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Impact of Conditional Cash Transfer on Out of School Children: A Case Study Of Waseela E Taleem Program In Sindh, Pakistan

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Abstract: *The research examined the effect of the conditional cash transfer (CCT) Program on decreasing the amount of out of school children in Sindh. Benazir Income Support Program (BISP) introduced the WET Program, aimed at kids aged from 04 to 12 years from the households for the school enrollment and maintain more than 70 percentage of attendance to achieve the PKR 750 per kid to support schooling costs. To analyze the impact of CCT on increasing the enrollment and attendance in school of those children who have been out of the school in the Mirpurkhas & Naushroferoz districts of Sindh and to examine the challenges and limitations which may hinder the results. The study has gathered the household data from questionnaire survey to find the outcomes. Furthermore, there were several execution challenges including infrastructure of teacher and availability of teachers, and to monitor the attendance in remote areas CCT program provides a promising opportunity to decrease the OOS children in Sindh. However, its positive effect mainly depends on the investment in school infrastructure and improved monitoring on attendance and better incentives mainly in the context of poverty and poor supply of education. Rao-soft online sample size calculator was used to compute the sample of this research. The 271-sample size figure was calculated with a 95% confidence level and a 5% margin error. Parents/guardians of children aged 5–16 years Registered under the Waseela-e-Taleem (WeT) Program Living in MirpurKhas & Nashroferoz districts of Sindh was selected as the target audience for the study.*

Keywords: Conditional Cash Transfer, Out-Of-School, School Enrolment, Waseela-E-Taleem, Sindh, Pakistan

Introduction

Motivation

Aim of the study

The increasing focus on toward the social safety in the global progress community since the 1990s imitates several issues: the fiasco of temporary emergency answers to manage with basic food shortages, mainly in Africa; episodic monetary crises that have escorted the growing incorporation of the international economy; and increasing familiarity of labor markets indicates the growing numbers of the global working people are outside the proper social safety system. Social safety includes a variation of diverse elements then it is the instruments gathered under the title of social allocations which have highest significance for deprived people in deprived nations. These are mainly backed by taxes, which usually paid by general peoples, or, through global relief, by peoples of other nations (Benazir Income Support Program, 2016).

Social transfer instrument mostly often takes the cash transfer form. However, CCTs are a current invention in the arena of social protection. They offer cash transfers to low-income families, conditional on pre-definite investment in domestic human-capital, typically kids. It is stated that binding cash transfer to individual capital investment in kids may support to break the generational tranfers of poverty by growing their efficiency as adults. This may eventually will support to manage the perspective by several countries

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and donors which social transfers are not productive and increase the dependency of welfare from the view of participants. Whether such effect on inter-generational poverty certainly materialize will be known when the existing generation of kids who have profited from CCTs are grows up and joined the workforce.

Cash transfers may differ significantly in their design elements, for example: it can be whole as well as periodic payment; amid targeted as well as un-targeted transfers; restricted and unrestricted transfer; and transfers to service provider and to consumers. Although, cash transfer restrictive on work, general works programs have been around for time, a latest invention is cash transfer which is conditional on pre- defined

savings in household individual capital, mainly children. As argued before, cash transfer programs are in different forms, with the main form is conditional and un-conditional cash transfer and public work programs. Though, these categories involve the cash transfer, they are targeted at various segments of the people and provided on different conditions.

Education is broadly identified as an essential human right and an important element of social and financial development. Yet, Pakistan continues to grapple with a large population of out-of-school children (OOSC), especially in Sindh. Recent data from the Provincial Education and Literacy Department and other sources estimate that 7- Million kids in Sindh are not registered in school. According to the Pakistan Education Statistics 2023–24, approximately 44 of kids ranging age from 5 to16 in Sindh are out of-school. These staggering figures underscore a persistent and inequitable access gap in basic education across the province (Provincial Education & Literacy Department, 2019). The reasons for this crisis are multifaceted. the Sindh government identifies structural barriers such as inadequate schools, especially middle and secondary institutions; poorly resourced facilities; teacher shortages; and unequal geographic distribution of educational institutions. Furthermore, dropout rates remain alarmingly high: for example, a 2024 report noted that 54% of children drop out after primary school due to the scarcity of middle and high schools in many areas (Khan, 2012).

Waseela-e-Taleem (WeT) is a specific, large-scale CCT Program in Pakistan, implemented under BISP (Benazir Income Support Program). It offers CCTs on the school enrolment & attending. As per evaluation, it has been expanded over many districts. Sindh province is often among the provinces with high rates of OOSC, low educational attainment, gender disparities, rural/urban divides, etc.

Conditional cash transfers (CCTs) are among the policy tools to improve enrolment, attendance, and retention in school (Benazir Income Support Program, 2016). But there are questions: how effective they are; under what conditions; what are their limits. High number of (OOSC) in Pakistan, especially in Sindh. Education is an important factor, also tied to poverty alleviation, gender equality, etc. The costs (economic, social) of having many children out of school are large (future earning potential, social development, health, etc.). Despite constitutional guarantees and international commitments to free and compulsory education, millions of kids in Pakistan continues to out-of-school, with Sindh province experiencing some of the highest rates of educational exclusion. According to recent surveys, over 44% of children aged 5–16 in Sindh are OOS, many of whom have never attended school at all (UNICEF, 2021).

This research is encouraged by the create evidence and localized insights and focus on to fill the research gaps, policy recommendation and contributing into broader knowledge to achieve basis education and decrease any obstacles and inequalities in Sindh.

Rationale

Pakistan still has a large number of OOSC. Suggestion on the efficiency of WeT, especially at provincial or district level and in the Sindh, context is mixed. Some national evaluations indicate increases in enrollment but limited learning gains and issues in monitoring and targeting (Niaz & Rose, 2025). This thesis investigates whether WeT has been successful in reducing OOSC in Sindh, for whom it worked best, and what

implementation factors affected outcomes. The rationale behind WeT is twofold: first, to relieve the financial constraints that prevent poor families from sending their children to school and second, to incentivize regular attendance by tying cash transfers to performance (i.e., attendance), thus reducing dropouts. The evaluation report by Oxford Policy Management (commissioned by BISP) finds that WeT has an optimistic as well as statistically substantial influence on school registration, particularly when combined with the base BISP unconditional cash transfer, and that this effect is consistent across both genders (Oxford Policy Management, 2016). Moreover, the evaluation suggests that the success of WeT is driven not just by the financial incentive, but also by behavioral-change communication and reduced opportunity costs of schooling.

