

"ELEMENTARY TEACHERS' PERCEPTIONS OF THE BENAZIR TALEEMI WAZAIF PROGRAM: FINANCIAL SUPPORT AND ITS INFLUENCE ON STUDENTS' ACADEMIC PERFORMANCE IN FAISALABAD SADAR, PUNJAB, PAKISTAN"

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ABSTRACT:

As part of its Benazir Income Support Program (BISP), Pakistan distributes conditional financial assistance, through its Benazir TaleemiWazaif Program (BTWP) in support of disadvantaged children's access to improved educational services. It allows the program to get the children participating and attending primary school and then enrolling them in higher secondary education. The program was based on TaleemiWazaif (educational prayers based in Islam) which they were trusted to improve students learning ability. In this investigation, attempt was made to explore the Benazir TaleemiWazaif Program's effect on the student's enrollment pattern and the school's attendance records and their performance measurement in Faisalabad Sadar. The study measured the extent which the program had achieved in the ease of education that there were many obstacles. Government officials had a better idea of how the program supported education goals. The target demographic selected for the research was primary school instructors of Faisalabad Sadar, which were recruited from the website www.sis.punjab.gov.pk. According to the website (certainly the website has been archived), Faisalabad Sadar has 118 schools with 1,552 elementary teachers. Three hundred elementary teachers were asked to participate in this study and they were randomly sampled through the method. For estimated, the needed 113 respondents were calculated by online tool www.surveysystem.com under the condition in 95% confidence and 9% confidence interval. The main method to get data by using interviews was by a structured questionnaire. The gathered respondent data was operated in the Statistical Package for Social Sciences (SPSS) to produce accurate and reliable results. It was found from the research results that better exam results along with high student retention are the strongest elements influencing academic progression, while student engagement with self-confidence are considered as the essential motivational factors. Financial aid provided significantly improved student learning and helped to reduce discriminatory gap between different classes of students.

Keywords:

Benazir Taleemi Wazaif Program, Financial assistance, Academic performance, Student enrollment, Elementary teacher

Introduction

In truth, education and poverty problems have always been present in the society, especially among developing countries such as Pakistan currently. It has been proved for example, that education is

the only successful way to overcome poverty and most often is considered the most important instrument of social and economical development. Despite that, it is never to easy to get a good education in [the] area[s] where poverty is [pervades]. As a number of children of low income families, millions of children from Pakistan cannot afford formal education due to financial hindrance. One of such initiatives which is a part of the much bigger initiative called the BISP, is the BTWP initiative that promises to be the answer to the ailing malady of child labour by paying money to the families to not load the children up for work. This program was, however, designed to ensure that children cannot learn while stressing about money as this will interfere with the students learning after joining the primary school (Maxwell, 2016).

BTWP gives direct financial assistance to families to help them pay for their children's school enrolment. The purpose of this program is to protect low income families in the event more education, and thus more means of financial support, is discouraged from occurring. As an urban community of the state of Punjab, Pakistan, Faisalabad is an uncharacteristic community with its community depicting segments having different educational access levels, and, therefore, forms an thought provoking case for examining this program. For it is also effective in Faisalabad, district, one of largest district to have Sadar, hence (provide(furnish)) useful information to what aid finance might affect elementary school students' enrollment, retention and performance (Lewis, 2015).

Previous research has shown that a key catalyst toward eliminating those barriers in families unable to afford the cost of education, is financial aid. One of the forms of grant financial aid is Cash transfer, scholarships and other forms of grant financial aid that have increased the overall academic performance, dropped out rate and enrolment of the underprivileged. However, the case of Metro cities such as Faisalabad Sadar is confused to examine the effect of BTWP. Though it is beyond doubt that the program has goals, its success and what are those hurdles that the program's beneficiaries have been facing are both unaccomplished. In addition, the usefulness of the Faisalabad Sadar to the primary school pupils will be analyzed in terms of the enrollment, retention of pupils, and the academic achievements, and the factors that promote or constrain its success as a program (Mummolo and Peterson 2018).

