colleges (Statistics 2016). All

children and young adults in Benazir beneficiary families, ages 4 to 22, are eligible to receive education stipends through the federally funded Benazir Education Stipends programme. This programme is now expanded to each and every corner of the country.

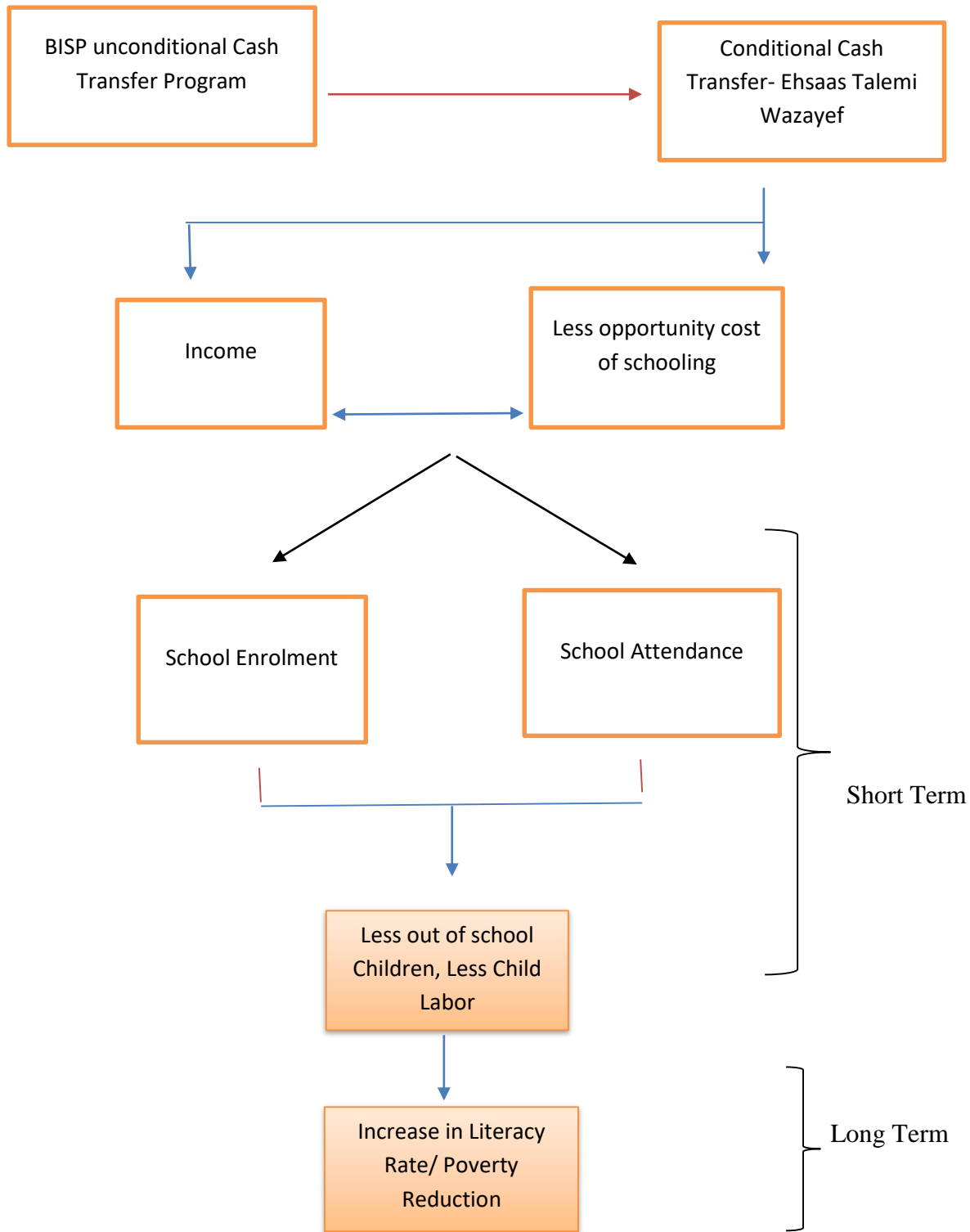
Child labor restricts children's chances of enrolling and getting succeeded in school, and it also makes it harder for a child to learn anything useful he engaged in child labor. It is evident from the literature and surveys that about 9% of children between the age of 5-12 are engaged in both paid and unpaid work (Cheema, et al. 2016).

Considering that 22.8% of Pakistan's children between the ages of 5 and 16 are not in school, Government intervention to support of low-income families is crucial and important goal of the state (Statistics 2016). The government is helping these underprivileged sectors of the society through different programmes of BISP. Most of the programs are expanded in in every corner of the country. Among those programme Ehsaas Talemi Wazayef (ETW) and Benazir Kafalat Program (BKP) are the biggest programmes and millions of poor are getting benefit from it.

Considering that 22.8% of Pakistan's children between the ages of 5 and 16 are not in school, supporting low-income families is crucial and important goal of the government (Statistics 2016). Students from age 4 to 22 from all Ehsaas beneficiary families can receive stipends through the Benazir Education Stipends programme, which is expanded to national level.

Child labour reduces a child's chances of enrolling in and succeeding in school and lessens the educational benefits they gain from attending the schools. Among the households of BISP recipients, 9 percent of children aged 5 to 12 are engaged in both paid and unpaid works. Most of these children live in those districts where the program was initially started (Cheema et al. 2016).

The Ehsaas Taleemi Wazayef programme not only increases the opportunity cost of education by providing a supplementary payment to students' who are enrolled in school but it also increases household earnings of those beneficiaries whose child comply with 70% attendance condition. This increase in the demand for education, whether delivered through the income or less opportunity cost effects, can be expected to increase both school enrolment and school attendance. The conditional income effect will compel the families to ensure 70 percent attendance of their children in schools. Resultantly children enrolment and attendance in school will lead to less out of school and high retention of children, and less child labor. Hence we can also say that the incentives provided by ETW program compel the poor to send their children to school rather indulging them in Laborious work for earning. At last, the long-term impact of ETW Program is expected to increase literacy rate of Pakistan and to reduce poverty. The knowledge, skills and competence acquired through education will help to pursue better jobs that will provide them with consistent earnings which will help them to fulfill their needs and their families, that is how it will help to break intergenerational cycle of poverty (Unicef 2000).



1.6 Importance of Education

Education prepares people on logical, psychological, moral, and physical fronts to allow them to act wisely in all spheres of life to enhance quality of wellbeing and the wellbeing of the society as well. It is a gear for the gigantic progression additionally a fixing of joy. Concerning educating, it is an instrument that multiplies the outline of reference of the learner related to each single field and it offers with the characteristic of radiant personality (Pakistan G. o., 1998) . Instruction anticipates a huge portion in human resource advance. It raises the advantage, advantage of people and deliver competent workforce that can modify the course of unforeseen occasions for common people. The constitution of Pakistan perceives education as one of the main points of interest and states obligation to each inhabitant of the country (Pakistan G. o., Economic survey, finance division, 1999-2000).The educational framework combines all the basic standards that are included in renovating of the educating framework which basically incorporates the money related costs, number of candidates, the apparent structure of buildings and inapparent structure of the educating strategy in conjunction with the discipline and other settlements.

1.7 Research Statement

Ehsaas Taleemi Wazayef (ETW) Program is a flagship project of Government of Pakistan working for the provision of education for the past many years. Being a flag ship program still a lot of children are out of schools- BISP having a total of 70 million plus beneficiaries, there are just 3.4 million children of these beneficiaries are currently enrolled in this program across the country. In some of the districts out of total potential children there are hardly half of the children are studying in schools between kg to higher secondary level. Specifically in the context of this research, it's worth mentioning that Mardan has 29339 BISP beneficiaries and a potential

of 70000 children between the age of 4-22. Mardan being the oldest district where BISP had started the program but still there are just 44321 children enrolled which becomes 63.3% of the total potential. It is hard to believe that despite stipends large number of underprivileged poor families are reluctant to send their children to schools. Its therefore important to find economic viability of Ehsaas Taleemi Wazayef Program (ETW) for the underprivilege communities to increase literacy rate over child labor. The other reason behind conducting this research was to figure out the most common issues faced by beneficiaries while enrolling their children in ETW program and receiving their children's stipends.

1.8 Research Objectives:

The main research objectives of this study are:

- To inquire either the program is economically compelling initiative for the underprivilege communities to increase literacy rate.
- To investigate whether the compensation provided by ETW program make it economically feasible for underprivileged people to promote education over child labor.
- To find the most common issues faced by beneficiaries while enrolling their children and receiving their children's stipends.

1.9 Research Questions

These are the questions that will be addressed using quantitative and qualitative methods in order to reach the study's goals:

- Is Ehsaas Taleemi Wazayef (ETW) Program economically compelling initiative for all the underprivilege communities to increase literacy rate.

- Does the compensation provided by ETW make economically feasible for underprivileged people to promote education over child labor?
- What are the common issues faced by beneficiaries while enrolling their children and receiving their stipends?

1.10 Significance of the study

First, the research makes a substantial addition to the existing body of work on educational and social safety net initiatives in Pakistan.

Secondly, this study will help organization specially BISP to identify the issue which the beneficiaries are facing in fields while receiving stipends and enrolling their children.

ETW program has widely been praised at different national and international level, different researchers are interested to do research on this topic, this study will serve as a basic research paper to analyze all the complete process of this program.

1.11 Structure of Thesis

The significance of the study, the research aims, and the research questions of the planned work are all outlined in Chapter 1, along with an introduction to the ETW theory of change. The literature evaluation of the pertinent studies is presented in Chapter 2. Methodology is the topic of Chapter 3. The results of the study are presented, examined, and debated in Chapter 4. Chapter 5 then summarizes the study done and provides some key policy recommendations.