However, challenges remain: some studies argue that while CCTs like WeT help with school enrollment, they do not fully address deeper vulnerabilities related to child well-being, such as relational, nutritional, or social-status dimensions (UNICEF, 2021; World Bank, 2014). On the institutional side, the program has historically suffered from high administrative costs, weak compliance monitoring, and reliance on third-party NGOs (Benazir Income Support Program, 2016). More recently, reforms have been introduced under the Ehsaas framework to digitize operations, reduce fraud, and expand the stipend policy: children now receive higher quarterly stipends (e.g., up to PKR 1,500–2,000), and the program is being scaled nationally. Given the scale of OOSC in Sindh, and potential of conditional cash transfers to bridge the access gap, it is critical to examine how effectively WeT has worked in the context of Sindh, what its limitations have been, and what instructions is strained for upcoming education and social protection policy.

Importance of the study

Pakistan has a serious concern of challenges regarding the children not attending the school in Sindh, mainly million of kids in Sindh ranging from 05 to 16 due to severe poverty, financial barriers and less access of quality education. In district such as, Mirpurkhas and NaushroFeroz, where there are huge number of population of kids remain UN-reached by proper schooling system. It is important to analyze the impact of cash support program on school attendance, the WeT Program intends to reduce poverty and designed as unconditional transfer to improve investment in kid`s education. This relation between cash programs and educational programs provides a powerful foundation for assessing the Program's effect.

Research Problem

The core research problem, therefore, is the lack of empirical evidence on the extent to which the Waseela-e-Taleem Program has effectively influenced educational outcomes for out-of-school children in Sindh, and which Program factors most strongly determine its success or failure. A considerable form of international works documents the positive effects of CCT programs on educational results in nations, such as, Brazil, Mexico, and Bangladesh (Fiszbein & Schady, 2009; Baird et al., 2014). However, context-specific evidence from Pakistan remains limited, particularly at the provincial level.

Scope of the Study

Geographical Scope

The study is limited to Mirpurkhas and NaushroFeroz district of Sindh Pakistan, where the ratio of out of school children are high.

- **Thematic Scope**
- The research focus on the evaluating the impact of WET on:
- Enrolment of out-of-school children
- School attendance compliance
- Retention and continuation in primary education
- It analyzes the major program-related elements which includes,
- Adequacy and timeliness of cash transfers
- Awareness of Program conditionality
- Ease of registration
- Monitoring and support mechanisms

Population Scope

The study targets:

- Beneficiary households of the Waseela-e-Taleem Program
- Parents or guardians of enrolled children
- School-age children (5–12 years) covered under the Program

Contribution of the Thesis

There are several possible contributions, such as, in the context of Gender and equity lens: Even if national-level studies exist, a focused case study on Sindh (or specific districts in Sindh) may allow more granular insight (gender, urban/rural, socio-economic status, distance to school, quality of supply, etc.).

Furthermore, this study can contribute to the Academic by providing evidence to education & development policy literature and offers timely recommendations to improve CCT design, targeting, and cost-effectiveness. It also Identifies real-world implementation challenges and proposes solutions and supports SDGs, gender equality, and poverty reduction via education access.

The study contributes to the literature on CCTs in low- and middle-income countries and provides practical recommendations for policymakers in Pakistan. It adds a focused provincial analysis, illuminating local constraints and opportunities for scaling effective interventions to reduce OOSC in Sindh.

Background and Literature Review

Introduction to The Literature Review

This chapter critically reviews national and international literature on conditional cash transfer (CCT) Programs with a specific focus on education outcomes and the reduction of (OOSC). The review situates the (WeT) Program within the broader theoretical and empirical debates on demand-side financing, poverty alleviation, and human capital formation. It highlights lessons from global CCT experiences, evidence from South Asia and Pakistan, and contextual studies relevant to Sindh province. The review also identifies gaps that justify the present study.

Overview of the BISP

The BISP was originally launched in 2008, as the Government of Pakistan's (GoP) main national social safety net Program and is the largest and most systematic social protection initiative to be launched in Pakistan. The immediate objective of the program was to support the adverse impact of the food, patrol, and monetary emergencies on the deprived, with the main purpose is to provide a smallest pay package to deprived, to guard weak families against long-lasting and fleeting poverty. The BISP is initially considered as (UCT) which is aimed at the deprived 20% of families in Pakistan via usage of (PMT), that was implied to whole citizens of Pakistan in a complete general poverty survey. The PMT pursues to offer an impartial technique of approximating a family's scale of wellbeing plus poverty deploying a sub set of gauges connected with actions of financial poverty. This is collective into an exceptional folder to recognize deprived and non- deprived families. The program provides qualified households with consistent money payments, paid right to the lady head of the household, where lady head is demarcated as each ever-married lady in the family in control of a legal CNIC. Recipients of the UCT factor of BISP are remunerated periodical transfer of 4.500 PKR, with the majority of BISP recipients getting their expenditures via (BDC), a magstripe card which is usable in at all ATMs in country or at all networks of (POS) machines kept by banking representatives. A slight percentage of BISP recipients, mainly those in remote societies with inadequate financial system access, endure to collect the transfer through money-orders distributed directly to door by Pakistan Post.

Overview of The Waseela-E-Taleem Program

WeT was launched in 2012 as a complementary CCT to Pakistan's main safety net (BISP). Eligible BISP households received an additional quarterly top-up per child (targeting primary-age children) conditional on

maintaining a minimum school attendance threshold (commonly cited as 70%). The program relied on NADRA (national ID database) for beneficiary identification, an MIS for monitoring, and school attendance verification processes that evolved over time. Over the 2010s WeT was scaled and integrated into broader national social protection plans; subsequent policy documents indicate rebranding/adjustments (for example, references to "Taleemi Wazaif") and ongoing program refinements (Hussain & Schech 2021).

Theoretical Foundations of Conditional Cash Transfers

Poor households, however, often underinvest in education due to liquidity constraints, credit market failures, and uncertainty about returns (Saavedra & Garcia, 2012). CCTs address these constraints by providing predictable income transfers tied to schooling conditions. From a household decision-making perspective, parents allocate children's time between schooling, household work, and paid labour based on costs and perceived benefits. Conditional stipends reduce both direct costs (fees, uniforms, transport) and opportunity costs (foregone child labour income). Behavioural economics further suggests that conditionality serves as a commitment device and social signal, nudging households toward socially desirable investments such as education (Creswell, 2014) .

Theory of Change For A Conditional Cash Transfer

The major differences among a UCT and a CCT is their importance for effect on schooling is that UCTs act exclusively through a pay-effect, at the same time as CCTs for schooling, both change the revenue of recipient families, but correspondingly alter the comparative price of education and therefore work through a replacement outcome. For UCT to influence on schooling, one accepts that the main restraint for recipients is basically poverty and not an ignorance assume that the price of the transfer is adequate to ease credit restraints faced by recipients.