By making development socioeconomic and education as fundamental rights, it is an urgency that a society must follow these two fundamentals, so it is important to investigate merely how effectively the BTWP is fulfilling the needs of poor students of Faisalabad sadar. In order to achieve this goal, this study explores the history of execution of this program and looks at the consequences of the program that will reveal ways in which this program could be deeper and easier accessible for low income young readers to utilize opportunities that this program offers. In addition, the research results will reinforce discussions in other areas regarding making education available to the economically deprived segments on financial assistance schemes besides providing guidance to other projects in other parts of Pakistan and other countries. (Maxwell, 2016)

Normatively, education is a human right that cannot be separated from the growth of human rights and socioeconomic rights. The fact is, across the world, governments and various organizations ensure that all people get fair share when it comes to education in the world, the education from the basic schooling level, the elementary school, which is the basics of education and growth. For one important reason funding is a very difficult goal to achieve in many of the developing nations. In addition, Pakistan is not also an exception and there are millions of students who go through the difficulty of poorness and have to deal with it in order to get good education. Therefore, institutions, such as BTWP that helps poor pupils in primary schools get financial support should

be out there. The third section of this paper will investigate the effectiveness of the program which lowers education charges with rising enrolment and retention rates, especially in the area of the Sadar region of Faisalabad (UNESCO, 2019).

Under these large scale social welfare programmes, their schemes included BTWP which was one of them and part of the BISP. The families receive conditional cash transfers in order to try to push parents to send their children to school. From a socioeconomic perspective, knowing the needs that exist is important in Faisalabad Sadar whose people live in poverty and socioeconomic inequality, and thus such initiatives are important. Disparities at each stage also feed into the cycle of poverty in the form of high dropout rates and low educational attainments. The annual report of BISP (2020) shows how the program pays the hindered obstacles mentioned above to ensure that the children from poor families are financially incentivized and are able to get education.

Goals of BTWP are fantastic, implementation and the results have been questioned. The rebuttal states that although the money the program puts into education is tremendous, it may not eliminate other primary flaws in the educational system and school infrastructure. In order to have an idea of the effects of program, we must see the effects of various variables such as gender inequality, local socioeconomic condition, community involvement, and other things. Therefore, these factors are very important for the evaluation of the program performance in Faisalabad Sadar (Ahmed & Khan, 2021).

Nevertheless, this analysis is more significant than just in terms of Faisalabad's Sadar for a reason that the World Bank has labeled it one of the poorest of the poors and applies to different sites. In this way, it fits into the broader conversation on the role of conditional cash transfer systems as an instrument aimed at addressing the problem of educational equity. The BTWP is analysed for the implementation and results, in order to derive insights on how such programmes may be implemented to overcome financial barriers to education. Additionally, it gives stakeholders and politicians interested in enabling education in the underserved areas a working sense of what are the current best practices and how they can improve. (World Bank, 2021)

Statement of the Problem

Despite the implementation of the Benazir Taleemi Wazaif Program to support disadvantaged students, its actual impact on academic performance and school participation remains unclear. Elementary teachers, being directly involved, have key insights into its effectiveness. There is limited research exploring their perceptions of how financial support influences student outcomes. This study addresses the gap by investigating the program's role in improving education in Faisalabad Sadar.

Significance of the Study

This study highlights the impact of financial support on students' academic progress and school engagement. It provides valuable insights from elementary teachers directly observing program outcomes. The findings can guide policymakers in enhancing educational support initiatives. It also contributes to existing literature on conditional cash transfer programs in education.

Literature Review:

This study explored elementary teachers' perceptions of the Benazir Taleemi Wazaif Program (BTWP) and its impact on students' academic performance in Faisalabad Sadar. The following section examined the related literature on conditional cash transfers, educational access, parental involvement, and gender equity in education, particularly in the context of BTWP.

Conditional cash transfer programs such as BTWP have played a crucial role in promoting school attendance among children from low-income households. Financial incentives under the program significantly reduced dropout rates by alleviating the immediate economic burden on families. However, mere attendance does not guarantee improved academic performance unless integrated with reforms targeting teacher training, curriculum development, and student-centered pedagogies. A comprehensive model, combining financial support with investments in educational quality, was recommended for better outcomes (Ahmed & Farooq, 2010).

The gender-specific impact of BTWP was explored in studies that found the program effective in addressing cultural and economic barriers to girls' school enrollment. Financial aid encouraged families to retain daughters in schools, but academic improvements were limited due to the absence of gender-sensitive teaching practices and supportive environments. The findings emphasized the need for inclusive pedagogies and gender-equitable resources to enhance learning (Khan & Ali, 2010).

Parental involvement, a critical factor in student success, was another area of concern. While BTWP ensured school attendance, it did not significantly promote active parental engagement in academic activities. The lack of parental literacy, awareness, and school-home communication were cited as major barriers. Strengthening school-parent partnerships and organizing awareness campaigns were proposed to improve the effectiveness of the program (Rashid & Saeed, 2010).