Chapter 2

Literature Review

2.2 Poverty

The United Nations (1998) defines poverty as a breach of human dignity since it restricts one's access to basic necessities and possibilities. If someone is living in poverty, they are unable to fully contribute to society. Being poor involves going without the necessities of life, such as food, clothing, medical care, an education, a source of income, a place to live, and credit. It entails helplessness, insecurity, and social marginalization for groups and individuals (Gordon 2005). Living in a precarious setting without access to safe water and sanitary facilities increases the likelihood of violent conflict. To sum up, poverty is a lack of sufficient resources for a decent standard of living (Hagenaars & de Vos, 1988). Poverty is defined differently in each nation. However, the World Bank is widely regarded as a leading expert on poverty issues around the globe. According to the World Bank's International Poverty Line (2015), extreme poverty can be defined as a daily income of less than US\$1.90. (World Bank, 2015). The "moderate poor" are defined as those who have a daily income of between \$1.90 and \$3.10. Value of consumption was used than income alone to arrive at this figure. Poverty is further classified by the government as either "absolute" or "relative" (Gordon 2005). People living below a national poverty line are said to be in absolute poverty. This is the poverty line below which people struggle to meet their most basic requirements. Healthcare, schools, and basic infrastructure are not available to them (Edward 2006). To contrast, those living in relative poverty have annual household incomes that are below half of the median wage. Because the median income might alter as a result of economic development, the line for absolute poverty can change (Motwani 2012). (Motwani 2012).

2.3 Poverty in Pakistan:

Similar to other developing nations, poverty has been a top priority in Pakistan's policy discussions. Traditional metrics of poverty (such as headcount, severity, and the poverty gap) suggest that despite the government's best efforts, poverty rates have not decreased over the past decade. In a nutshell: (Anwar and Qureshi, 2002). Overall poverty has been steadily decreasing since 2002, with a 40 percent reduction in rural poverty (from 70 to 28 percent) and a 61 percent reduction in urban poverty (from 50 to 11 percent) between 2001 and 2019. (Jamal 2021). The World Bank said in 2011 that millions of people around the world were forced into deeper poverty as a result of the global financial recession, mainly in the United States and the European Union. Nearly forty percent of the 107 developing nations are extremely vulnerable to poverty. Pakistan is one of the 43 most impoverished nations in the world. The research from the Asian Development Bank (ADB) states that rising electricity costs, a growing population, a lack of progress in agriculture, unequal income distribution, and defiance spending are all contributing factors to the worsening poverty condition in Pakistan. The Planning Commission of Pakistan (2011) reports that the country's poverty rate rose sharply between 2008 and 2011, from 23.9% to 37.5%. Over 64 million people were living in poverty in 2010, up from an estimated 35.5 million in 2007, according to the commission's estimates. 24.3% of Pakistanis were poor in 2016, citing the National Poverty Report 2015-16 (Pakistan, 2018). There is an estimated 21.5% of the population living in poverty in 2018–19, with higher rates of poverty in urban areas (10.7%) than in rural areas (27.62%) and no significant difference between the two sexes. These figures were calculated using data from the HIES survey and the official poverty line, which had been adjusted for inflation. Estimates for 2019 place the poverty rate in Baluchistan at 56.8

percent, compared to 31.6 percent in Punjab and 43.7 percent in Sindh and 36.1 percent in Kpk (Jamal 2021).

2.4 Social Safety Net Programs:

The Social Safety Net Programme (SSNP) is an ongoing effort to redistribute resources to the poor and underprivileged in order to preserve social peace (Sumarto, Suryahadi et al. 2005). These initiatives play a major part in global policies aimed at reducing poverty and are thus an essential tool for reaching the Millennium Development Goals (World Bank 2010). SSNPs are a group of government programmes designed to cushion people's financial falls in the face of unforeseen calamities (Barkat e 2011). If these programmes are carefully conceived and carried out, they have the potential to significantly alter countries by increasing human capital and productivity, decreasing inequality, bolstering resilience, and breaking the cycle of poverty that spans generations (World Bank). Both high-income and low-income nations are investing heavily in programmes that aim to improve people's living conditions. Much of the rise is related to increases in spending per capita on education, health, and social protection, as was discovered in a study by Bingxin Yua, Shenggen Fana, and Eduardo Magalhes using an imbalanced panel dataset for 147 nations from 1980 to 2010. (Yu, Fan et al. 2015). Despite increases in social spending, many people continue to miss out. As of the year 2020, just 46% of the world's population was covered by at least one social security benefit¹ (Sustainability Development Goal (SDG)), leaving 53.1%, or around 4.1 billion people, completely unprotected. Differences in coverage are much more pronounced in some regions than in others; for example, while Europe and Central Asia have coverage rates above the global average (83.9%), the Americas have coverage rates above the global average (64.3%), and the Arab States have coverage rates below the global average (20.9%). (ILO 2021).

2.5 Social Safety Net Programs in Pakistan

Before 1990, social protection policies were seen as inappropriate for developing countries. However, after disappointment with the results of economic adjustment programmes, the 1997 Asian economic crisis, and a heightened awareness of the negative effects of global poverty, this perception began to shift, and by the turn of the millennium, social protection had become a new priority for both states of the global South and international development policy. As a result, social protection became a focal point of MDGs, and the World Bank advocated for it as an essential element of global poverty reduction plans (social risk management). The United Kingdom's Department of Social Services (DfID) and others advocated a model of development that prioritises the needs of the disadvantaged. According to (Merrien and development, 2013). As a developing nation, Pakistan has to deal with a number of problems, including poor leadership and management, a growing population, rising prices, a lack of available jobs, inadequate educational opportunities, environmental degradation, an uneven distribution of resources, and a shortage of arable land. All across the world, governments have launched initiatives to combat poverty. Examples include the Village Aid initiative of 1950, the Rural Works and People's Programs, the Social Action Program, and others of the same ilk (Irfan 2003). Both budgetary and non-budgetary forms of social safety nets have been implemented in Pakistan in recent years. Pakistan Poverty Reduction Fund (PPAF), Cash Transfer Program (BISP), People Works Program-1 & 11 (PWP-1&11). Social safety nets that are not funded by the government's general budget include the Workers Old Age Benefits Institution (EOBI), the Workers Welfare Fund (WWF), and Microfinance Initiatives (MFIs) in Pakistan (Naqvi, Sabir et al. 2014) In 2001, a poverty reduction strategy paper (PRSP) was established; in 2007, the National Social Protection Policy (NSPP) was drafted; and in 2008, the Benazir Income Support

Program (BISP) was launched (Iqbal, Padda et al., 2020). The federal government of Pakistan's BISP is among the best in the world at reaching its intended audience (Bank 2018).

2.6 Social Protection and Education

The implementation of children's rights depends critically on social protection systems. They are essential to enhancing children's development and well-being, ensuring that all children reach their full potential, and assisting with family income and caregiving responsibilities (ILO 2021). And by getting a solid education, they may avoid poverty and end the cycles of poverty that keep them there (Jacob and Ludwig 2008). Improving a country's human capital through education helps provide new opportunities and gives people more control over their own lives (Omoniyi and Sciences 2013). Education is vital for both men and women, says Fergus (2012). It also plays an important function in promoting economic growth and improving people's quality of life. However, people in low-income nations often lack the financial means to pursue higher education because of the high direct and indirect costs associated with doing so. On the other hand, (Saleem, 2007). There is empirical research that shows children from low-income families are nearly three times more likely to be unschooled than children from high-income homes (Statistics 2005). Cost of schooling is often cited as an obstacle to keeping kids in school and out of factories. Most of the time, even if there are public schools, parents will still have to pay a hefty sum for their children's tuition, lunches, and other necessities (Fernandez and Abocejo 2014). It's possible that the future net returns of education are going to be lower than the wages supplied by the market, which means that parents might be better off not putting their kids through school (Aldaba, Lanzona et al. 2004). Sarva Shiksha Abhiyan (SSA) is an ongoing initiative by the Indian government to provide a high-quality primary education to all children in India between the ages of 6 and 14. It was first implemented in 2001 with the goal of achieving

this goal by 2010. That's a wrap! With the Female School Stipend Program (FSSP) established in the early 1990s, the Government of Bangladesh (GoB) was an early adopter of conditional cash transfers (Ferré and Sharif, 2014). These measures, which include fee reductions and stipends, were developed with the intention of increasing the number of female students enrolled in and completing secondary education. Women in Bangladesh have increased their school attendance dramatically during the previous two decades (Hong and Sarr 2012). There are a total of 507 sub-districts in Bangladesh, and 121 of them were included in the project. From 1991 to 2005, the number of adolescent girls enrolled in secondary education jumped from 1.1 million to 3.9 million. Therefore, on schedule, Bangladesh achieved one of the Millennium Development Goals (achieving gender equality in education) (Zahid, Imran et al. 2020). Several different education-related initiatives are now active in Pakistan. To encourage more women to pursue higher education in kpk, the government provides a stipend programme specifically for female students. This gender-based initiative aims to end the gender gap that persists in the KP school system (Zahid, Imran et al. 2020). Under the Punjab Education Sector Reform Program (PESRP), funded by the World Bank, a stipend programme was launched in 2004 with the aim of increasing the number of female students enrolled in the province's educational institutions. The education reforms programme should pay special attention to the districts in Punjab province with the lowest literacy rates, where this initiative was designed to help. With a threshold average literacy rate of 40%, 15 districts fell short and qualified for the subsidy. Every girl who enrolls in and maintains attendance in a government-run secondary school for girls from grades 6 through 8 will receive a cash stipend, as part of a Conditional Cash Transfer (CCT) scheme. A monthly stipend of Rs. 200 is provided to qualifying students (Rs 600 per quarter) It's been estimated that... (Saleem, 2007). The primary goal of the 2012 launch of the Benazir Income

Support Program (BISP) innovation, Waseela-e-Taleem (WeT), was to alleviate poverty through education. The conditional stipend to families would be tied to their children's attendance at school under the plan (Farooq 2012). Beneficiary families of the Benazir Income Support Program (BISP) are eligible to participate in the WeT Program, a Co-responsibility Cash Transfer (CCT) Program, in exchange for their children ages 6 to 13 registering for and continuing their education in public schools (Nabi 2013). If a beneficiary child meets the admission confirmation requirement in the first quarter and the attendance requirement of 70% in subsequent quarters, the government will pay PKR 750 to the child's bank account every three months. The UCT qualifying scheme is meant to establish a link between the attainment of SDGs and the distribution of unconditional cash transfers. The WeT programme is making significant contributions to the following three Sustainable Development Goals recently signed by the head of state of the country and world leaders: (Ikram and Hanif 2020).

2.7 Factors Affecting Child Enrolment

Individuals and groups can contribute to humanity's progress by working to better their circumstances and selves. Human development education is often employed as a tool for social transformation (Chimombo 2005). Unfortunately, especially in rural regions, there is a significant number of youngsters who do not attend school when they should and a sizeable number of students who start school but do not complete their primary or secondary education (Alderman, Orazem et al. 2001). A child's decision to either never attend school or to drop out of school can be influenced by a number of things, including but not limited to the following.