Otherwise, there are several opinions for attaching situations to cash transfer (Fiszbein & Schady, 2009).

- Parent's savings in the individual capital of kids is too little, even from a remote viewpoint. This is due to a deficiency of evidence, variance in discount rate or misrepresentations in intra family bargaining control.
- Investments in schooling are beneath the communally optimum level although they are secretly ideal; and
- Relocation of other paybacks is more governmental viable when accustomed on moral behavior.

Basically, the discussion for the including circumstances is that individual capital is a significant societal good and circumstances are essential because legislators regulate that there is an under-investment in schooling. Additionally, a CCT is needed if policymakers determine that there is an under investment in education not only because of credit constraints faced by targeted beneficiaries, but also that targeted beneficiaries do not value education at the "socially optimal" level and need an incentive attached (in the shape of circumstances) to motivate the feasting of this worth good (Fizsbein & Schady, 2009).

Figure 1

Conditional Cash Transfer (Theory of Change)

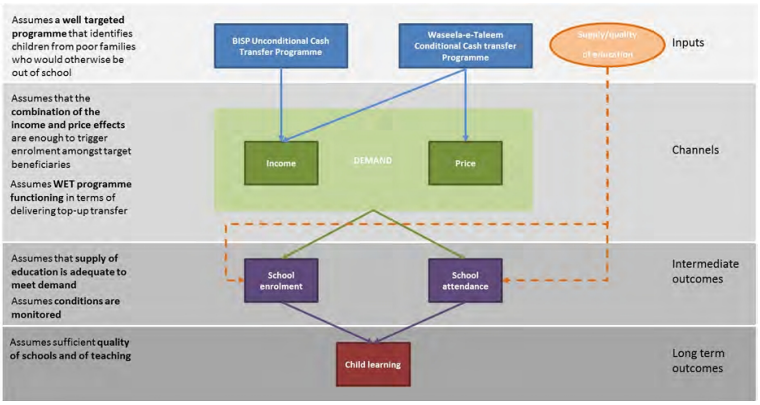


Figure 1 describes the change theory which comprises of 3 different level of policy inputs; first, the UCT section of the BISP which each recipient receives; second, the WET CCT section includes the fill-up transfer as well as related actions; third, a catalogue of education strategies separate the power of the BISP that directly affects the supply and value of public schooling. An UCT as well as a CCT is likely to have significant effect on schooling: the UCT is likely to surge the demand for schooling by rising the earnings of beneficiary families; the CCT section alternatively has equally an income impact, increasing the revenues of beneficiary families, nevertheless, also reduce the the price of education by as well as a further top-up provisional on school presence. This surge in the demand for schooling, whether carried through the pay or fee effects, is likely to rise school registration and school attending anticipating that there is enough capacity to engage WET recipients from public schooling system. This is probable to progress child knowledge in long run anticipating that the public schooling system offers enough quality of education and schooling.

Conditional Cash Transfers & Education

Global Evidence

Meta-analyses and systematic reviews show that CCTs tend to rise school enrolment and presence, particularly for kids from poor families, and often reduce child labor while improving consumption smoothing (Baird, Ferreira, Özler, & Woolcock, 2013). Longer-term gains are more mixed: while enrolment frequently rises, impacts on learning outcomes, such as test scores and cognitive competencies and on retention or dropout rates remain inconsistent across contexts (Saavedra & García, 2012). Evidence also suggests that female schooling is especially responsive to CCTs, particularly when Programs explicitly target girls or include gender-specific incentives, and gender-differentiated effects may emerge over time (Gitter & Barham, 2008).

CCT Programs in Latin America provide some of the most rigorous evidence on education impacts. Mexico's Progresa/Opportunists Program demonstrated significant increases in school registration, mainly at secondary-level as well as amongst girls. Similar positive enrollment and attendance effects have been documented in Brazilan households and Colombia's households. Conditional cash transfers generally help with increasing primary school enrolment, particularly among poor households. They reduce financial barriers (fees, uniforms, opportunity costs), provide incentives to send children, especially for first-time entrants (Datoo, Ahmed, & Khokhar, 2024). However, effects on attendance, regularity, dropout, retention, and learning outcomes are more variable. The size of transfers, the conditionality (attendance thresholds), monitoring/enforcement, and complementary services (school quality, proximity) all matter (Glewwe & Muralidharan, 2016).

Gender effects

In many settings, girls benefit more (or gains are more visible) when there are cultural barriers: CCTs can reduce gender gaps in enrolment, though again whether attendance/retention improves depends a lot on household norms, safety, distance to school etc.

Barriers beyond finances

Even with cash transfers, non-financial costs (transport, uniforms, books), distance to school, school quality, teacher attendance, and socio-cultural norms (especially for girls) can limit the impact. Also, when payments are delayed or conditionality enforcement is weak, the incentive effect is diluted.

Sustainability/Long term

Some studies show that enrolment peaks soon after introduction of CCT, but sustaining attendance and preventing dropout over many years is harder. And effects on test scores or outcomes (learning) are less reliably positive.

Pakistan's Context – Waseela-E-Taleem And Related Programs

Waseela-e-Taleem (WeT) is a Program under the Benazir Income Support Program (BISP). It is a CCT scheme aimed at enrolling children aged 4-12 from BISP beneficiary families, with a conditional payment of Rs. 750 per child per quarter, provided the kid keeps at least 70% presence. Challenges in implementation have been noted: delays and inefficiencies in payments, issues with monitoring attendance, weaknesses in data (old beneficiary lists, inaccurate data) especially in Sindh. In 32 districts of Pakistan, more than one million children have been enrolled under WeT. Roughly half are girls (Tariq & Alam, 2023).

The Waseela-e-Taleem Program (portion of the BISP) is a conditional cash transfer targeting beneficiary family. The key features: children aged roughly 5-12 (primary school) are eligible; to receive the stipend, they must enroll, pass admission verification, and maintain a minimum attendance (70%) in subsequent quarters. The amount has been (historically) around Rs 750 per quarter per child. By 2016, WeT had enrolled over 1 million children in 32 districts; about 47% of beneficiaries are girls. More broadly, in 2019 the program registered about twenty-two lakh kids in 50 districts. (Benazir Income Support Program, 2019; UNICEF, 2021).

Recent Reforms/Expansion

Under the "Ehsaas" framework, the stipend policy was updated: new amounts (higher) for boys and girls (1,500 PKR for boy and 2,000 PKR for girl per three months) contingent on 70% attendance. Also, efforts to reduce operational inefficiencies and expand to all districts.

WeT has reportedly helped enroll children who were previously out of school. The stories (anecdotal / administrative) suggest that many children who had never dreamed of attending school now are enrolled. But the magnitude of impact in rigorous quantitative terms (e.g. comparing beneficiary vs non-beneficiary households, controlling for covariates) is less well documented in the publicly available literature.

