

EVALUATING THE ROLE OF BENAZIR INCOME SUPPORT PROGRAM (BISP) TALEEMI WAZAIF IN INCREASING ENROLLMENT AND RETENTION OF PRIMARY-LEVEL STUDENTS IN DISTRICT ABBOTTABAD

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Abstract

While the government has been striving to alleviate poverty and improve access to education, millions of children in Pakistan are still out of school, reflecting the ongoing educational crises. The Benazir Taleemi Wazaif (BTW) program is a conditional cash transfer (CCT) initiative that seeks to boost school enrollment and retention through financial assistance to low-income families in Pakistan. This study aims to assess the impacts of the Benazir Taleemi Wazaif on school enrolment and retention of primary school children in District Abbottabad. The study further explore the challenges in getting educational stipends and its impacts on primary level education in the selected households. The study uses a mixed methods research approach and found that the Taleemi Wazaif program has positively increased primary level enrollment rate of children in District Abbottabad. The attendance has improved up to 92% in the selected households and students' drop out has decreased. The study also identified some challenges such as delayed payments, long distances from the payment centers, biometric and communication issues.

Keywords: Benazir Taleemi Wazaif, BISP, Conditional Cash Transfer, School Enrollment, School Retention, Attendance, Beneficiary Households, Educational Stipends, Abbottabad District.

INTRODUCTION

Education plays a pivotal role in eradicating poverty despite the fact that it is hard for an impoverished family to access in developing countries such as Pakistan (Harun, 2023). Primary

education plays a vital role in achieving SDG 4, poverty eradication and health improvement (EAC, 2016). Social safety nets (SSNs) have been effective in delivering social services like education and healthcare, which has led to positive improvements in living standards (Dogar, 2023). Pakistan is the seventh poorest in South Asia and is suffering from high poverty rate, poor access to education, health care and basic needs (Saddique et al., 2023). In response to these problems, the government has taken measures such as the Universal Primary Education (UPE) initiative, the National Education Policy (NEP), community-based education, and the Benazir Taleemi Wazaif (Pakistan Lawyer, 2024).

BISP was introduced in 2008 and has a combination of both conditional and unconditional cash transfers. There are the programs without conditions which give financial aid (Chand, 2025) and there are the programs with conditions such as Taleemi Wazaif that focus on human capital development (Nashonuma, 2020; Tahir et al., 2018). To encourage parents to invest in their children's education, Benazir Taleemi Wazaif (BTW) provides them with allowances depending on gender and level of education (Abro, 2024; MoPA, 2025). It was expanded across the country by 2020 (Afzal, 2019) but challenges persist i.e. 22.8 million children are still out-of-school, especially in KPK (APP, 2025). It is noted that although Article 25A of the Constitution of the Pakistan guarantees free education, but the lack of financial resources for families to pay for education expenses such as uniforms, stationery, and transportation continues to be a challenge to the right to education (Ashfaq, 2021; Ronaldinho, 2024).

Governmental social safety networks (SSNs) have worked well in the world in lowering poverty and stabilizing economies. This not only eases the stressed condition, but also carries long term benefits as it creates human capital and helps in the elimination of inherited poverty (Afzal, 2019; Afzal et al., 2019). Of these, cash transfer programmes have a special impact. Linking transfers to child health and school attendance in Latin America resulted in better child health and higher school enrollments (Javed et al., 2021). Education is well known as a key factor in the fight against poverty, with the UNICEF school education goal being to raise 420 million people out of poverty (World Bank, 2025). Reports like Concern USA (2023) point out that access to quality primary education and support in child well-being are strategies to break the poverty cycle across the globe.