The most significant factor keeping kids out of school is poverty (Ridge 2002). There is empirical research that shows children from low-income families are nearly three times more likely to be unschooled than children from high-income homes (Statistics 2005). There's an

argument that low-income families have to force their children to work to make ends meet instead of sending them to school (Haile, Haile et al. 2007). These families rely on their children's earnings to pay for necessities like food, water, schooling, and medical care (ILO). These It is possible that low-income children and their families will rely on child labour to help them get by (Betcherman, Fares et al. 2004).

The second factor is the high expense of education, which is seen as an obstacle to getting more kids into school and away from dangerous industries (Fernandez and Abocejo 2014). The expense of a quality education has a direct impact on families' ability to escape poverty. Poor children are typically excluded from school because their parents cannot afford the additional expenditures associated with sending them, such as activity fees, uniforms, paper and pencil, transportation, lunches, and boarders (Chimombo 2005).

The opportunity cost of education is a third element that contributes to students' decision to not enroll or drop out of school (Torche 2010). When weighing whether or not to send their kids to school, parents must weigh the costs of doing so against the potential benefits to the family's income in the future. There are both immediate and long-term costs associated with youngsters not participating in paid or unpaid employment, or in non-formal learning opportunities such as helping out in the family company or on the family farm. In this way, families plan to acquire money or other contributions, for which they may make personal sacrifices, in order to keep a child in school. That was the conclusion reached by researchers (Prakash and Chaubey 1992).

2.8 Literature Gap

By reviewing international and national studies on social protection and education, it is discovered that social protection and education have been important subject for researchers.

Different national and international measures have been introduced and policies are being formulated based on poverty and educational level.

BISP is the first ever comprehensive and countrywide Social Safety Net (SSN) program in Pakistan. There are two main programs of BISP one is conditional cash transfer and the second is unconditional cash transfer. There have been a lot of research done so far on BISP especially on conditional cash transfer. But the same level of work/research has not been done on unconditional programmes (Taleemi Wazayef & Nashunuma) of BISP. Taleemi Wazyef program which was started in 2012 to educate the children of poor households has not been an important subject for research since its inception. The economic viability, the success stories of the programme have never been checked at district and sub district level. Furthermore its impact on child labor and school enrolment have never been explored.

This research will analyze economic feasibility of the compensation provided through ETW program to promote education over child labor. Further at beneficiaries end it will be checked that how compelling is the program to increase the literacy rate among the poor. At the end the most common will also be identified which are faced by beneficiaries while enrolling their children and receiving their stipends. In doing so, this research will serve as a benchmark for future research, while an understanding of these issues will add in the formulation of effective policies to address those issues that exist not only in KPK, but in other areas of Pakistan as well.

Chapter 3

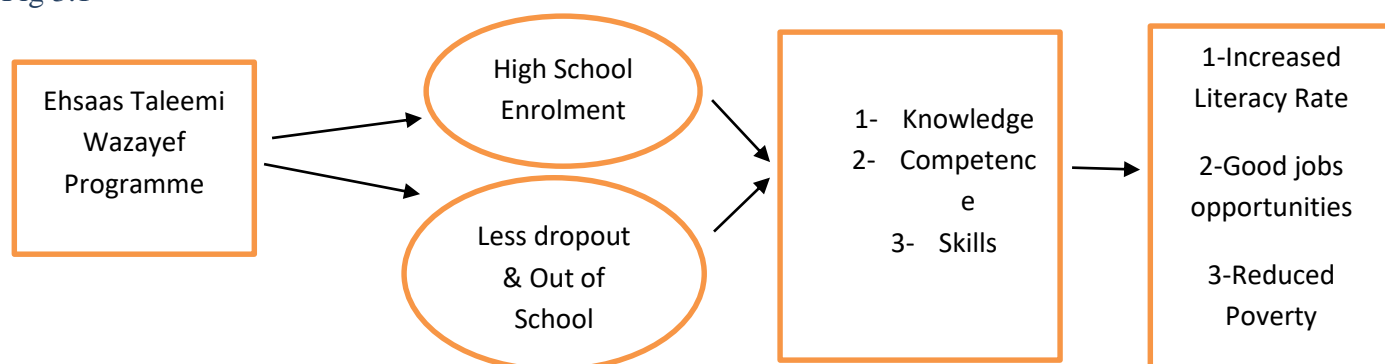
Methodology, Study Area, Sampling, and Analysis

This area consists of four sections. The first section explains the research methodology, and research design, the second section discusses research tools for data collection the third section explains the study area and the last section explains sampling.

3.1 Conceptual Framework

As discussed in the Introduction that Ehsaas Taleemi Wazayef programme not only increases the opportunity cost of education by providing a supplementary payment to students' who are enrolled in school, but it also increases household earnings of those beneficiaries whose child comply with 70% attendance condition. This increase in the demand for education, whether delivered through the income or less opportunity cost effects, can be expected to increase both school enrolment and school attendance. The conditional income effect will compel the families to ensure 70 percent attendance of their children in schools (Mamangan 2018). Resultantly children enrolment and attendance in school will lead to less out of school and high retention of children, and less child labor. Hence we can also say that the incentives provided by ETW program compel the poor to send their children to school rather indulging them in Laborious work for earning (Del Carpio, Loayza et al. 2016). At last, the long-term impact of ETW Program is expected to increase literacy rate of Pakistan and to reduce poverty. The knowledge, skills and competence acquired through education will help to pursue better jobs that will provide them with consistent earnings which will help them to fulfill their needs and their families, that is how it will help to break intergenerational cycle of poverty (Unicef 2000). The model illustrated in fig 3.1.

Fig 3.1



3.2 Research Methodology

Research methodology is the portion where we will discuss the tools and methods to solve the problems. Research methodology is a technique in social science where the researcher has basic knowledge about data collection, analysis, and the framework to be employed in the research. So researcher employs these techniques in the data collection and the analysis of the collected data.

3.3 Research strategy

The research strategy for this research was mix method approach. According to Kothari, (2004) mix method is the use of both qualitative and quantitative methods for data collection, analysis, and interpretation. The objectives of this study were not allowing me to use one method of the research as both quantitative and qualitative data collection was the prior need of the research. As the research's main objective was to find out the economic feasibility and issues in the specific conditional cash transfer program for all the underprivileged targeted groups. So qualitative data from the targeted group to identify the issues in the program and the quantitative data to check the economic feasibility of the program were needed to answer the objectives of the research.

3.4 Research Design

Research design is the plan for the study of collecting and analyzing data. William Zikmund defines research design as a plan which determines the method and procedure for collecting and analysis of the data collected (Zikmund, Babin et al. 2013). Research design is considered the glue of the research as it holds all the elements of the research and can also be considered the structure of the research. Schell, C. (1992) says that for a researcher to obtain the overall characteristic of the real-life events during empirical events investigation case study is the most flexible way of all the research design. It allows investigation of the present-day situation in a real-life context. In this study keeping in view research questions and objectives, I have used a descriptive case study to investigate the phenomena as it accurately portrays the specific group or situation. This method is used to find out and obtain information on the specific issue or problem within a group or in a particular situation. It is mostly used in the field of social science to answer how, when, what, where, and when. Schell, C. (1992) defines a descriptive case study as a typical or selective case study the typical case study is that in which little research has been done or it can be the illustrative aspect of the thought however selective case study studies the specific aspect of the issue or the behavior with an aim of refining knowledge in the particular area. As the objective of the study is to check the economic feasibility of the ETW program and the related issues in obtaining those benefits in the specific district. So descriptive selective case study was adopted as a research design in this study.

3.5 Research Methods

The research method is the way or tools which the researcher uses for data collection. As the researcher is intended to check economic feasibility of ETW program and to identify the issues linked with the program, which are being faced by beneficiaries while enrolling their children in the program and receiving their stipend amount. Given the mix method, approach and descriptive case study following are the methods used in the research.

3.6 Structured interviews

A structured interview is a process in which the pre-determined questions are asked from all the candidates. It mostly includes scale ranking which is associated with the respondent's answers. In structured interviews, the sequence and framing of the questions are followed. For this study, structured interviews were taken from the beneficiaries of Benazir Income Support Programme (BISP) whose children are enrolled in school through this program. The questions are regarding the issues which the beneficiaries usually face during enrolment of their children and while receiving their payment. The issues which are identified by the Beneficiaries are analysed and some of the beneficiaries' responses are also quoted in the analysis section.

3.7 Close Ended Questionnaire:

In a close-ended questionnaire, respondents must choose an option among the given options in the questionnaire. To limit the respondent among the given options was necessary as the analysis of extensive data is difficult and sometimes errors in the analysis of such data make the results biased. So a close-ended questionnaire was formulated keeping in mind the research questions and objectives. This method of data collection was used to check the economic feasibility of Ehsaas Taleemi Wazaef programme (ETW). The close-ended questionnaire was as divided into 3

parts: The first part of the questions was about the number of members in the family, the number of children in the specific age groups, and the number of children in school and out of school. The second part include questions regarding the stipend amount and on the area it is spent by the household. Finally, the last part includes questions in which respondents were to answer yes or no to the given questions. The data collected through this method plotted on graphs and analysed after comparing the responses of the respondents.

3.8 Locale

The locale of the study is Mardan district of KpK. District Mardan is the second largest city of KpK which is in Mardan division, adjacent to the provisional capital of kpk. Coordinates of the locale of the study are **34.206123, 72.029800**. **Total population of the research local is 696570 (world statistical data)**. **Total area of Mardan district is 1632** km². Madran is a key historic and tourism spot with the attractions of various nature like the Queen's Own Corps of Guides Memorial, Cavagnari's Arch, Bacha Khan Monument, and many more. There are 5 tehsils in Mardan district namely, Mardan, Takhtbhai, Katlang, Rustam, Landkhwar.

3.9 Sampling

The method of selecting for study the portion of universe with a view to draw conclusions about the universe is called sampling (Rai and Thapa 2015). Sampling method refers to the way that observations are selected from a population to be in the sample for a sample survey (Taherdoost 2016). Hence, sampling is a process used in statistical analysis in which a predetermined number of observations will be taken from a larger population. As per Goode and Hatt, a sample is a “smaller representation of large whole (Goode and Hatt 1952). Thus, the whole group from which the sample has been drawn is known as ‘universe’ or ‘population’ and the group selected for

study is known as sample. The researcher has used purposive Sampling technique to do the interviews and data collection through the close ended questionnaires. Though the research is related to a specific program and its beneficiaries therefore it is ideal to select the respondents through purposive sampling. Purposive sampling represents a group of different non-probability sampling techniques. Its also known as judgmental, selective, or subjective sampling, purposive sampling relies on the judgement of the researcher when it comes to selecting the units that are to be studied. It is a form of non-probability sampling in which decisions concerning the individuals to be included in the sample are taken by the researcher, based upon a variety of criteria which may include specialist knowledge (BISP beneficiaries) of the research issue, or capacity and willingness to participate in the research. In this research respondents are selected through purposive sampling from different parts of the study area.