Another dimension of the program's impact was studied in terms of educational access and household stability. While families experienced financial relief, the program was criticized for focusing mainly on attendance rather than learning. Researchers emphasized the need for supplementary academic support such as after-school tutoring and remedial classes to address individual student needs (Aslam & Zafar, 2010).

Finally, the sustainability and comprehensiveness of BTWP in improving academic excellence were questioned. Although the program successfully increased attendance, limited attention was paid to school infrastructure, teacher capacity, and curriculum quality. A more holistic approach was recommended, including improved facilities, updated curricula, and teacher training, to ensure meaningful educational outcomes (Hassan & Iqbal, 2010).

Methodology:

The section provides an explanation of the data collection process, research methodology, population samples, research instrument, information gathering, data investigation process, and validity of research tools.

For this study, the target population comprised elementary teachers in Faisalabad Sadar, as referenced on the website www.sis.punjab.gov.pk. According to the website, there were a total of 118 elementary schools and 1,552 elementary teachers in Faisalabad Sadar. A random sampling technique was employed to select a sample of 113 elementary teachers for the study. The sample size of 113 was determined using the online tool www.surveysystem.com, with a 95% confidence level and a 9% confidence interval. A structured questionnaire was used as the primary data collection instrument. Data collected from the respondents were analyzed using the Statistical Package for Social Sciences (SPSS) to ensure accurate and reliable results.

Result and discussion:

Gender

More than anything, gender builds off characteristics of men and women, and then builds traits at what is deemed socially acceptable, and announces gender orientation to physical aggressive people. Although characters are portrayed as being either male or female, its youth makes up the

majority of men. The World Health Organization (2002) adds that this social conduct encourages sexual orientation and also highlights sexualized people.

Table1: Distribution of the respondents according to their gender

Gender	Frequency	Percentage
Male	65	57.5
Female	48	42.5
Total	113	100.0

Table 1 shows the gender breakdown of the respondents of the study. Being all 65 men (57.5%) and 48 women (42.5%) the total weight of the participants was 113 participants. In short, the number of women was less than the number of men in the study. Secondly, it reveals insights to the gender distribution of the sample, to determine if there could be possible gender patterns, trends that might influence each of the conclusions of the study. It has 113 responders that are as well balanced among the number of the male and the female participants, allowing for studying the approaches grounded on the gender in detail within the range of the research project.

Education

Table2: Distribution of the respondents according to their education

Education	Frequency	Percentage
Bachelor's degree	37	32.7
Master's degree	33	29.3
M.Phil	38	33.6
Ph.D.	4	3.5
DPT	1	0.9
Total	113	100.0

Table 2 shows the distribution of respondents by the greatest level of education. Clearly 113 participants have participated in the study where the chief of participants are the holders of M.Phil. with 38 responders (33.6 %) followed by the Bachelors with 37 participants (32.7 %) and 29.3 % of the sample consists of 33 people with master's degrees. You may also see four participants, accounting for 3.5 percent of the smaller share of Ph.D. holders. In addition, from among the respondents, 0.9 percent had completed any level of schooling different from the other respondents (i.e. DPT). First of all, it has to be ensured that the educational distribution of the sample size of total N=113 give useful information about the educational background of the participants as the analysis is for the extensive educational distribution of the given sample size.

Teaching experience

Table.3: Distribution of the respondents according to their teaching experience

Teaching experience	Frequency	Percentage
1-5 years	71	62.8
6-10 years	25	22.2
11-15 years	11	9.7
16-20 years	2	1.8
21+ years	4	3.5
Total	113	100.0

Respondents distribution according to their teaching experience is shown in table 3. The sample revealed that out of total 71 respondents (62.8% of the participants) had 1–5 years of teaching experience, that is, the sample was considerably characterized by the first career teachers. The remainder of 25 participants (22.2%) responded 6–10 years, for 11–15 years (Currently teaching) there were 11 participants (9.7%) who responded, and 6 participants (5.4%) who responded more than 15 years. The respondents had less than a year (23.1%), one (9.7%), two (1.8%), 16–20 years (2%), or more than 21 years (3.5%) of teaching experience. Overall, the number of responders comes to 113 with crazy range of teaching backgrounds. This distribution supplies the investigators with useful information regarding the diversity of levels in participants' professional experience, all of which may contribute to the participants' opinions and reactions in the experimental setting.