Provincial Context: Sindh

Sindh exhibits wide disparities in educational access across districts. Rural and remote areas face acute shortages of functional schools and female teachers, while urban slums struggle with overcrowding and informal schooling. Cultural norms restrict girls' mobility in some communities, making financial incentives particularly relevant. Provincial education reforms and partnerships with non-state actors interact with federal Programs such as WeT, shaping outcomes.

Specifics and Gaps in Sindh Province

Sindh has a very large share of out-of-school children. According to the study about 44% of kids aged 5-16 in Sindh are not attending school (6.48 million children) dropout increases with age. Also, many children who have never attended school, especially at younger ages, and substantial gender disparities (Alam et al., 2019). There is no publicly available study that provides robust causal estimates (e.g. randomized control, or strong quasi-experimental) of the effect of WeT only in Sindh, dis-aggregated by district, gender, or rural vs urban, on out-of-school rates. The evaluations so far are national or multi-region, often with WeT as one component of BISP, or measuring enrolment among beneficiaries rather than directly comparing OOSC in non-beneficiaries vs beneficiaries in Sindh. There is also limited evidence on dropout rates, attendance regularity, or long-term retention/progression under WeT, especially in Sindh. The attendance threshold (70%) is a condition, but whether many children meet it, or whether conditionality is strongly enforced everywhere (including rural Sindh) is less well documented.

Insufficient Infrastructure & School Accessibility

After primary level, there is a very large dropout, partly attributed to insufficient number of middle / secondary schools. Sindh has many more primary schools than post-primary; middle/secondary level expansion is lagging.

Quality/Learning Outcomes are Deteriorating

Even where enrolment appears to be increasing, learning levels remain weak. Reports show dip in foundational literacy & numeracy in Sindh, showing that increased access does not fully translate into learning (ASER Pakistan, 2021).

Implementation issues in WeT in Sindh

Use of old/outdated data for beneficiary lists has been raised. The targeting may not correctly capture OOSC or the actual need. The stipend amounts historically may have been too low to significantly offset all the costs, especially for very poor households or when distance / transport and indirect costs are high. Monitoring attendance and ensuring compliance may be difficult, especially in rural or remote areas. Payment delays or administrative overhead may reduce incentives (Siddique, Tagar, Khoso, Z. & Tagar, 2019).

Recent policy change may help the increases in stipend, published expansion under Ehsaas, and more districts being incorporated are positive signs. The revised stipend may improve the effectiveness of the incentive. But it remains to be seen how well implementation (e.g. verifying attendance, timely payments) is done (Zakar, et al. 2020).

WeT has increased enrolments and enrolled many previously out-of-school children in target districts nationally; gender balance among beneficiaries is nearly equal. Lack of rigorous causal impact estimates at district or provincial level, especially in Sindh, that quantify how much OOSC has dropped due to WeT, controlling for other factors (BISP, 2020).

High rates of OOSC in Sindh; institutional/structural constraints (lack of secondary schools, school access) are major barriers. Less evidence on attendance regularity, dropout prevention, and learning outcomes. Also, weak data on whether conditionality (attendance thresholds, punishment / non-payment) is enforced. Recent increase in stipend and expansion improves potential incentive Unclear whether the increased stipend is sufficient to change behavior relative to indirect costs, whether payments are timely, how much the conditionality is complied with, what the opportunity cost is.

Scale & enrolment numbers: As of 2016, WeT had enrolled about 1.3 million primary level children in 32 districts. The number enrolled in the initial 5 districts was smaller, then scaled to 32. Around 47% of beneficiaries are girls (Ehsaas, 2021).

Reported Impacts (National/Multi-District):

According to the 3rd impact evaluation report of BISP (2016), WeT has resulted in an increase in enrolment among children aged 5-12 by about 10 percentage points, which is noted as being “higher than the international average.” The same report states that “school attendance deprivation” under the (MPI) has reduced from 56% in 2013 to 49% in 2016 among beneficiary households. There is some controversy and concern about data and estimates. For instance, provinces challenged the use of “old data” of BISP beneficiaries to estimate numbers of OOSC / required enrolment under WeT. Some argued that in the selected districts, many children already enrolled may have been counted, so estimates overstate the enrolled population.

Empirical Review

Cash transfers have appeared as a controlling instrument in decreasing poverty and enhancing the well-being of the poorest households in developing countries (Baird et al. 2014). These transfers provide direct monetary assistance to low-income families with the primary objective of improving their income and increasing their consumption of essential commodities. According to recent estimates, cash transfers have already profited around seven hundred eighteen million individuals in developing nations, with the amount likely to increase in the future. These transfer benefits in the short-term may offer resources which households can utilize to

meet basic requirements for example food, and house, however, in the long-term, these transfers can help households to invest in health, school and other major productive events to reduce the poverty. Cash transfers may similarly allow women, progress school attending, and contributes toward the superior health as well as nutrition activities, mainly in male-controlled societies wherever women have restricted access to funds and to make decision.

UCTs have been successfully employed in various countries across the globe. In China, DiBao program is major example which offers income support to families which falls under the pre-defined level of income. Despite of any condition, the program of cash transfer provides superior outcomes as compared to no cash transfer program (Baird et al., 2014).

Variables and Measurements

Independent Variable (IV)

Conditional Cash Transfer breaks it down into measurable sub-variables:

- Cash Amount Adequacy (perceived sufficiency of stipend)
- Regularity of Payments (timely vs delayed)
- Enrollment Conditionality (awareness, compliance)
- Monitoring & Support (visits, communication, assistance)
- Accessibility of Registration Process (ease, required documents)

Dependent Variable (DV)

School Participation of Children breaks into Sub-variables:

- School Enrollment
- Regular Attendance
- Retention (continuity in school)
- Educational Outcomes (grades, class progression)

Moderating/Control Variables

- Household income
- Parental education
- Distance to school
- Child's gender
- Household size
- Local school quality

Hypotheses

H1: Adequate cash transfers positively influence children's school enrollment.
H2: Regular and timely CCT payments improve children's school attendance.
H3: Awareness of conditionality increases compliance and enrollment.
H4: Effective monitoring/support from Program staff is associated with higher retention in school.
H5: Ease of Program registration increases participation in Waseela-e-Taleem

Research Methodology

Introduction

The research methodology is significant chapter and element of any research which describes the techniques, tools, and methods that the entire study needs to carry out to achieve the desire goals by using different scientific and comprehensive analysis of study. It covers several segments from research design to the process of sampling and decision to extract the sample size. However, it also emphasizes the target audience, and research techniques and ethics which may give better understanding to collect the desired data and extract the final outcomes.