3.10 Sample Size

3.10.1 Sample size for quantitative data

Total	Mardan	Katlang	Takhtbhai
65	30	15	20

3.10.2 Sample size for qualitative data

Total	Mardan	Katlang	Takhtbhai
25	14	4	7

Chapter 4

Results, findings, and Discussion

This chapter contains findings and analysis of both qualitative and quantitative parts.

4.1 Introduction

The basic motive behind this research was to find the economic viability of Ehsaas Taleemi Wazayef Program (ETW) for the underprivileged communities to increase literacy rate over child labor. The other reason behind conducting this research was to figure out the most common issues faced by beneficiaries while enrolling their children in ETW program and receiving their children's stipends. The experiences of the respondents and their valuable feedback provided a deep insight to the research questions raised by this study. This chapter answers the research questions of this study in the light of all evidence gained through the information collected from the participants of the study.

4.2 Demographics of Participants

To obtain the desired objectives the researcher has used a mix approach containing both qualitative and quantitative methods. Mardan district, which was the local of the study and has three tehsils i.e., Mardan, Katlang, and Takhbhai as per BISP data. Respondents were selected through purposive sampling because the respondents belong to a specific group (BISP Beneficiaries) and purposive sampling allows the researcher to select respondents from different parts to figure out the issues faced by the beneficiaries in different parts of the district. For the qualitative part the researcher has interviewed 25 respondents belonging to different tehsils of the research area. For the quantitative part the researcher has selected 65 respondents and data was collected through

close ended questionnaire. In qualitative part of the study responded were asked about the issues they usually face while enrolling their children in ETW and while receiving their stipend. Whereas through quantitative part the economic viability of Ehsaas Taleemi Wazayef Program (ETW) for the underprivilege communities to increase literacy rate over child labor is figured out.

4.3 Quantitative Portion

With over 7 million people receiving aid each year, BISP is Pakistan's largest and one of the largest social assistance programmes in all of South Asia. Realizing that the preexisting instruments (Pakistan Bait-ul-Mal and Zakat) had restricted reach and inadequate targeting, the government of Pakistan developed the BISP in 2008 as its main national social safety net initiative (Ambler and De Brauw 2017). The BISP's primary goal was to mitigate the effects of the food, fuel, and financial crises on the poor. The program's secondary goal was to ensure that the poorest and those most susceptible to future shocks had access to a minimum income support package.(Tariq, Aslam et al. 2021). Under the umbrella of BISP there are two heads of programs currently running. One is unconditional cash transfer, where targeted poorest of the poor families are provided with quarterly seven thousand rupees. The second one is known as Ehsaas Taleemi Wazaif (ETW) Programme. The ETW programme provides an additional half-yearly stipend to support and promote education among the beneficiaries of BISP. This amount is provided on the basis of quarterly collected attendance compliance reports of the children from concern schools & colleges.

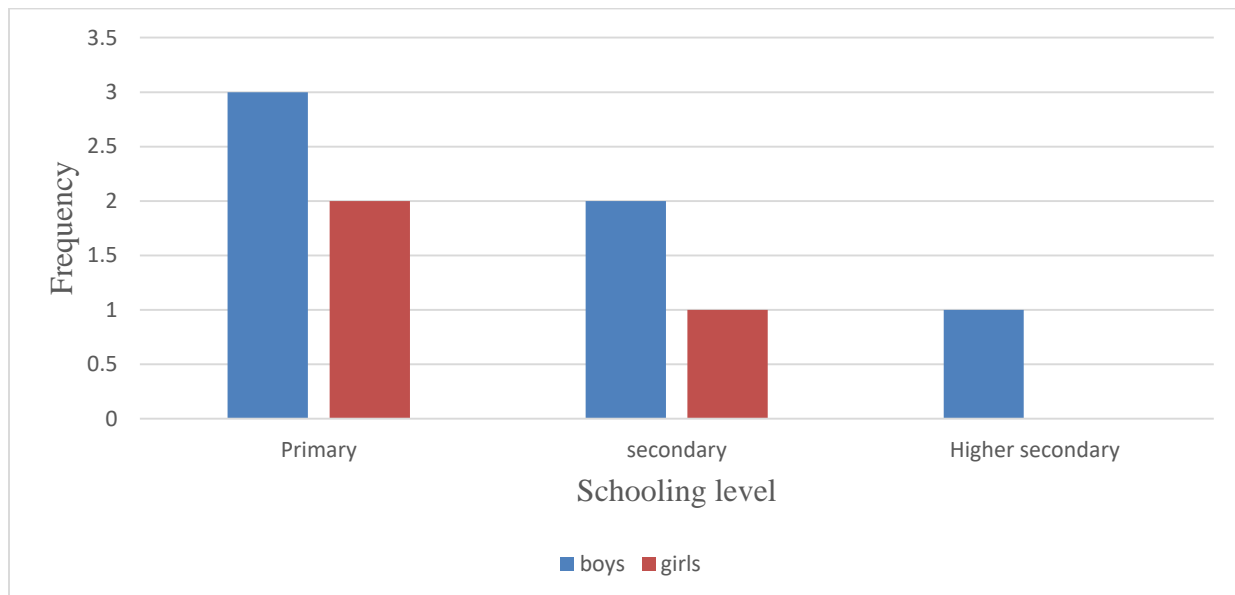
The programme was started in year 2012 after recognizing the significance of the education-based Co-Responsibility Cash Transfer (CCT) programmes. In the initial years, the focus

remained on consolidating and strengthening relationships with all the key stakeholders especially the Provincial/Regional/District Education Authorities. Special attention was given to improving and strengthening the communication and cooperation with all tiers of education authorities to ensure the long-term sustainability of the Programme. Based on the field experience and lessons learnt from the implementation, the programme expanded in different districts of the country in different phases. The programme was being implemented in 50 districts of the country till 2018. In 2019 it was expanded to 100 districts and finally expanded all over the country in 2020. Initially the program was just for primary level but in June 2021 it was expanded till higher secondary level.

Though the program is only for the poor segment of the society so only those children are eligible for the programme whose mother is an active beneficiary of Ehsaas Kafalat Programme (EKP). In order to achieve the second and third objectives of the research a survey was conducted in Mardan district of KpK. Data was collected from 60 respondents (beneficiaries of ETW & BKP) from different parts of the district. Children of these beneficiaries are going to schools, most of them are enrolled in public schools. Because less privileged segment of the society spend most of their spendings to fulfill daily basic needs of living like food (Desai and Desai 2002).

4.3.1 Education and Schooling Expenditure

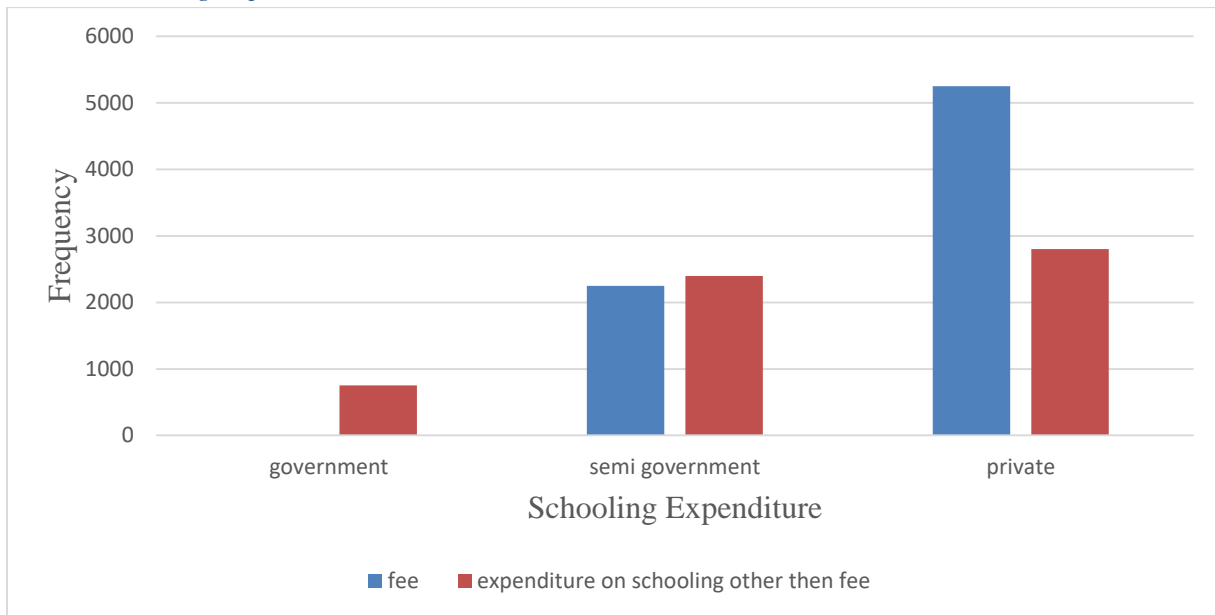
4.3.1.1 Average school going children of BISP Beneficiaries



Usually in Mardan families are having many children, parents usually trade off earning over schooling, because it's very hard for single father to full fill the necessities of whole family. Female enrolment is also dropping as we move on from primary to higher secondary level. Developing countries usually faces issue of low enrolment rate of female that of men, especially in rural areas (Afzal, Butt et al. 2013). Religion, early marriage, and the perception that women do not have an economically useful role may all be stumbling blocks to their education (Atchoarena and Gasperini 2003). Many low-income and fearful KpK parents are hesitant to enrol their children. Terrorists have detonated bombs at numerous female-only institutions in the past. The boundary walls in KpK often represent more than just a conservative social order; they are also a symbol of safety, especially for girls (Zahid, Imran et al. 2020). The government must ensure that schools are safe places for students to learn and work so that both groups can benefit physically and mentally from their time there.

In rural and low income group the chance of having more children is high, these families find it very hard to fulfill the educational expenditure of these children as schooling level goes up (Tavernise 2012). The beneficiaries of BISP are always considered to be in the lowest cadre of socio-economic level. These beneficiaries have their children enrolled in schools and colleges, and how they are paying the expanses is explained in the graph here below.