Benazir Income Support program (BISP) has established a global reputation for its effectiveness in targeting, especially within Pakistan (World Bank, 2018). It offers unconditional cash transfers that pay quarterly to poor families that are identified by a poverty scorecard (Cheema et al., 2016). In response to education issues, BISP launched the initiative of Waseela-e-Taleem to promote children's enrollment in the primary school (Pakistan Lawyer, 2024; Cheema et al., 2016). In particular, the Taleemi Wazaif program has been scaled up across the country and is linked with SDGs 5 (gender equality in education) and 4 (reducing poverty by providing primary education) and consequently has helped more than 5 million families (BTW, 2025 and Afzal et al., 2019). Research has proved its positive influence on education, health and consumption (Ijazuddin, 2021), poverty reduction and empowerment of women (Iqbal et al., 2020), and SDGs (Khan, 2021). For retention, there has been a significant improvement, and girls' retention rate is higher than that of boys (Mushtaq, 2024). While facing infrastructure issues, studies in Mardan and Baltistan have shown that there have been improvements in children's enrollment, attendance, and parental involvement at school (Tassaduq, 2025; Batool et al., 2025).

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Despite the above benefits, there are a number of problems that hinder beneficiaries from benefiting from the scheme, such as delays in the payment of stipends, complex registration procedures, and limited support, which impede the beneficiaries' access to education (Lhi et al., 2023; Afzal, 2019). Bigger assessments show that there is little coverage, mainly because of financial constraints, poor targeting and political interference, especially in rural areas, which diminishes the impact of the programs (Sajid et al., 2019; Saleem, 2019). These gaps need to be addressed, particularly when studying the role of Taleemi Wazaif in improving enrollment and retention of primary school children in Abbottabad area. The study seeks to answer questions like whether the Taleemi Wazaif has made any significant positive progress in increasing the enrollment and retention of primary level education. Furthermore, what challenges the beneficiary households face in getting the Taleemi Wazaif.

METHODOLOGY

The study used mixed methodological design that attempted to explore the contribution of BISP Taleemi Wazaif in improving school enrollment and retention ratio of primary school students in District Abbottabad. The combination of quantitative and qualitative methods allows the study to reflect tangible results and provide a more comprehensive understanding. Standardized questionnaires were used to collect quantitative data to detect trends of enrolment, retention and utilization of stipend by the beneficiary households. For this purpose, qualitative data was collected through semi-structured interviews with the beneficiaries, BISP officials and school principals to get their experience, challenges and perception on access to stipends and their effect on children's education. In addition, secondary data was used from a variety of sources to provide context and further support the analysis. Primary and secondary data together give a complete picture of statistical trends as well as lived experiences, giving a nuanced assessment of the effectiveness of the programme and challenges encountered by the programme beneficiaries in Abbottabad.

This study uses purposive sampling to collect data from District Abbottabad. Parents of beneficiary children, BISP officials and government primary school principals are selected purposively that align with the requirements of this study.

Table 2: Sample population

Sr No	Participant Category	Number of Participants	Percentage
1	BTW Beneficiary Parents	60	92.3
2	BISP Officials	2	3.07
3	Government Primary School Principals	3	4.67
	Total	65	100

OBJECTIVES

- To study the impacts of BTW on primary school enrolment and retention
- To examine the challenges in receiving educational stipends by beneficiary households

STUDY AREA

The District of Abbottabad in Khyber Pakhtunkhwa Province, Pakistan has a total population of

1,419,072 out of which 712,218 are males and 706,750 are females as per Census 2023. The total area of the district is 1967 km², and is a mix of both rural and urban attributes, which is important for assessing the effect of the BISP Taleemi Wazaif program. In this present study, two union councils of district Abbottabad were selected, one urban (UC Upper Malikpura) and the other rural (UC Salhad) that represented different socio-economic characteristics. From each UC 65 respondents both male and female were selected for interviews and questionnaires. The heterogeneous sample helped to get unique and interesting information.