The role of the BTWP in providing financial support to students and its influence on their academic performance, as perceived by elementary teachers

The BTWP is an important program that is put in place to provide some financial assistance to Pakistani children of the elementary school going age, coming from poor families. The program targets to cut out some of these financial barriers by providing financial aid to families, so that families are able to forgo some of the financial pressure and be encouraged to attend and do well in school. Because of their access to a child, teachers and older teachers in elementary schools and other levels are in a perfect position to report how these initiatives affect the well being of a child both academically, physically and by being their behavior and motivation. With this funding, the schools could help students to pay more attention to study, decrease the number of dropping out children, and develop the school spirit of families. Thus, it is essential to evaluate the effects of BTWP as an effectiveness and promoting educational equity from the point of elementary school teachers (Bano, 2020).

Academic performance

Table.4 Distribution of the respondent according to their academic performance (n=113)

Academic Performance	Mean	Std. Deviation	Weighted Score	Rank
Better performance in exam	3.64	1.211	411	1
Allow students to concentrate better on their studies, reducing distractions	3.58	1.186	405	2
Engagement in learning activities	3.50	1.127	396	3
Enhance academic performance	3.47	1.181	391	4
Help students achieve better grades compared to those who do not receive financial support	3.36	1.350	380	5

Scale: 1= Strongly disagree, 2=Disagree, 3=Neutral, 4=Agree and 5=Strongly agree

Table 4 shows the distribution of the respondents by academic performance (n = 113). The table includes very important statistical measurements: mean; standard deviation; weighted score; and weight with rank of each academic performance indicator.

An item that has 'Better performance in exams' achieved the most average score of 3.64, and also had the highest degree of standard deviation among them with 1.211. It implies that the answers to the item were between a neutral and an agree-slightly answer and not agree-involuntarily towards the agree-slightly. When asked, the respondents speculated that this would indicate a lot more improvement in test taking performance.

The second ranked was that participants felt that, "Allow students to concentrate better on their studies, reducing distractions", with a mean score of 3.58 and SD of 1.186. Fewer distractions seem to indicate a positive trend towards agreement; this gives the impression that for focus, fewer distractions is a good thing.

Third, there was a mean of 3.50 and standard deviation of 1.127 on "Engagement in learning activities". It agrees mildly with what should be the value of the score, the value of being an active participant in the learning task.

The fourth among the items was Enhance academic performance with a mean score of 3.47 and standard deviation of 1.181; it suggests that respondents have only modest agreement about how a general enhancement of academic achievement can be achieved.

Lastly, there were "Assist students to attain higher grades than students who do not receive any financial assistance" (Mean= 3.36, SD= 1.350) ranked fifth. Now, although this score is perhaps a bit lower, it does tell us about the animals' tendency to agree.

The data was collected as the response to a scale from 1 (strongly disagree) to 5 (strongly agree). While few respondents find the mentioned characteristics to have a positive influence, the aspect where to what extent and how well they are supposed to be successful varies due to the respondents. Achievements of the performance are rated positively in terms of financial support shown; however there is still room for further development, where the highest rated item is improvement in exam performance.

Student motivation

Table 5 Distribution of the respondents according to their student motivation

Student Motivation	Mean	Std. Deviation	Weighted Score	Rank
Boosted self-confidence, leading to better academic performance	3.54	1.275	400	1
Improved engagement with schoolwork	3.59	1.229	406	2
Greater enthusiasm and dedication to studies	3.52	1.158	399	3
Active participation in classroom activities and discussions	3.44	1.141	389	4
Increased motivation to work harder academically	3.39	1.257	382	5

Scale: 1= Strongly disagree, 2=Disagree, 3=Neutral, 4=Agree and 5=Strongly agree

Respondents are distributed by Table 5 according to their opinions regarding student motivation. Weighted score, rank, mean, standard deviation and other motivational factors that suggested who should speak are included in the information. The most ranked statement 'Improved engagement with schoolwork' with a mean score of 3.59 indicated that response was between neutral and agree, but tilt towards agree. The practical implication of these may basically mean that the students believe that their involvement in their coursework largely contributes to their motivation.

On the other hand, where as the second response had a similar tendency to agree but the mean score was 3.54. 'Greater enthusiasm and dedications towards studies' stood close to agreeing (mean score 2.52) and came the third.

The fourth place went to increased motivation to work harder academics (mean = 3.39), as well as class participation (mean = 3.44) which also indicated moderate agreement.

Overall, the evidence suggests that items such as passion, engagement, and self confidence are positive on student motivation. While there is a general positivity to motivate the students, the means of sustaining academic work and involving students actively could use some improvements.