4.3.1.2 Schooling Expenditure



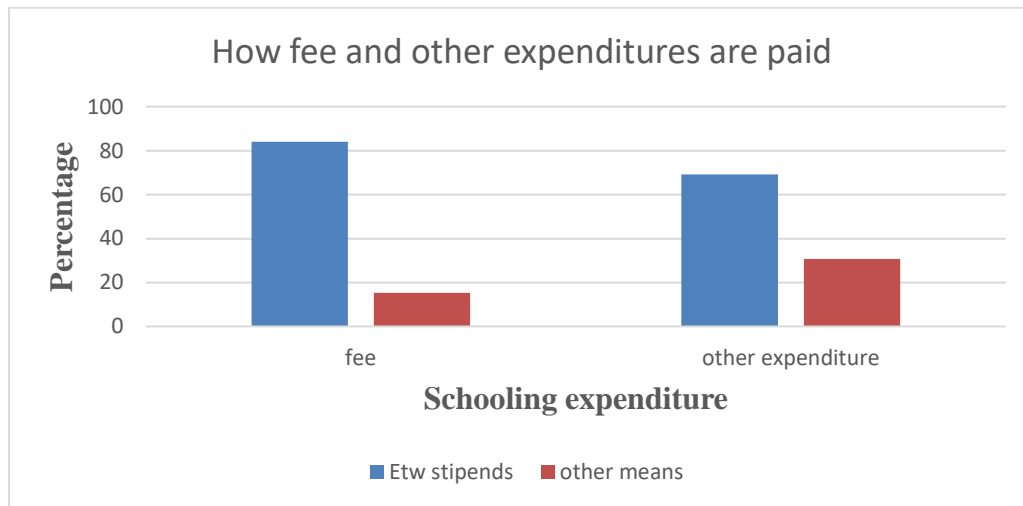
As per the data collected schooling expenditure remains different in different types of schools. Education in public schools is free in Mardan district same as other parts of the country. Whereas other expenditure on stationeries, uniforms, books etc. are also not so high. The data collected data shows that an average of Rs.750 are spend quarterly on each child to fulfill these expenses. As we move on towards semi government schools, some of the children of the respondents are also studying in semi government schools, they usually pay an average of Rs 2250 quarterly as a tuition fee on each child. Likewise, the uniforms books etc. are much expensive than those of public schools. An average Rs 2400 are spend on each child quarterly to fulfill these expenses.

Finally, Children of some of the respondents are also getting education from private schools. Parents are more worried about the future of their children than the child its self, they believe that quality education is the only way that will help his/her child to be successful in the future (Davis 2011). These parents especially those having poor backgrounds workday night to fulfill the educational expense of their children studying in private schools. As per the respondent an average of Rs 5200 spend in the tuition fee of each child quarterly. Similarly educational expenditure other than school fee are much higher than public and semipublic schools. The transport cost, the expenditure on educational material and uniform have significant share of the total cost of schooling (Awan, Zia et al. 2015). As per the respondent an average of Rs 2850 is spend quarterly on each child to full fill other expenditures other than school fee.

Children of beneficiaries are currently studying in different levels. An average of three male children of the respondents are studying in primary level, whereas an average two female children are studying in primary level in different schools. Empirical studies suggest that the rate of enrolment and retention falls as the level of schooling goes up from primary to secondary specially for female students (world bank 2020). An average of two male children are studying in secondary level whereas average female children enrolment dropped from two to one in secondary level. In higher secondary level average male children enrolment dropped from two to 1 child whereas for female child it is zero. The main reason behind the dropping rate of enrolment of male child is because of their involvement in laborious work to feed their family members.

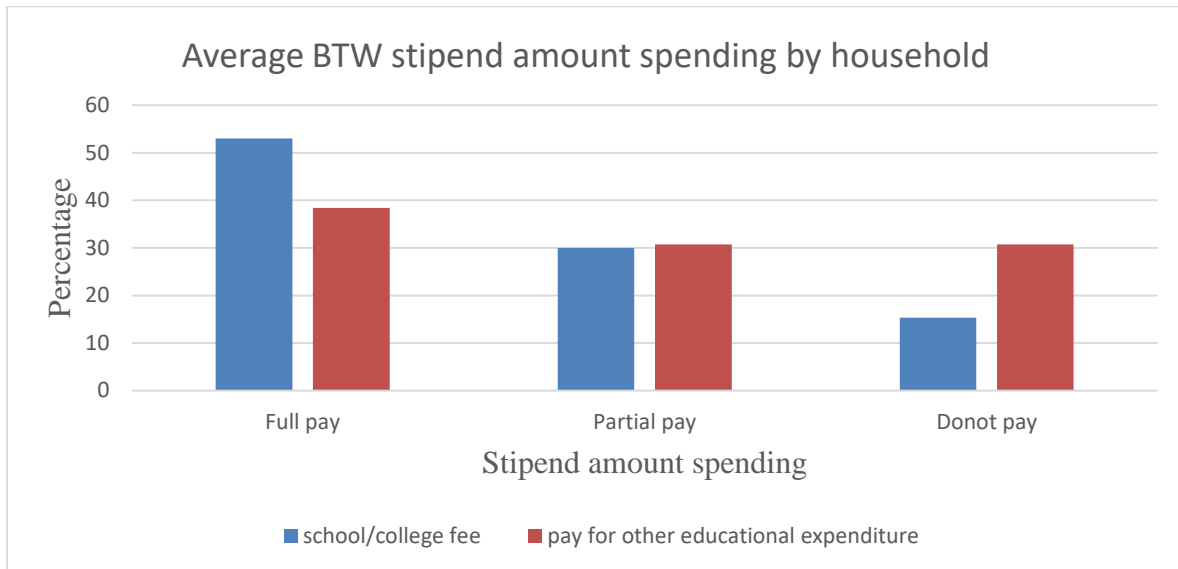
4.3.2 ETW stipends and where it is spent by households

4.3.2.1 How fee and other expenditures are paid



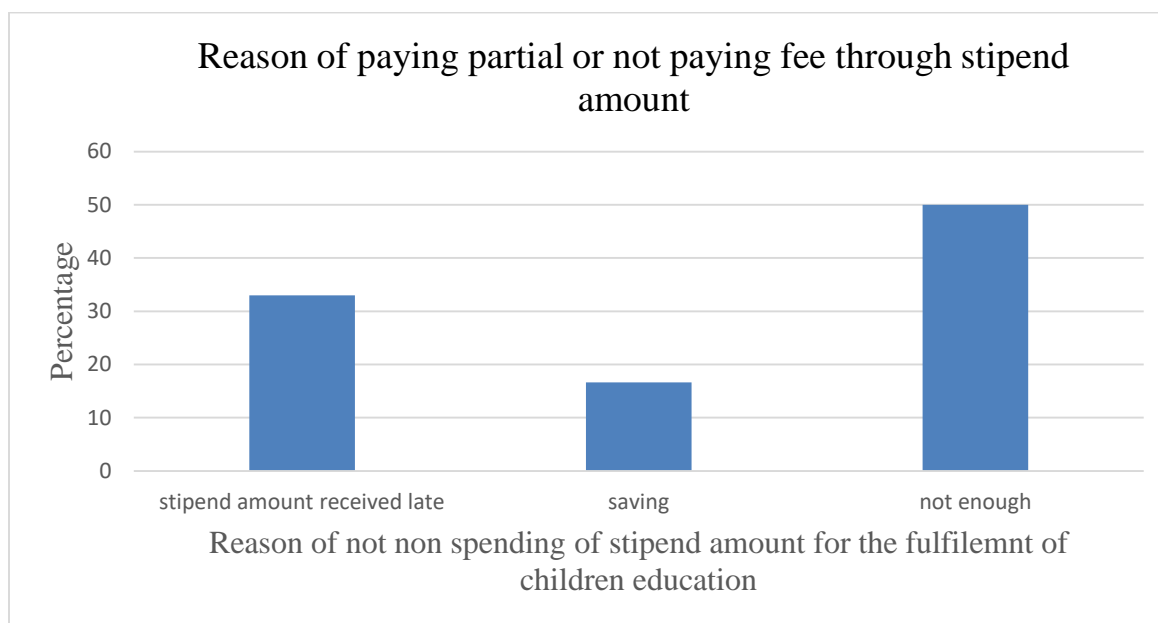
As per the graph 84.7 percent respondents are paying tuition fee of their children from the amount received from ETW program of BISP whilst 15.3 respondents are paying the fees from other sources. Whereas in response of question about the expenditure other than school fee, 69.2 respondents replied that they are paying from the ETW program amount whereas 30.8 respondents said that they are paying from other means.

4.3.2.2 Average ETW stipend amount spending by household



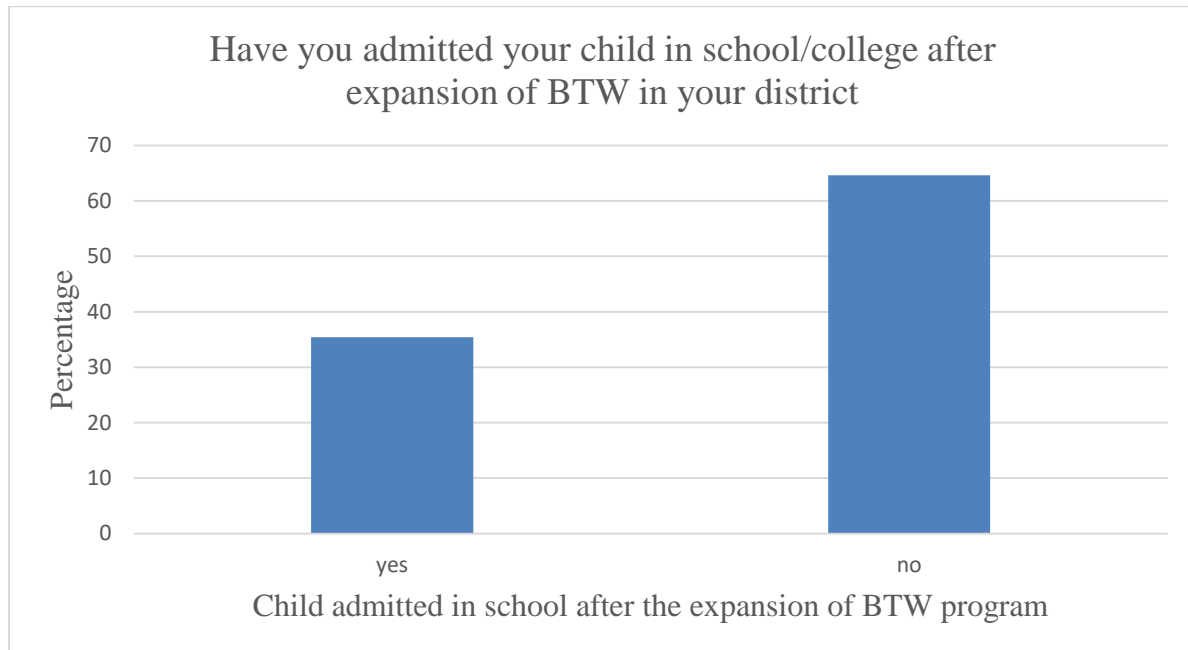
When the respondents were asked about the spending of ETW program amount 58 and 38.4 percent respondents replied that they are spending completely on school tuition fees and on other expenditure of schooling respectively. Whereas 30.7 respondents said that they are partially spending the amount on tuition fee payment and for the fulfillment of expense of schooling . Just 15.3 and 30.7 respondents replied that they are not spending the money for the payment of schooling expenditures.