Table 1: Population census and literacy ratio of district Abbottabad

Population Census (2023)		
Total Area of District Abbottabad: 1,967 (SQ.KM)		
Male	Female	Total Population
712,218	706,750	1,418,968
Literacy Rate of Population		
Literacy Rate	Male Literacy Rate	Female Literacy Rate
722,762	352,044	370,718

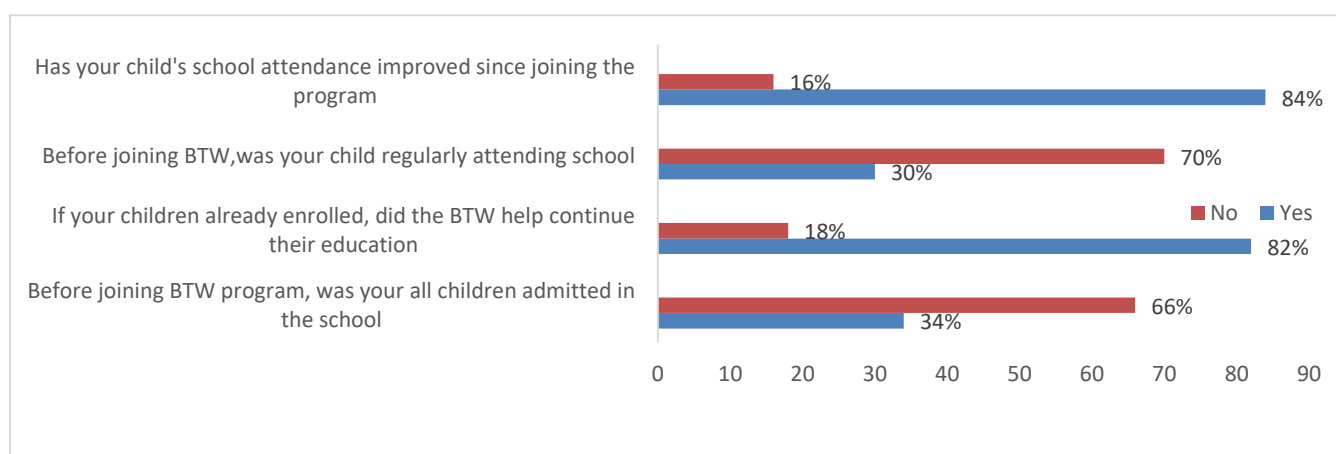
RESULTS AND DISCUSSIONS

In this section, two main aspects of the study are explored. The role of BISP Taleemi Wazaif initiative in increasing enrolments and retention at various schools in the selected union councils. Secondly, the difficulties experienced by Taleemi Wazaif beneficiaries in accessing and using the Taleemi Wazaif stipends. The financial support through BISP Taleemi Wazaif helped reduce students' drop outs and improve attendance among primary students from low-income families.

IMPACT OF THE BENAZIR TALEEMI WAZAIF PROGRAM IN INCREASING PRIMARY SCHOOL ENROLLMENT

One of the key findings that emerged from the data was on the impact of the Benazir Taleemi Wazaif program on school enrolment of children. The results show that the programme has been crucial in accessing primary level education of poor households. The Benazir Taleemi Wazaif (BTW) significantly increased children's participation in school. It also helped in maintaining regular school attendance. Prior to the program, 34% of parents from the selected households reported admission of children to school while 66% were unable to send children because the financial constraints.

Figure 1 Parental responses over impacts of Benazir Taleemi Wazaif on primary education



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One female¹ respondent from UC Malikpura explained, “I could not admit my two younger children earlier because I couldn’t afford notebooks and uniforms for all of them.” Another female beneficiary from UC Salhad stated, “I enrolled only one child before BTW because managing expenses for all three kids was impossible for us”.

This shows that financial incentives motivate poor households to enroll and retain their children in school. The analysis shows that financial constraints largely restrict access of poor households to education. Zahid et al. (2020) discussed similar finding and stated that managing finances are some of the main reasons poor families could not enroll children at schools. Many respondents said that the decision to enroll their children in schools was largely because of the BTW program. A male respondent from UC Malikpura said, “during COVID, we had no income. After hearing from my relative about this program, I quickly registered my children so they wouldn’t miss school”. Another female from UC Salhad shared “my two sons were already admitted in school and the remaining two were without school because of financial constrain. I admitted the remaining two children only after I started receiving the BTW stipend. Before this, we could not afford school items for all children”.