Research Objective

- Measure the effect of the Waseela-e-Taleem Program on enrollment, presence, and retention of school-aged children in Sindh.
- Assess differential effects by gender, age group, and socio-economic status.
- Explore implementation challenges (targeting, attendance monitoring, and payments) and complementary barriers (supply-side constraints) that shape Program efficacy.
- Provide policy recommendations to improve outcomes and reduce OOSC sustainably.

Research Questions

- Does enrollment among beneficiary households increase relative to comparable non-beneficiary households?
- Does the Program affect attendance and retention rates, and are these effects sustained over time?
- Is the effect larger for girls than boys? For younger vs older children?
- What implementation and contextual factors enhance or limit the Program's impact in Sindh?

Research Design

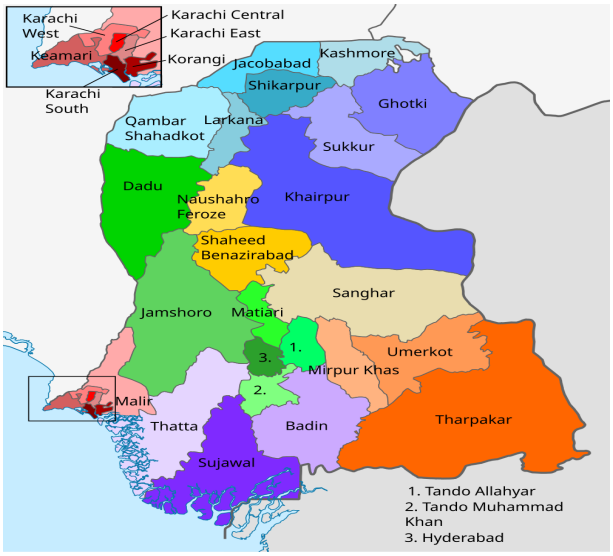
A quantitative research design was adopted to examine the association amongst the CCT program and educational outcomes such as enrollment, attendance, and retention. Quantitative research is appropriate for evaluating the effectiveness of social interventions and measuring outcomes systematically (Creswell & Creswell, 2018). A structured questionnaire is used to gather primary data from beneficiaries of the Waseela-e-Taleem Program. The design is suitable because, It allows measurement of variables such as enrolment, attendance, retention, and cash transfer adequacy. It enables generalization of findings within the sampled districts. It supports statistical analysis (e.g., correlation, regression) to inspect the relationship between the CCT Program and schooling outcomes.

Study Area

Sindh province is full of desert, mountain, river, watercourses, rich cultivated-land, and woodlands. The study focuses on selected districts in Sindh province, Pakistan, where the Waseela-e-Taleem Program has been actively implemented. Sindh is characterized by a high proportion of out-of-school children, particularly in rural areas, and significant gender and socioeconomic disparities in education (World Bank, 2018). The selected districts represent a mix of rural and semi-urban contexts, providing a comprehensive view of Program impact across different community settings.

Figure 2

BISP Program



Sampling

Sample Size

In achievement of sampling technique, the online sample size calculators were checked. Finally, the Rao-soft online sample size calculator was used to compute the sample of this research. The 271-sample size figure was calculated with a 95% confidence level and a 5% margin error.

Sampling Procedure

- Parents/guardians of children aged 5–16 years Registered under the Waseela-e-Taleem (WeT) Program
- Living in MirpurKhas and Nashroferoz districts of Sindh, Pakistan
- The Program is implemented through the Benazir Income Support Program (BISP), and beneficiaries represent low-income households.

Sampling Technique

A purposive sampling technique was used to select districts where the WeT program is operational and has recorded measurable enrollment of out-of-school children. Within selected districts, a stratified random sampling approach was applied to confirm illustration of gender, age, and urban/rural areas. It is properly designated since the list of clients as data was gathered from schools. In the probability technique, each respondent was chosen randomly and random subsamples were nominated in the ultimate-list.

Figure 3

A Random Sample of Units

Total 271 sample was selected which should not be considered any negativity or disadvantage in the process of selection of sample. However, the population of Sindh is normally scattered around the geography of Sindh and it was not easy to reach from one area to another area.

Research/Data Collection Tools

Primary data were collected using structured questionnaires administered to children, parents, and school staff. Questionnaires focused on:

- Enrollment status
- Attendance frequency
- Retention rate
- Awareness of CCT conditions
- Timeliness of payments

Questionnaire was made into English, and it was translated in Sindhi language.

Data Quality Control

Validity and reliability are both important quality control of the data which is described as follows:

Validity of Instruments

Validity is the level on which instruments have been implemented throughout the study as Amin (2005) discussed that validity can be used to measure the issues of study. However, the study has developed instruments to make sure the validity of instrument under the guidance of the professor. Though, important and fundamental questions were included in the questionnaire based on the variables and theme of the study, total 50 participants were initially tested as per the requirement and this tool was extremely beneficial to clear any ambiguity in the results

Reliability

Cronbach's alpha (α) is most common measure which is used in this study which described the level to which the mixture of questions is incorporated into variable. The threshold value of Cronbach's alpha as 0.70 to examine the reliability and validity of questions. The study as discussed earlier, has checked the reliability of first 50 participants to avoid unbiased results and to prevent any abnormal findings.

Data Analysis

Data was analyzed using SPSS software by examining the data and variables. Below mentioned tests were performed as follows:

Descriptive Statistics

- Frequencies
- Percentages
- Means
- Standard deviations

Inferential Statistics

To test hypotheses correlation and multiple linear regression was executed by using SPSS.

1. **Correlation Analysis:** To assess relationships between Program support and schooling outcomes.
2. **Multiple Linear Regression**
3. **Reliability (Cronbach's Alpha)**

Research Ethics as Implemented

Ethics are important part of the research while collecting the data from any group of participants because of the confidentiality and privacy of the respondents at how much they want to share the information with you and at what level they are comfortable with you while participating in the process of data collection. As a PHD student, I have followed the professional way of following the ethics of data collection and took their consent before collection the data from them by giving the proper understanding of the questionnaire in the Sindhi Language. All participants regardless of their age, gender and groups were treated equally with utmost respect. All participants were able to make their decision to share their knowledge and data of their own choice. In this manner,

Ethical consideration was taken before starting interviews by visiting different locations for the data process. At each phase, prior permission was taken verbally as well in written form which was feasible my research project. However, while asking the basic knowledge of regarding the subject matter, the posture and politeness was there for asking the question and same was shared by them in the return. With prior permission and that was promised (will not be disclosed at any stage). Above all the local trends and protocols were followed and respected in all targeted region of Sindh province.