4.3.2.3 Reason of paying partial or not paying fee through stipend amount



When the respondents were asked about the reason of partial and nonpayment of stipend amount to fulfill the expense of educational expenditure of children, 33 percent respondents replied that stipend amount are usually disbursed too late probably after every six months due to which they cannot wait for the amount and pay the fees and other expenditure through their own earnings. Whereas 16.6 percent respondents replied that they are saving the amount for the future. Finally, 50 percent respondents replied that the stipend amount is not enough to fulfill the educational expenditure of the children.

4.3.2.4 Have you admitted your child in school/college after expansion of ETW in your district

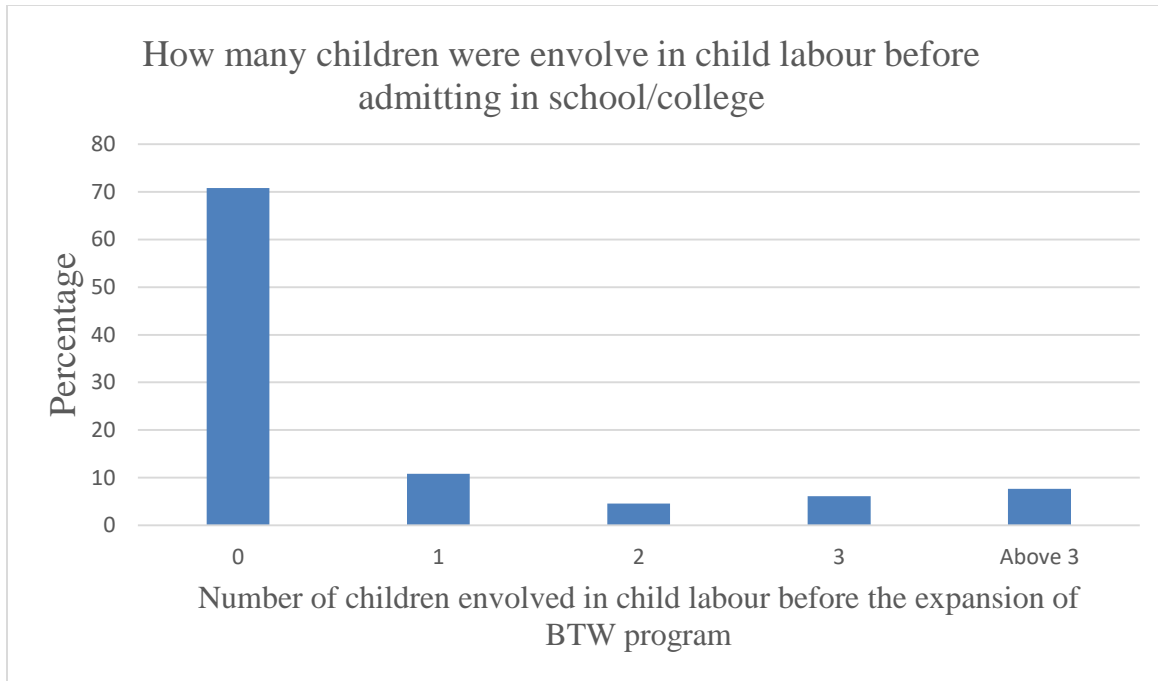


Money is a motivational factor to increase enrolments in schools and colleges, Poor to get the stipend admits their children to schools, this will bring positive impact in society and socio-economic condition of these families (Zahid, Imran et al. 2020). The number of children a person having varies from beneficiary to beneficiary. Out of total 65 respondents 35.4 percent respondents have admitted their child/children in schools after hearing about the program expansion in Mardan. On the other hand, 64.6 percent respondents had children already admitted in schools at the time of program expansion.

Education is a key element in the prevention of child labor at the same time child labor is one of the main obstacles in attainment of education (Guarcello, Lyon et al. 2008). Children belong to a poor family are more likely to involve in child labor (Tang, Zhao et al. 2018). Beneficiaries of BISP are the poorest of the poor segment of the society. Children of these families are more likely to involve in child labor.

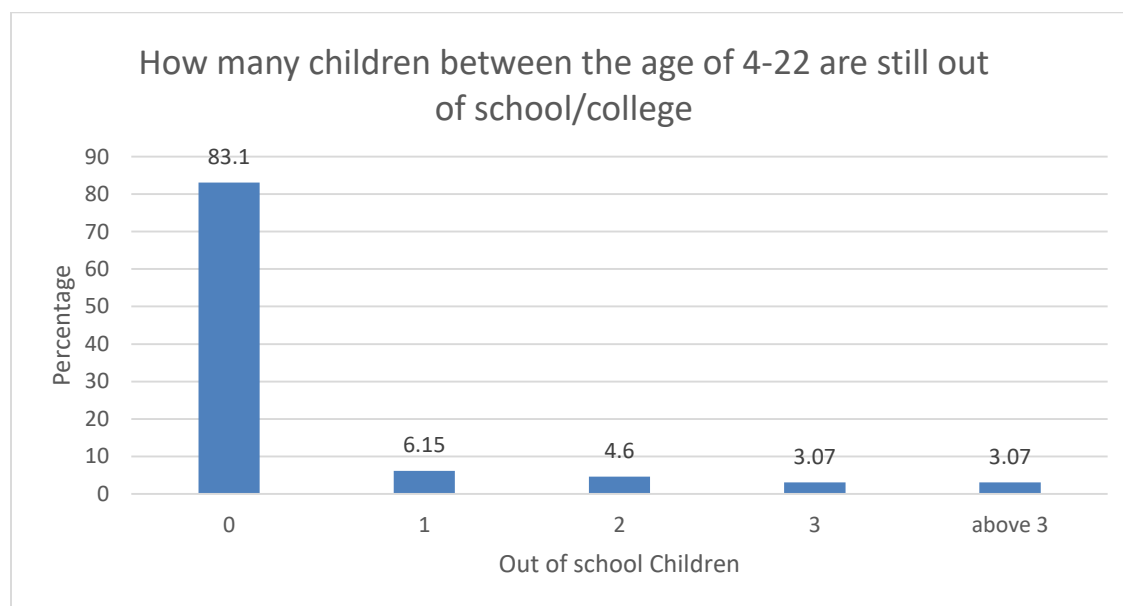
4.3.3 ETW role in promoting education over child labor

4.3.3.1 How many children were involved in child labor before admitting in school/college



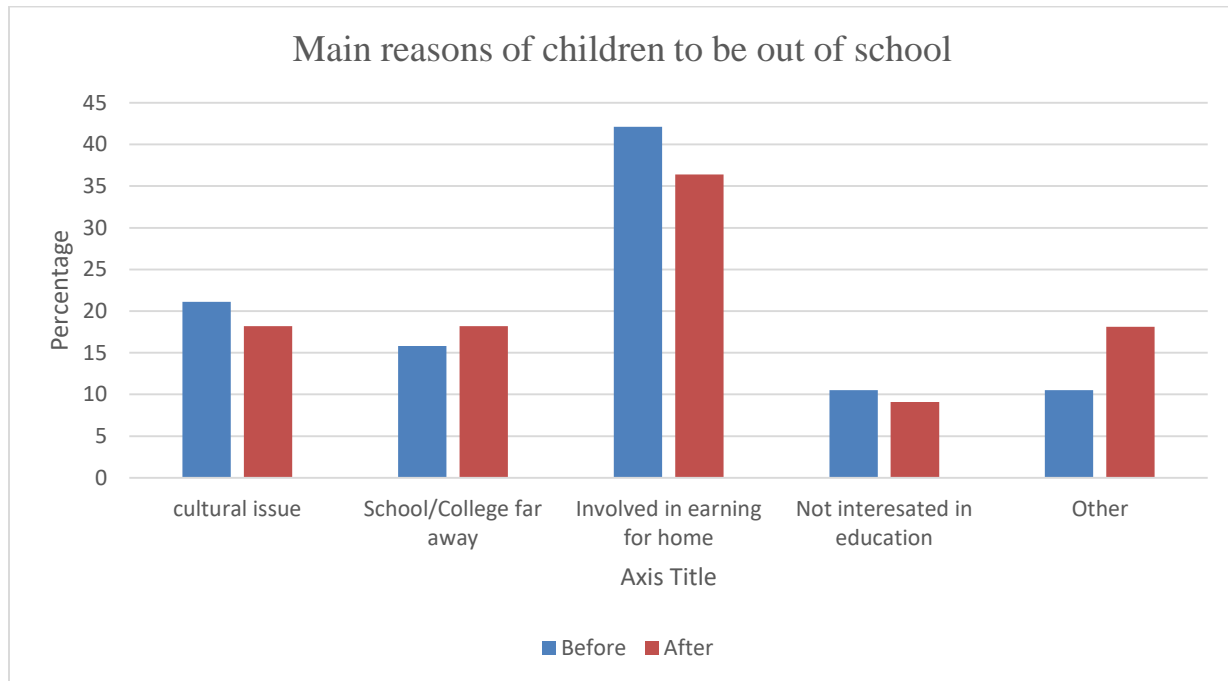
During our survey we came to know that out of total respondents 10.8 percent respondents had 1 child each involved in child labor, whereas 4.6,6.15, and 7.7 percent beneficiaries told us that they had 2,3, and more than 3 children were involved in child labor respectively.