The data shows that before BTW program, 70% of parents reported that their children were not regularly attending school, while only 30% had consistent attendance. One mother from UC Salhad shared, “my children missed school when they didn’t have notebooks because teachers scolded them, so they stopped going to school.” Another respondent from UC Malikpura stated that, “we faced many financial problems especially during COVID-19, so my children sometimes remained absent from school.” Many poor families from both union councils started to send their children to schools after availing BTW. Around 82% of respondents reported that the stipend helped their children to continue education. Majority of the beneficiary families agreed that the stipend has significantly reduced dropout risks at schools. Many families, around 84% reported an improvement in their children's school attendance after receiving Benazir Taleemi Wazaif, while only 16% indicated no change. A mother from UC Salhad mentioned, “The attendance of my children and their studies have become regular. Even the teachers say that my children are more regular now”. The significant increase in regular school attendance among beneficiary children confirms the Theory of Change assumption that relieving education-related financial constraints leads to increased school participation.

BTW ROLE IN CHILDREN’S RETENTION AT SCHOOLS

The data analysis shows that the BTW program has improved children's school retention. The 70% mandatory attendance under BTW encouraged parents to send their children to schools. About 74% parents strongly agreed that the mandatory 70% attendance helped in maintaining the school retention ratio. One beneficiary from UC Malikpura stated that, “now their child never misses school because we know attendance will be checked.” Another parent from UC Salhad reported that “the 70% attendance condition acts as a reminder to maintain regularity”.

Table 3: Parents’ responses on retention of children at schools

¹ All respondents were students’ parents

• Statement	• SDA	• DA	• N	• A	• SA
• The 70% school attendance condition for receiving the stipend has encouraged you to send your child to school more regularly	• 2	• 2	• 10	• 12	• 74
• This program has made it easier for you to manage your children's education expenses.	• 4	• 8	• 32	• 42	• 14
• The program has increased family's support for sending children to school.	• 2	• 2	• 14	• 54	• 28
• The BTW program is helping more children complete their education in your area.	• 2	• 2	• 28	• 40	• 28

Note: SDA: Strongly Disagree, DA: Disagree, N: Neutral, A: Agree, SA: Strongly Agree

The responses shows that 42% of parents agreed that the stipend helped them manage educational expenses. These include school materials like stationary, uniforms and shoes. A parent from UC Salhad narrated that, “the stipend reduces pressure but cannot cover everything.” Another parent from UC Malikpura stated that “without the stipend, their child would frequently missed school before because they could not afford basic supplies”.

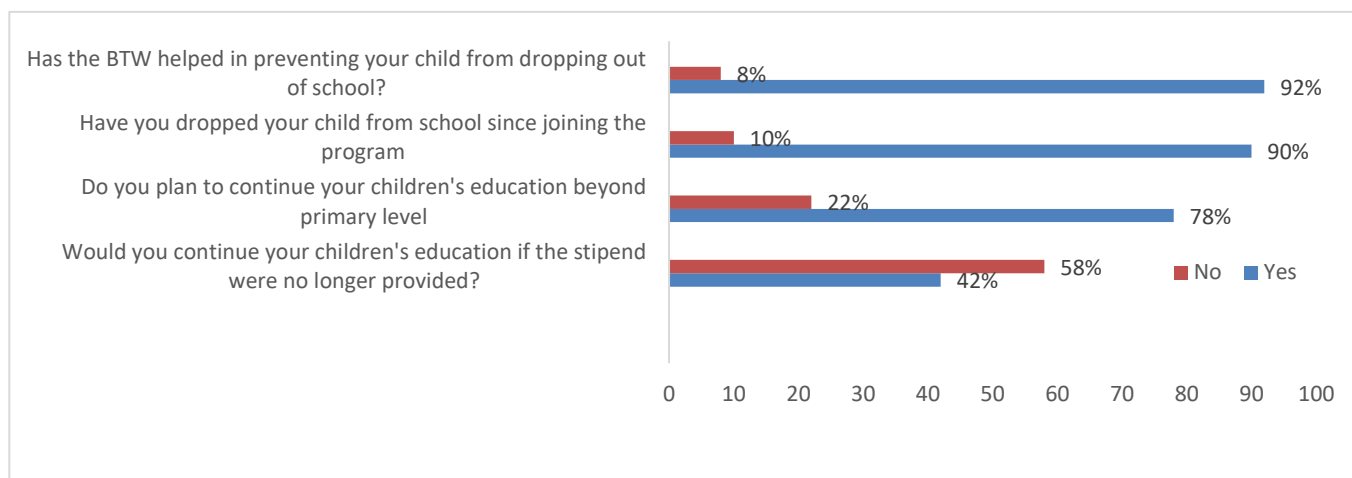
Results regarding whether the program increases family support for children's education also shows positive perceptions. A total of 54% of parents agreed that the program has increased support for sending children to school. Many respondents shared that BTW strengthens family commitment toward schooling. One beneficiary mother from UC Salhad stated that she frequently tells her children, that “Your education is being supported by the government, so you must work hard.”