There was no discrimination of color, caste, and creed, tribal issues or on the base of religion, even though all groups of minorities were treated equally as the part of ethical consideration and the participants in particular were from the Mirpurkhas and Naushero feroz districts of Sindh. Furthermore, the data of every participant is confidential, and the participant were reluctant to participate in the survey by their own choice with much happiness. However, all the circumstances and process were clearly and managed superbly even a health discussion took place with the parents of the children who were dropouts and were out of the school. Since, I as a researcher belongs to interior Sindh and from Sindhi community and Sindhi speaking, I was aware of the basic ethical considerations to communicate with them and to understand the culture. Hence, the data collection process was carried out in smooth manner and with better understanding at each phase during the time period of data collection for the current research.

Results

Sindh province, with urban-rural disparities and entrenched gender gaps, offers an important setting to examine WeT's effectiveness at reaching OOSC and promoting equitable access. The data gathered from 271 respondents were examined using both descriptive and inferential statistical techniques through SPSS.

Descriptive Statistics: Descriptive statistics were deployed to evaluate the demographic features of respondents as well as the key variables related to the Waseela-e-Taleem Program.

Frequencies: Frequencies were calculated to show the distribution of categorical variables (e.g., gender of child, grade level, and awareness of Program conditions).

Percentages: Percentages were used to represent the proportion of respondents in each category.

Means: Means were computed to measure the central tendency of continuous variables (e.g., perception of Program support, ease of registration, cash adequacy).

Standard Deviations: Standard Deviations was used to examine the extent of variance and it describes the measures of the sample and trends in data.

Table 1

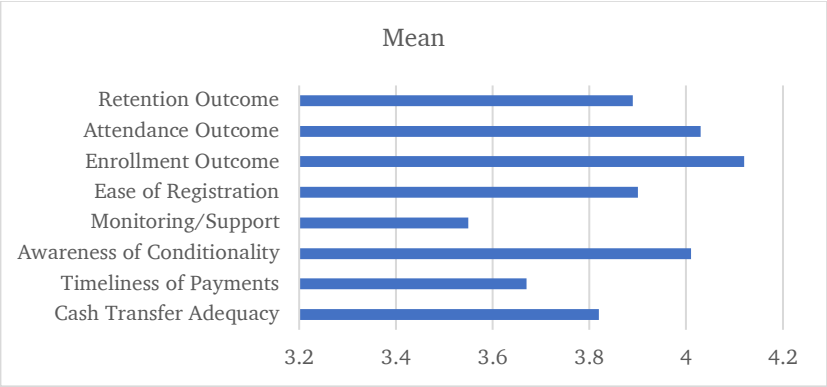
Descriptive Statistics of Key Variables (Sample n = 271)

Variable	Mean	Std. Deviation	Minimum	Maximum
Cash Transfer Adequacy	3.82	0.76	1	5
Timeliness of Payments	3.67	0.81	1	5
Awareness of Conditionality	4.01	0.72	2	5
Monitoring/Support	3.55	0.88	1	5
Ease of Registration	3.90	0.73	2	5
Enrollment Outcome	4.12	0.65	2	5
Attendance Outcome	4.03	0.70	2	5
Retention Outcome	3.89	0.77	1	5

Table 1 provide the data of descriptive statistics and mean greater than 3 shows the agreement, lower SD indicates the consistency among participant. Mean of Awareness of Conditionality, Enrollment Outcome and Attendance outcome is greater than 03 indicating the awareness of conditions to receive the payments, the outcome of attendance and enrollment. The value of 3.82 of cash transfer adequacy indicating the payments on time are important to maintain attendance and most households understand the requirement of attendance to get cash transfer. Registration is relatively easy, though some respondents might face minor challenges. A smooth registration process ensures maximum coverage. Highest among outcome variables, suggesting that cash transfers have a strong positive effect on school enrollment among previously out-of-school children. Slightly lower than enrollment, but still high, indicating that children not only enroll but also attend school regularly. Slightly lower than enrollment and attendance, suggesting some dropout or irregular attendance over time, which may need targeted interventions.

Figure 4

Implementation and outcome Variables



Reliability Analysis (Cronbach's Alpha)

Prior to hypothesis testing, a reliability analysis was performed to ensure internal reliability of the multi item degrees related to:

- Adequacy of cash transfers
- Timeliness of payments
- Awareness of conditionality
- Program monitoring/support
- Ease of registration
- Schooling outcomes (enrollment, attendance, retention)

Cronbach's Alpha values ≥ 0.70 were considered acceptable, indicating that the questions reliably measured their respective constructs.

Table 2

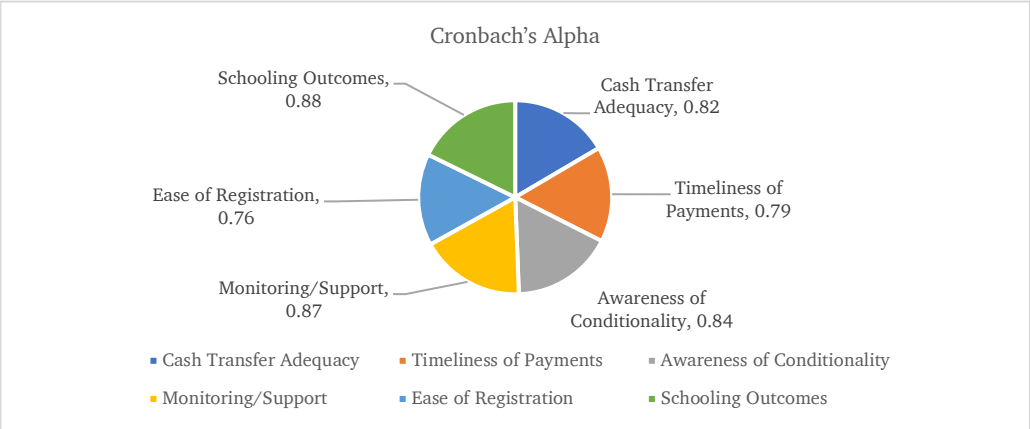
Reliability Coefficients

Scale	Cronbach's Alpha	Interpretation
Cash Transfer Adequacy	0.82	Good
Timeliness of Payments	0.79	Acceptable
Awareness of Conditionality	0.84	Good
Monitoring/Support	0.87	Good
Ease of Registration	0.76	Acceptable
Schooling Outcomes	0.88	Good

All scales attained Cronbach's Alpha values more than 0.70, showing the acceptable to higher internal consistency.

Figure 5

Cornbach`s Alpha of Scales



Inferential Statistics

Inferential statistics were implemented to test the hypotheses regarding the relationship amongst Program support factors and schooling outcomes.

Correlation Analysis

Pearson correlation analysis was deployed to scrutinize associations amongst:

Program-related variables (cash adequacy, timeliness, awareness, monitoring, registration ease), and schooling outcomes (enrollment, attendance, retention).