4.3.3.2 How many children between the age of 4-22 are still out of school/college



Enrolments in schools can be increased through conditional cash transfers, in Pakistan's context evidence can be found in kpk and Punjab girls education stipend program (Chaudhury and Parajuli 2010). In order to check the impact of Program a question has been asked during the survey about the current number of out of school children. In response of the question regarding out of school Children as mentioned in the above graph, 83.1 percent respondent replied that they do not have any children still out of school, whereas 6.15 percent respondents said that they have still one child out of school/college. Out of total respondent 4.6 percent respondent replied that their 2 children are still out of school/college. And 3.07 percent respondents come up with the reply that 3 children are out of school and College. At last, 3.07 percent respondents also said that more than 3 children are out of school. The rate of out of school children is not zero but is quite very low, we can say that In Mardan the rate of out of school children has significantly decreased after the intervention of Ehsaas Taleemi Wazayef program.

4.3.3.3 Main reason of the children to be out of school/college

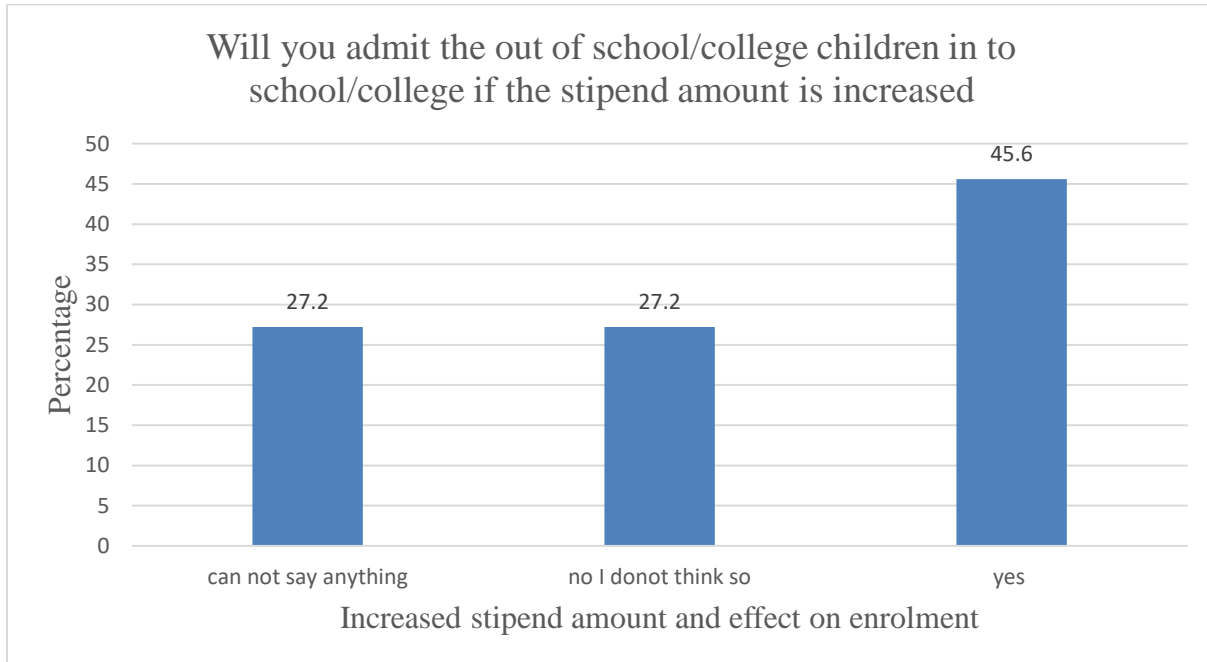


Well to find the main reason of the children to be out of school, a question was asked. In response of the question 21.1 percent respondent replied that they had their children out of the school because of cultural issues where the rate decreased to 18.2 percent after the expansion of the program in the district. Similarly, 15.8, 42.1, 10.5, and 10.5 percent had their children out of school/college because of distance of school from their homes, involvement of children in earning for home, because of lack of interest, and because of some other reasons respectively. After the expansion of the program according to the beneficiaries 18.2 beneficiaries have their children out of school because of the distance of school/college from their homes. Whereas still 36.4, 9.1, 18.1 beneficiaries have their children out of schools because of involvement in earning. Developing countries usually faces issue of low enrolment rate of female that of men, especially in rural areas (Afzal, Butt et al. 2013). Religion, early marriage, and the perception that women

do not have an economically useful role may all be stumbling blocks to their education (Atchoarena and Gasperini 2003). However, two parents have said that there is no school in their community, thus they will not be sending their children. To help support their families, four of those who answered this question reported that their children were working in garages, shops, etc. Child labor is one of the main cause prohibiting children from attaining school (Heymann, Raub et al. 2013) . Poor background of these families compels them to send they're to workplace rather than schools. In Mardan as indicated in the above graph children engaging in earning is the main case cause of to remain out of school. Further in response of the same question one respondent replied that her child is not interested in acquiring education therefore they are not sending him/her to school/college. Two respondents come up with the reply that because of some other reason they are not sending her children to schools/college.

As we can see in the graph 9, the main reason of the children to be out of school are their engagement in earning for home. So, during the survey we asked the beneficiaries if the stipend is increased will they admit their children in schools. In response of the question 27.2 percent beneficiaries replied that still they cannot say anything whether they will send their children to school/college or not if the stipend amount is increased. Whereas 45.6 percent respondents said that they will prefer to send their children to schools/college if the amount is increased. But 27.2 percent respondents said that they will not send their children to schools no matter how much the amount is increased.

4.3.3.4 Will you admit the out of school/college children into school/college if the stipend amount is increased



There are currently more than 120000 female households are getting benefit from Benazir Kalafat Program. The children of these beneficiaries are eligible for the Ehsaas Taleemi Wazayef program of BISP. A large number of children are currently enrolled in schools and getting stipend amounts from BISP. These children are studying both in private and public schools. The educational expenditure is very high in private schools as compared to public and semi-private schools as indicated in graph 1. Some of the beneficiaries are paying the educational expenses of their children from the stipend amount and some believes that the stipend amount is not enough to cover all the educational expenses of the children therefore they pay from their pocket as well to fulfill the expense as indicated in graph 5. As the stipend amount is disbursed after every six months therefore as per the data they pay all the expenses from themselves and use the stipend amounts to fulfill any other needs. Money is a motivational factor to increase enrolments in schools and colleges, Poor to get the stipend admits their children to schools, this will bring positive impact in society and socio-economic condition of these families (Zahid, Imran et al.

2020). Because of the income and conditional nature of the program a large number of the beneficiaries have admitted their children into schools after the expansion of the program in Mardan as indicated in graph 6. As per the survey data we can say that program has also decrease child labor significantly in Mardan district. The conditional cash transfer nature of the program has compelled a large number of beneficiaries to trade off schooling over child labor. According to the survey data illustrated in graph 8, 30 beneficiaries had their one or more children were involved in child labor but after the expansion of the program in Mardan district the engagement of children in paid work decreased significantly as indicated in graph 9. Despite engagement in paid work some the children are still out of the school in the study area, the reasons include because of the cultural issues, distance of school or college, lack of interest in education and many others. A question was asked during the survey from the BKP beneficiaries those who has children and not going to schools because of the mentioned reasons about their willingness to send their children to schools if the stipend amount is increase. Significant number of these beneficiaries replied that they will send their children to schools if the stipend amount is increased.

From the above finding and analysis, we can say that yes, the program is an economically appealing but the amount which is paid is not enough to fulfill all the educational expanses of a child. The program has encouraged the beneficiaries to choose education over child labor.

4.4 Qualitative part of the study

4.4.1 An overview of ETW registration and stipend disbursement procedure

ETW aimed at supporting primary, secondary and higher secondary level education through the provision of additional cash stipend measuring equivalent or higher the value of educational

expenditures per child. Children of those families whose PMT scores are below 32 and his/her mother is beneficiary of Benazir Kafalat program (BKP) is eligible for this program. There is a thorough process to register and enroll a child in ETW Program. A child of an BKP Beneficiary between the age of 04-24 can be enrolled in ETW program, although there are separate age brackets for different levels of schooling, i.e,

A child of age 04-12 can only be eligible for the program if he/she is studying or admitted in primary section.

A child of age 08-18 can only be eligible for the program if he/she is studying or admitted in secondary section.

A child of age 12-24 can only be eligible for the program if he/she is studying or admitted in higher secondary level.

For initial registration mother of the child need to visit tehsil office along with her child for the registration. An admission slip is provided to the mother for admission verification of child from the school. After getting admission verified from the school the child is enrolled in ETW program.

Children will be removed from the programme if they fail to meet the attendance standards for three consecutive quarters and receiving the ETW transfer is contingent on maintaining a minimum 70 percent attendance rate, which is checked quarterly. When a kid is enrolled in school, the WET compliance team checks up on their attendance every three months. BISP employs 882 compliance monitors, who check up with schools once every three months to ensure students have maintained a 70 percent attendance rate. The child will be kicked out of the programme if they fail to satisfy this requirement for three consecutive quarters. Transfers to the

Benazir Kafalat recipient are made electronically (the female head of the family) Typically, payments are paid every six months, but this is flexible.

4.4.2 Analyzation of Beneficiaries responses

The first problem is lack of awareness among the masses about the procedure of enrolling a child with ETW program. By taking benefit of this lack of information fraudster collects money in the name of registration fee from the poor beneficiaries. Second major issue which they highlighted is the problem of visits to tehsil office for registration, to school for admission verification, and then to BISP tehsil office for final enrolment. BISP has established its field offices nearly in all tehsils of the country. Within a tehsil these offices are located in main city or town area of the tehsil. Beneficiaries living in town area can easily reach office to get their work done whereas it's not easy for beneficiaries who are living far away from the main city side to get to the office. BISP beneficiaries are the poorest segment of the society usually their earnings and cash transfer amounts spend in fulfillment of their basic needs. They cannot afford to hire a taxi to get to the office, further such areas lack regular public transport facility which is also a big problem for these beneficiaries.

Nabeela Khan w/o Alamgir Khan has 3 children enrolled in school and are registered in ETW program of BISP. She described the issues which she faced while registering and enrolling her children with BISP. "As BISP tehsil office is quite far away from our village. We need to walk for an hour to get to office. While enrolling the children I travelled first, for an hour to get to office, where I completed the initial step of registration. On the second day I travelled for 45 minutes to school for verification, on third day I travelled again for an hour to office to enroll my children. In three days, I completed the whole process. Its my request to concern authorities to

send field staff to homes of beneficiaries who are far away from the office and facing many difficulties to get to office”.