BENAZIR TALEEMI WAZAIF PROGRAM AND SCHOOL DROPOUT RATIOS

The analysis shows that the program has significantly reduced the dropouts of poor children from schools. The findings shows that many respondents agreed over the positive role of the Benazir Taleemi Wazaif program on children's education. A majority of 92% of parents stated that the Benazir Taleemi Wazaif program has helped prevent their children from dropping out of school. For instance, one female from UC Salhad stated that “the stipend keeps my children in school even when I cannot afford notebooks or uniforms. She further said that the stipend covers essential educational expenses that she would otherwise struggle to manage. Without the stipend, her children might have missed school or been at risk of dropping out of school due to the inability to fulfill basic educational materials. She pointed out that the support acts as a real help that directly prevents dropout by ensuring continuity in attendance”. Another respondent from UC Malikpura shared that “without the Taleemi Wazaif support, their child would have missed the school,”.

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Figure 2: Parents' Responses on the Role of the BTW Program in Preventing School Dropout
The findings show that 90% of parents said that since availing financial support through BTW,



none of their children had dropped out of school, while 10% said that their child had dropped out. This is because they did not get financial support on time. A male respondent from UC Malikpura said, “my children regularly attend the school because we can manage essential education expenses”. A majority of parent about 78% reported that they planned to continue their children’s schooling beyond the primary level; however, 22% said they did not intend to do so because once the financial support discontinue it would be hard enough for us to continue children’s education. In this regard one female from UC Salhad stated that, “with this stipend support, I want all my children to reach higher classes, not just primary school.” Another parent from Salhad reported that “the program gives them confidence and hope that their children can continue studying without any interruption”. However, parents are largely suspicious whether they would continue their children’s education if the stipend was stopped. In this case, 42% responded that they would continue children’s education, while 58% replied they would not be able to continue their children’s education without the financial support. One mother from UC Salhad stated that, “she would try her best, but rising inflation and irregular household income would make it hard to keep children in school”. Another female from UC Malikpura explained that “they might keep his children enrolled but would be forced to shift them from a private school back to a government school due to financial problems”.

4: Average Annual Child Stipend Received

		Frequency	Percentage
Average Stipend Per Child	1,000	3	6%
	1,500	27	54%
	2,000	20	40%
Total Annual Stipend for all Children	5,000-10,000	3	6%
	10,000-15,000	7	14%
	15,000-2,0000	25	50%
	20,000-30,000	15	30%

The data shows the financial support received by beneficiary families under the Benazir Taleemi Wazaif (BTW) program. It shows the average stipend per child and the total annual stipend received for all children. In terms of the average stipend per child, 54% parents receiving PKR 1,500 per child, followed by 40% who received PKR 2,000 per child and 6% received an average stipend of PKR 1,000 per child. Regarding the total annual stipend for all children, 50% respondents received PKR 15,000–20,000 per year, followed by 30% of respondents received PKR 20,000–30,000 annually, while 14% received PKR 10,000–15,000. Only 6% of respondents received a total annual stipend of PKR 5,000–10,000.