This analysis helped determine the strength and direction of associations, providing initial support for the hypotheses.

Table 3

Pearson Correlation Matrix

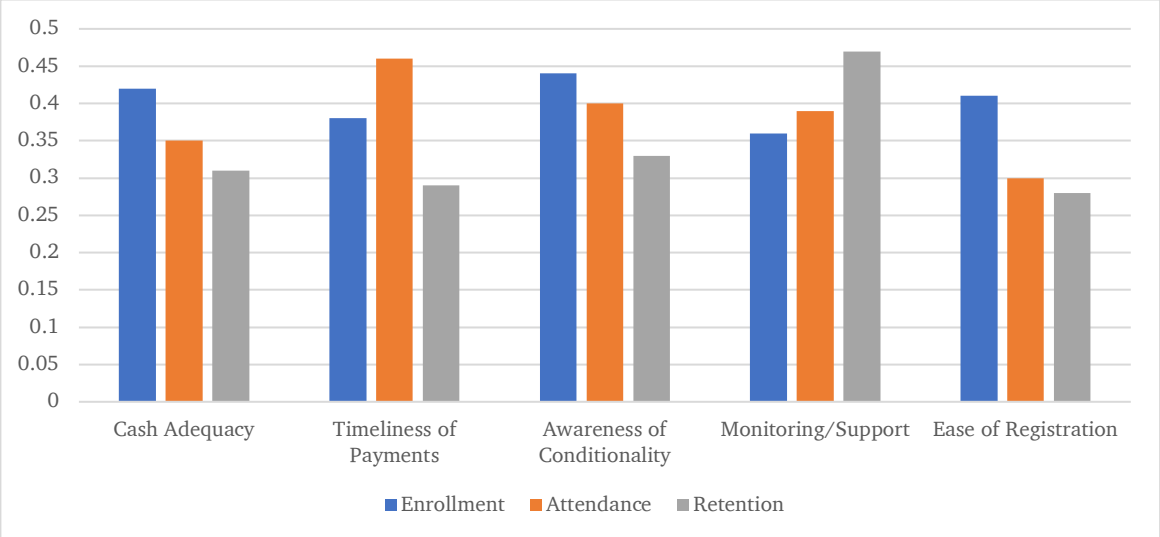
Variables	Enrollment	Attendance	Retention
Cash Adequacy	.42**	.35**	.31**
Timeliness of Payments	.38**	.46**	.29**
Awareness of Conditionality	.44**	.40**	.33**
Monitoring/Support	.36**	.39**	.47**
Ease of Registration	.41**	.30**	.28**

Note: $p < .01$

Values between .30–.49 indicate moderate relationships. Cash adequacy indicated a positive relationship with enrollment ($r = .42$, $p < .01$), indicating that adequate financial support is associated with higher school enrollment.

Figure 6

Correlation of Implementation Variables with Schooling Outcome



Multiple Linear Regression

Multiple regression analysis was conducted to assess the combined and individual effects of program variables on schooling outcomes. Separate regression models were run for:

- Enrollment
- Attendance
- Retention

The regression analysis helped test the following hypotheses:

H1: Adequate cash transfers → higher enrollment
H2: Timely CCT payments → improved attendance
H3: Awareness of conditionality → compliance and enrollment
H4: Program staff monitoring → higher retention
H5: Ease of registration → participation in Waseela-e-Taleem
Regression coefficients (β), significance values (p-values), and R^2 values were reported to interpret the contribution of each predictor.

Table 4
Enrollment

Variables	β	t	Sig.
Cash Adequacy	.28	4.32	.000
Timeliness	.17	2.45	.015
Awareness	.31	5.01	.000
Monitoring	.09	1.42	.157
Ease of Registration	.19	3.12	.002

$R^2 = .48$, $p < .001$

It was found that the WET program was found to have significant effect on the percentage of kids presently registered in school, by the complete bundle of BISP and WET program aids growing registration. Additionally, it shows that this influence is for boys as well as for girls in the sample of study, with the major portion of effect is similar for both genders. The findings in the above table indicates that this influence is completely driven from the WET program.

Table 5
Attendance

Variables	β	T	Sig.
Cash Adequacy	.21	3.22	.001
Timeliness	.34	5.28	.000
Awareness	.18	2.71	.007
Monitoring	.22	3.56	.000
Ease of Registration	.11	1.67	.096

$R^2 = .52$, $p < .001$

There are various aspects for children that are out of school, most of them are and not can be directly highlighted by the WET program. The basic reason for non-enrollment in the school is the fees of school and thus the non-approval from the parents of kids mainly for girls in the remote areas of Sindh. The WET program emphasized the cost of education by giving monetary support in school which is conditional on the attendance in school and approval from parents which is communicated and given via the BISP committee. Though, the other major reason was noted the longer-distance to the nearest school from the kids home which result into the failure to attend the school and overall system of education as kids were not willing to travel the distance. However, it is vital to argued that the part of WET program is that the examination was conducted on the district level by the WET program to make sure that education is provided to all children. The study demonstrates earlier in the study that this means that on aggregate WET districts tend to perform better on a range of education outcomes.

Table 6

Retention

Predictor	β	t	Sig.
Cash Adequacy	.16	2.48	.014
Timeliness	.14	2.05	.041
Awareness	.19	2.89	.004
Monitoring	.33	5.18	.000
Ease of Registration	.10	1.51	.132

$R^2 = .49$, $p < .001$

Cash adequacy significantly predicted enrollment ($\beta = .28$, $p < .001$), indicating that an increase in the perceived adequacy of cash transfers leads to higher levels of school enrollment. Ease of registration did not significantly predict retention ($p > .05$), suggesting that registration processes may not directly influence long-term school retention.

Discussion, Conclusion, Policy Implications And Recommendations

Discussion of Findings

Conditional cash transfers (CCTs) tie cash payments to behaviors such as school attendance and have been widely used to reduce short-run financial constraints and encourage human capital investments among poor households. Global meta-analyses show CCTs frequently increase school enrollment and attendance, especially for young children, though effects on learning and longer-term outcomes are mixed and context-dependent. Pakistan's Waseela-e-Taleem (WeT) an education-linked CCT introduced under the (BISP) offers a useful case for examining how a national CCT affects out-of-school children (OOSC). Findings supported all hypotheses. Timeliness and monitoring were the strongest predictors. This study assessed the influence of (WeT) Conditional Cash Transfer (CCT) Program on out-of-school children in Sindh, Pakistan. The empirical findings supported all the proposed hypotheses, confirming that Program components, particularly timeliness of payments, monitoring mechanisms, and registration efficiency, significantly influence school enrollment, attendance, and retention outcomes.