Shakila BiBi and Muhammad Farooq have 5 children enrolled in ETW program, In response of the question regarding the issues faced whiled enrolling the children she replied, “Biggest issue is waiting for your turn at tehsil office along with child by taking leave from his/her school. The poor behaviors of staff always discourage us from availing the opportunities offered by the government”.

BISP have designated compliance monitors for ETW program for on field attendance monitoring and enrolment of Children. To meet the demand of monitors in different parts of the country BISP has also signed MoU with National Commission for human development (NCHD). These compliance monitors and NCHD staff rarely visits these far-flung areas for the enrolment of children. Beneficiaries from these far-flung areas of the tehsil hardly manage to visit tehsil office for registration along with the child. The single expense of traveling is much bigger than single quarter stipend of the child.

In the interview respondent were also asked about the issues and problems which they usually face while receiving stipends of their children. Some of the major issues which they highlighted are mentioned. Firstly, as per the respondents, BISP do not have an exact or fixed date for the disbursement of stipend amount. Once the amount is disbursed beneficiaries are informed through text messages. It is important to mention that beneficiaries of BISP belongs to the poorest segment of the society (Naqvi, Sabir et al. 2014). Empirical study suggest that poor people are more likely to be unaware about the usage of technology especially mobile phones, they even do not know how to read a message. Because of lack of knowledge about the

disbursement of stipend amount most of the beneficiaries miss to receive their children amounts. Every small amount matters for the poor people therefore they usually become curious about the stipend amount. Some of these beneficiaries frequently visit BISP tehsil office to get information about the release of stipend amount by traveling a long way which incur them huge expenditure as compared to their earning. Secondly BISP do not have a uniform disbursement system. It never disburses stipends of all children at one time. Beneficiaries when they hear about the disbursement of stipends all of them moves towards camp sites or BISP tehsil offices, most of them returns to home with bare hands when they come to know from the officials that stipend of their children has not been disbursed yet.

Saeeda has 4 children enrolled in ETW programme, In response of the question regarding the issues faced while receiving the stipends she replied:” There is no fix date for the release of quarterly stipends, we usually visit the office to get information about the stipends. Sometimes it happens that despite overall release of tranche we don’t receive our children’s stipends, and the reason is never being shared with us. Secondly the amount is not fix, sometimes stipend of 2-3 quarter is released at one time and sometimes not a single penny is sent at the time of tranche. Government should specify exact date of release of tranche and share the released amount of our children through BISP office or political leaders”.

Another issue beneficiaries face while receiving stipends of their children is because of lack of management check on franchise agents who distributes stipends amount after biometric verification of beneficiaries. They usually cut certain amount from the stipend as a commission.

Most of the respondent said that they have lodged complaints against these agents, but no action has been taken yet by BISP officials.

Shaista has 5 children enrolled in ETW programme, In response of the question regarding the issues faced while receiving the stipends she replied: “Lack of proper sitting arrangement is the biggest issue. At the time of tranche, we sit on bare ground for hours without food and water. Sometimes it happens after a day full wait we do not get our turn. Staff at the camp side should keep good behavior with us and must provide water to the beneficiaries. Lack of information about the disbursed amount is also a big problem. Last time I received 22000 rupees, the agent did not give me receipt of the transaction at that time. I contacted to my relative in some other office to information about the released amount. She told me that BISP has sent 24500 rupees for me and my children, but the agent had deducted 1500 rupees without my consent. I put a written complaint about the agent, but I haven't received my remaining 1500 yet.”

One more issue beneficiaries' face is because of lack of knowledge about the stipend amount which has been released for a specific child. BISP disburse stipends on the basis of attendance compliance monitoring data. If a child's attendance is collected for double quarters, he/she will get double payment likewise if attendance is collected just for single quarter, single stipend amount will be disbursed. Here the beneficiaries do not know that stipends of how many quarters has been sent by BISP. The franchise agents get benefit of this lack of knowledge and deduct certain amount from the stipend amount saying that just this amount was in your account.

Another issue respondent discussed during the interview is lack of sitting arrangement at camp sites at the time of tranche. At the time of tranche BISP tehsil offices with the collaboration of local administration set camp sites at different parts within a tehsil. A large number of beneficiaries and non-beneficiaries visits these camps site to get the stipend amounts. These

beneficiaries wait full day for their turn. Because of lack of sitting facility, they sit on floor for hour under open sky. According to respondent's camp site management even do not bother to arrange chairs for old and sick poor citizens at the camp site.

CHAPTER 5

Conclusion, Policy Recommendations, and limitations

This chapter contains three sections, which are conclusion of the study, recommendation which are given on the basis of the analysis of the study, further limitation which restricted the study are also mentioned in this section

5.1 Conclusion

Ehsaas Taleemi Wazaif programme (ETW) is a co-responsibility cash transfer (CCT) programme provides half-yearly stipend to BISP beneficiaries to promote education among the less privileged group of the society. This amount is provided on the basis of attendance compliance reports collected quarterly from concern schools & colleges.

The programme was started in year 2012 after recognizing the significance of the education-based Co-Responsibility Cash Transfer (CCT) programmes. In the initial years, the focus remained on consolidating and strengthening relationships with all the key stakeholders especially the Provincial/Regional/District Education Authorities. Special attention was given to improving and strengthening the communication and cooperation with all tiers of education authorities to ensure the long-term sustainability of the Programme. Based on the field experience and lessons learnt from the implementation, the programme expanded in different districts of the country in different phases. The programme was being implemented in 50 districts of the country till 2018. In 2019 it was expended to 100 districts and finally expanded all over the country in 2020. Initially the program was just for primary level but in June 2021 it was expanded till higher secondary level.

Though the program is only for the poor segment of the society so only those children are eligible for the programme whose mother is an active beneficiary of Benazir Kafalat Programme (BKP). The basic goal behind this research was to find the economic viability of Ehsaas Taleemi Wazayef Program (ETW) for the underprivileged communities to increase literacy rate over child labor. The other reason behind conducting this research was to figure out the most common issues faced by beneficiaries while enrolling their children in ETW program and receiving their children's stipends. To obtain the desired objectives the researcher has used a mixed approach containing both qualitative and quantitative methods. For the qualitative part the researcher has interviewed 25 respondents belonging to different tehsils of the research area. In the qualitative part of the study respondents were asked about the issues they usually face while enrolling their children in ETW and while receiving their stipend. For the quantitative part the researcher has selected 65 respondents and data was collected through a close-ended questionnaire. Whereas through the quantitative part the economic viability of Ehsaas Taleemi Wazayef Program (ETW) for the underprivileged communities to increase literacy rate over child labor is figured out.

The most common issue the beneficiaries face is the distance of tehsil offices from the villages and homes of the beneficiaries. These beneficiaries need to travel to tehsil office or camp site in main towns to enroll their children and to get their stipend. Second issue is the lack of knowledge and lack of awareness about the date of disbursement of stipend amount. These beneficiaries frequently visit the tehsil offices of BISP by spending a large amount of their income to get information about the disbursement. The government should have to set a fixed date about the disbursement of stipends which will save much of the resources and time of the beneficiaries. Thirdly one of the major problems which beneficiaries usually face is the deduction of certain amount from the stipend amounts of the beneficiaries by franchise agents. BISP must have to

design a robust mechanism to monitor the activities of the franchise agents, or second solution would be transfer of the stipend amount in bank accounts of the beneficiaries as done in case of pensions.

On the other hand, on basis of the findings of the quantitative part we can say that Ehsaas TaleemiWazayef is an economically appealing initiative program but the amount which is paid is not enough to fulfill all the educational expanses of a child. The program has encouraged the beneficiaries to choose education over child labor.

Through the findings of both quantitative and qualitative part it can be concluded that the program is promoting education among the poor and the time is not away in which we will see high literacy rate and low poverty in study area.

5.2 Conclusion in bullets

- Based on the findings and analysis, we can say that yes, the program is an economically appealing but the amount which is paid is not enough to fulfill all the educational expanses of a child. The program has the potential to encourage the beneficiaries to choose education over child labor and it has done a lot.
- The hectic procedures the parents need to follow during child enrolment and while receiving the stipend discourage the parents.
- BISP don't have a robust mechanism to monitor the activities of the franchise agents.
- Risk, issues, and problems cannot be avoided but can be mitigated with better policy and planning. Through the findings of both quantitative and qualitative part it can be concluded that the program is the best program to promote education among the poor and

hopefully in future with experience, lesson learnt and technology all the associated issues will be minimized to best possible level.

- The time is not far away in which we will see high literacy rate and low poverty because of the program in study area.

5.3 Recommendation

- 1- To make the program more effective and efficient BISP should disburse stipend amounts at the end of each quarter. The disbursement date should be fix so that the beneficiaries will visit tehsil offices in the stipulated date and time.
- 2- To keep strong hold on the franchise agents (retailer) BISP need to design a robust mechanism to stop illegal deduction (corruption) from poorest of the poor amounts.
- 3- Because of illiteracy and lack of awareness the poor beneficiaries living far flung parts of the district are unaware about the program. Official of BISP should have to approach these beneficiaries and tell them about the benefit of this program and education.
- 4- Because of soaring inflation, it has been very hard to fulfill the needs of the whole family by a single man, therefore family member especially head of the family are usually engaging children in paid works. To avoid this BISP should have to increase the amount of stipends and should be disbursed not later than three months.
- 5- In rural parts of the country girls are still not allowed to go to school because of norms and cultural issues. Government should have to start a strong mobilization campaign to ensure every girl admit in school.
- 6- Beneficiaries living far away from tehsil offices can not travel to tehsil offices for enrolment of their children. BISP tehsil offices have staff for field monitoring, such staffs

should ask to visit these areas time to time. At the time of his/her visit an announcement should be made in central Mosque about the enrolment and registration.

5.3 Limitations of study and Avenues for Future Research

Due to lack of resources and time constrain the research has been conducted in one district of KpK. If the research is conducted in more than one district or in remote district the results and finding may not be same of this study. In this study data were just collected from the beneficiaries, the findings and results may be more accurate if data about the school enrolment are received from school education departments. The research seriously needs to conduct in remote districts of the country. There might be a large number of beneficiaries unaware about the benefits of this program and education as well.

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