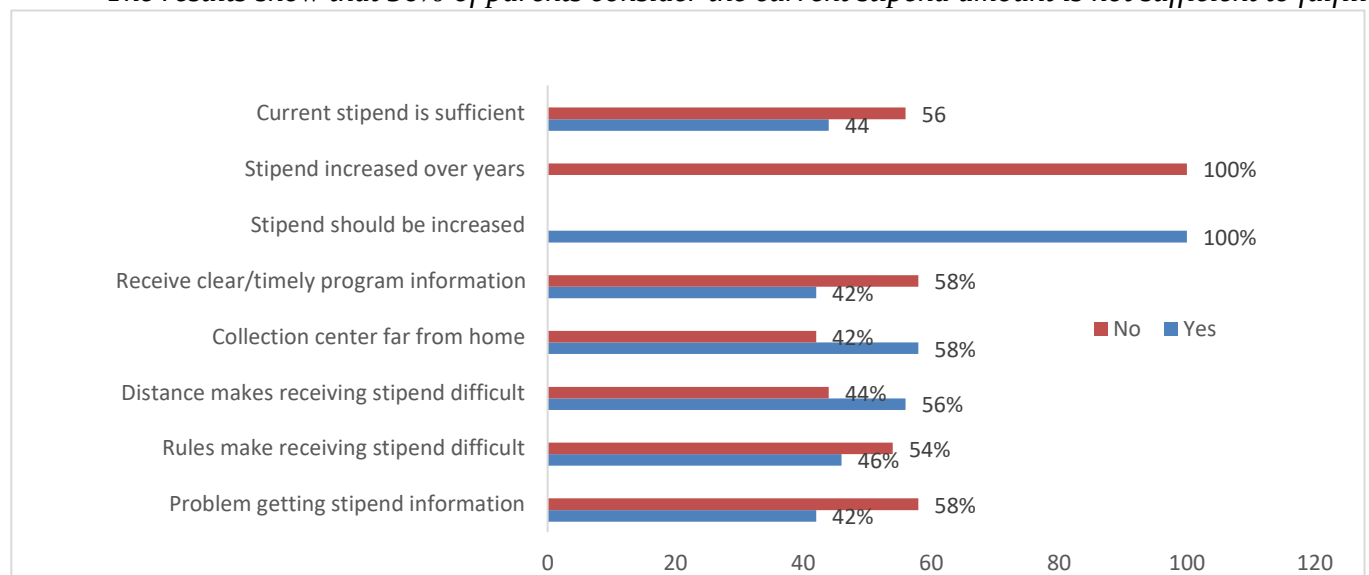
Many respondents said that BTW stipends helped their children to continue education; however, delays in payments causes issues. A female respondent from UC Malikpura stated that, “when the program first began in 2020, she regularly received quarterly payments of PKR 8,000 for her four children. However, in the following years, the payments became increasingly delayed, and the amounts were also reduced”. Another respondent from the same UC said, “the program would have been more helpful if they regularly release the payments.”

CHALLENGES FACED BY BENEFICIARY PARENTS IN RECEIVING BTW STIPENDS

Despite the positive impacts of the program, beneficiaries also highlighted several challenges in receiving the stipend. The low stipend amount is one of the most frequently mentioned problems among others.

Figure 3: Challenges in receiving BTW stipend

The results show that 56% of parents consider the current stipend amount is not sufficient to fulfill



all educational needs of children. For example, one female respondent from UC Malikpura said, “although the quarterly amount supports the purchase of notebooks and uniforms, still I need money to meet the educational expenditures of all children”. Similarly, another female from UC Salhad stated, “it is difficult to manage education even with the stipend amount because education material is very expensive and sometimes beyond our limits”.