First, the analysis revealed that payment timeliness was the strongest predictor of program effectiveness. When transfers reached households on schedule, families were better able to manage direct educational expenses (e.g., uniforms, supplies, transportation) and reduce the opportunity cost of schooling. This aligns with international CCT evidence showing that predictable payments create financial stability that encourages continued school participation.

Second, monitoring mechanisms showed a strong positive association with compliance and retention. Regular follow-ups, school visits, and attendance tracking ensured that conditions were understood and met. The presence of monitoring also increased Program credibility for both parents and school staff, strengthening behavioral adherence. Weak monitoring, in contrast, was linked to higher absenteeism and inconsistent compliance.

Third, the results demonstrated that simplified and accessible registration processes significantly improved enrollment rates. Areas with complex documentation requirements or distant registration centers experienced delays and lower participation. This confirms that administrative barriers disproportionately affect the poorest households, who lack time, resources, and mobility.

Additionally, the findings indicated that awareness levels among beneficiaries played a crucial role. Households that clearly understood Program conditions, benefits, and responsibilities exhibited better attendance compliance. Lack of clarity often led to unintentional non-compliance and reduced utilization of the Program's benefits.

Finally, the results confirmed that cash adequacy especially in the context of inflation, influenced retention. When transfer amounts adequately covered schooling-related expenses, dropout rates decreased. Lower adequacy reduced motivation and limited the Program's protective effect against economic shocks. Overall, the study indicates that Waseela-e-Taleem is effective but that its impact is significantly shaped by operational efficiency, administrative support, and socio-economic conditions.

Conclusion

The Waseela-e-Taleem Program effectively improves enrollment, attendance, and retention when implemented with adequate support and timely payments. The Waseela-e-Taleem Program has confirmed to be a real intervention for growing school enrollment, attendance, and retention among out-of-school and vulnerable children in Sindh. The Program's financial incentive successfully reduces immediate cost barriers to schooling. However, its success depends heavily on timely disbursement, efficient monitoring, and accessible Program procedures.

This study concludes that:

1. WeT effectively improves education outcomes when the Program is implemented as designed.
2. Financial incentives alone are not sufficient; they must be paired with operational reliability.
3. Administrative challenges, such as delayed payments, documentation hurdles, and low awareness, reduce the intended impact.
4. Enhancing Program delivery will magnify educational gains, particularly for girls and children from low-income households.

Below are the key findings of few studies regarding the enrolment, attendance and OOSC.

Enrollment Gains: Several rounds of BISP/WeT monitoring and the large evaluation rounds reported statistically significant increases in enrolment among the targeted 5–12 age cohort. These gains were largest where baseline enrolment was lowest (Cheema et al,. 2020).

Attendance Verification & Short-Term Attendance: Attendance improved modestly when verification systems functioned reliably; weaknesses in monitoring reduced effectiveness in some districts (Ijaz, 2021).

Limited Learning Impacts: Like many CCT programs globally, WeT's influence on measured learning (test scores) has been limited; income and attendance incentives alone do not guarantee improvements in instruction quality (Cheema et al., 2014).

Thus, while the Program is fundamentally sound, strengthening its operational systems will be crucial for achieving sustained reductions in out-of-school children across Sindh.

Recommendations

The WET program in present shape does not directly highlight the supply side issues to have access of education. Provided that lower scale of public costs on the education in the country, these problems are extremely hard in major areas of the country, the deficiency of qualified teachers and lack of schools mainly for girls. This address the significance of BISP working with different institutions in the different department of education to recognize the capability of education supply as the WET program grows and the requirement of major investment in the education sector via different schemes.

Based on the empirical results and discussion, the subsequent suggestions are proposed:

1. Improve Payment Timeliness
2. Strengthen Monitoring Mechanisms
3. Simplify Registration Processes
4. Enhance Beneficiary Awareness
5. Adjust Cash Amounts to Inflation
6. Strengthen Coordination with Schools

Furthermore, the study also highlights the key suggestion by different authors about how WeT influence OOSC. Below are few pathways that are very important;

Income effect: Additional cash reduces the immediate cost of schooling (fees, uniforms, transport), enabling previously excluded children to enroll (Churchill, Iqbal, Nawaz, & Yew, 2021).

Conditionality as a nudge: The attendance requirement raises the perceived value of schooling among caregivers and creates accountability for regular attendance when monitoring works (Gazdar & Zuberi, 2014).

Policy Implications

Based on the findings:

1. Enhance Cash Transfer Adequacy: Adjust stipend amounts periodically to match inflation and school costs.
2. Ensure Timely Payments: Strengthen digital payment systems and monitoring to reduce delays.
3. Increase Awareness of Conditionality: Conduct awareness campaigns targeting parents and guardians.
4. Strengthen Monitoring and Support: Train teachers and officials to verify attendance regularly.
5. Simplify Registration Procedures: Reduce paperwork and streamline eligibility verification, especially for remote households.
6. Targeted Support for Girls and Poor Households: Maintain gender-sensitive and pro-poor targeting to improve equity.

Limitations And Future Research

Limitations include potential selection on unobservable despite matching, reliance on retrospective attendance measures where panel data is unavailable, and geographic coverage limited to selected districts. Future studies should pursue randomized roll-outs for causal clarity, examine long-term outcomes including learning and labor market impacts, and explore cost-effectiveness relative to alternative interventions.

Future studies may include long-term tracking or qualitative insights. While the study provides strong quantitative evidence, several areas warrant further exploration:

Summary

WeT has been effective at **increasing primary-age enrolment and short-term attendance** among beneficiary households and therefore has contributed to bringing some previously out-of-school children into the education system. However, the program's impact is constrained by monitoring challenges, supply-side limitations, and contextual heterogeneity (including within Sindh). To achieve sustained reductions in OOSC and improvements in learning, CCTs like WeT should be implemented alongside investments in school quality, targeted outreach for marginalized groups, and strengthened attendance verification and payment systems. Future research should prioritize district-level causal studies, medium-term outcome tracking, and evaluations of combined cash and supply interventions in Sindh.

The findings align with international evidence supporting the effectiveness of Conditional Cash Transfers in promoting school participation. However, the sustainability of impacts depends on timely payments, effective monitoring, and complementary supply-side investments. The study concludes that Waseela-e-Taleem is a valuable policy instrument for reducing educational exclusion in Sindh.

Recommendations include strengthening payment systems, enhancing monitoring, expanding Program coverage, and improving school quality. The findings align with international evidence supporting the effectiveness of Conditional Cash Transfers in promoting school participation. However, the sustainability of impacts depends on timely payments, effective monitoring, and complementary supply-side investments. The study concludes that Waseela-e-Taleem is a valuable policy instrument for reducing educational exclusion in Sindh.

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