Way of utilization

Table 6 Distribution of the respondents according to their ways of utilization

Ways of Utilization	Mean	Std. Deviation	Weighted Score	Rank
Positive impact on students' learning experiences	3.64	1.134	411	1
Reduced academic gap between financially diverse students	3.64	1.134	411	1
Increased motivation to attend and participate in class	3.61	1.097	408	2
Improved academic performance through utility products	3.42	1.209	386	4
Access to adequate school supplies (e.g., notebooks, stationery)	3.38	1.234	383	5

Scale: 1= Strongly disagree, 2=Disagree, 3=Neutral, 4=Agree and 5=Strongly agree

Table 6 shows the distribution of the respondents based on their perception as to the methods of use. The information includes the ranked, weighted score, mean, standard deviation, and other such metrics of resource use in learning environments.

The statements, "Positive impact on students' learning experiences" and "Reduced academic gap between financially diverse students" had equal mean values of 3.64 and were considered best. Since the responses were moving towards agreement, this suggests that the respondents agree very much that using resources enhances learning experiences and helps to eliminate academic gaps. The response with a mean score of 3.61, Increased motivation to attend and participate in class, was the second. This result implies that another important result of using resources efficiently is better participation.

The score for "Improved academic performance through utility products is 3.42 and it came in the fourth rank while "Access to adequate school supplies (e.g., notebooks, stationery) is 3.38 and it ranked fifth." Both answer responses lend themselves to a moderate understanding of how they have contributed; neither is indifferent nor agreeing.

The results, overall, indicate that the use of resources is considered to have beneficial outcomes regarding academic equity, student motivation and learning experiences. Yet, opportunity for improvement still remains, mostly in ensuring sufficient access to school supplies as well as maximizing the impact of utility items.

Interpretation of Results

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Academic Performance

The analysis of teachers' perceptions regarding the academic impact of the Benazir Taleemi Wazaif Program (BTWP) revealed positive outcomes. Among the five indicators, the highest-rated statement was "*Better performance in exams*" with a mean of 3.64, suggesting that teachers observed improved test results among students receiving financial support. The second-highest score (Mean = 3.58) reflected the perception that students were better able to concentrate on their studies due to fewer financial distractions.

Other positively rated aspects included increased engagement in learning activities (Mean = 3.50) and enhanced academic performance overall (Mean = 3.47). However, the lowest-rated item (Mean = 3.36), which referred to "*achieving better grades compared to those not receiving support*", indicates that while improvements are evident, the impact may not be uniformly experienced by all students. The results overall reflect a moderately strong agreement among teachers that financial support contributes to better academic outcomes, though there remains variability in the perceived impact.

Student Motivation

The findings from Table 5 illustrate that the BTWP has a considerable influence on student motivation, as perceived by elementary teachers. The statement "*Improved engagement with schoolwork*" was rated highest (Mean = 3.59), highlighting the role of financial aid in encouraging students to invest more effort in their studies. "*Boosted self-confidence*" followed closely (Mean = 3.54), indicating a positive link between financial security and emotional well-being.

Other key motivational outcomes included increased enthusiasm for studies (Mean = 3.52), class participation (Mean = 3.44), and motivation to work harder (Mean = 3.39). These findings collectively suggest that financial support not only relieves economic burdens but also fosters intrinsic motivation, which is essential for long-term academic success. However, the relatively moderate scores indicate that while motivation is positively influenced, continued support and complementary strategies are necessary to sustain it.

Ways of Utilization

Table 6 results show how the BTWP's financial aid is being utilized by students and its perceived effectiveness. The top-rated items—“*Positive impact on students' learning experiences*” and “*Reduced academic gap between financially diverse students*” (both with Mean = 3.64)—suggest that teachers see the program as an equalizing force, promoting inclusivity and improving overall educational experiences.

“*Increased motivation to attend and participate in class*” (Mean = 3.61) further reinforces this by indicating improved classroom engagement. However, aspects such as “*Improved academic performance through utility products*” (Mean = 3.42) and “*Access to adequate school supplies*” (Mean = 3.38) were rated slightly lower, reflecting that while financial aid is helping, gaps in essential supplies may still hinder optimal outcomes. These findings suggest the need for better allocation and perhaps monitoring of how the funds are used to maximize their impact on educational equity and learning outcomes.

Practical Recommendations:

Based on the results, it is recommended that the BTWP should (1) continue and expand financial support to reduce academic disparities and enhance exam performance, (2) incorporate motivational workshops and parental engagement strategies to sustain students' interest and participation, and (3) ensure timely provision and monitoring of essential learning materials to maximize the utility of financial aid.

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