The figure also indicates that 100% of the parents indicated that the stipend has not increased over the years. One female from UC Malikpura shared, “while the Kafalat payments (income support

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component of BISP) increased from 8,500 PKR to 13,500 PKR, the BTW stipend remained the same despite increasing inflation.” All the respondents (100%) suggested to increase the stipend. During interviews, majority of the respondents stressed over increase of stipends as these are not sufficient for children's education. For example, one female from UC Salhad stated, “without an increase in stipend, she may not continue education of all children.” Many respondents also complains about the sharing of information regarding the BTW program by the staff. Around 58% of parents reported that they do not receive clear or timely information. For example, a female from UC Malikpura stated that, “I lost my SIM card which was registered for receiving BISP updates, I do not know how to update my SIM number at the BISP office to continue receiving information. As a result, I often miss important updates and the only way to get information is to visit their office”. Another women from UC Salhad shared a similar communication gap when previously the payment method was temporarily changed to another channel (to Jazz Cash channel). She narrated that, “when she went to the BISP office to get her stipend, the BISP official told her that for the particular month she would be receiving payment through Jazz Cash only an information that was not shared with her earlier.” In many cases the lack of communication caused unnecessary travel and time that disturbed their everyday working schedule.

Additionally, the challenges in access to the collection points of stipends was another hurdle for women. Around 42% of the respondents stated that the collection centers of stipends are in majority cases too far from their homes. Many female especially working women shared concerns over long distances and additional travel costs. One female from UC Salhad said, “I am a domestic worker, whenever I receive a message for stipend collection, I change many vehicles to reach the BISP office because it located far from my home. I usually take a day off on the particular day.”

Similarly, 44% of parents stated that distance makes receiving the stipend difficult, further supported by descriptions of long travel times, crowded transport, and the burden of repeated visits when payments do not arrive on schedule. These difficulties disproportionately affect mothers, who are required to collect the stipend themselves. In addition, 54% of respondents claimed that program rules make receiving the stipend difficult. One beneficiary from UC Malikpura narrated, “when officials informed me that the stipend is stopped of registration issue. I visited the BTW office but again I faced communication issues and the process of re-register was exhausting”. Finally, 58% of parents reported having difficulties in getting the stipend related information. Parents described irregular updates, unclear messages, and reliance on neighbors or school teacher for guidance. This inconsistency not only delays stipend collection but also creates financial and emotional stress, especially for poor families already struggling economically. One beneficiary mother from UC Salhad stated, “I do not receive payment messages on time and, despite complaining multiple times at the BISP office, the issue has not been resolved. Consequently, I took loan from relatives”.

CONCLUSION

The study findings provide an extensive evaluation of the impact of the Benazir Taleemi Wazaif program in the context of school enrollment and retention of primary-level children in District Abbottabad. Furthermore, it also examine the challenges beneficiary families face in receiving the stipend. A considerable number of families (72%) stated that they had more than three children enrolled

in schools under BTW. Parents consistently affirmed that the stipend reduced financial barriers by helping them manage school related expenses such as bags, uniforms, shoes, notebooks and stationary material. Parents repeatedly explained that before receiving the BTW stipend, they were not able to enroll all their children or ensure their regular attendance due to financial constraints. However, after joining the program, 84% of parents reported improved attendance, and 92% stated that the stipend helped in preventing their children from dropping out of school. Even though the stipend has a positive educational impact, the study showed that there are a number of administrative, logistic, and financial difficulties that are preventing the effective use of the stipend. Majority respondents pointed delay in receiving stipends as the most serious problem that affects children's education. Furthermore, long distances to the collection centers, transport costs, and long queues at BISP offices are some of the challenges they face. The study findings show that the Benazir Taleemi Wazaif program is an important financial support mechanism which significantly improves the school enrollment, attendance, and retention of the primary-level children from the poor families in the District Abbottabad.



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